



Flood Current

Vol. 19, No. 1



Addressing Oklahoma's Floodplain Issues

Gavin Brady, OWRB
State Floodplain Coordinator

This year has been a busy one as OWRB and FEMA staff have been working extensively to review and update many community flood damage prevention ordinances and floodplain board regulations.

Because these rules represent the foundation of a community's floodplain management program, we always take this work very seriously, but now the task has become even more important. New digital Flood Insurance Rate Maps, a product of the federal Flood Map Modernization Program, are completed and have become available. With updated, enhanced, and more reliable flood data, community officials can now assess their level of flood risk more accurately and thereby further mitigate their vulnerability to flooding.

To date, we have updated ordinances and regulations in Payne, McClain, Canadian, Cleveland, Osage, and Washington Counties. Very soon, we'll be working with Okmulgee, Pittsburg and Carter County officials. The next year looks just as busy as 10 additional counties will be completed. We sincerely appreciate the past, present, and future cooperation and assistance of Oklahoma's local community and county leaders.

During this past legislative session, the OWRB and Oklahoma Floodplain Managers Association sought a change in the Oklahoma Floodplain Management Act, a state law originally enacted in May 1980 that, among other things, requires a city, town or county to establish a five-member floodplain board in order to join the National Flood Insurance Program (NFIP). Unfortunately, many smaller communities simply lack enough available individuals to serve on these boards—which are charged with adopting, administering, and enforcing local floodplain management regulations—and so they make the tough choice of not participating in the NFIP.

To help these communities obtain the flexibility they need so that their citizens can reap the many benefits of affordable federal insurance as well as disaster assistance in the wake of flooding disasters, we asked Representative Skye McNeil to introduce legislation aimed at removing the board

requirement. While the bill failed to garner the support needed for passage, both the OWRB and OFMA were pleased with the progress made in efforts to create a regulatory environment that helps small towns better cope with future flooding events.

Also at the State Capitol, we continue to work closely with the Oklahoma Independent Petroleum Association to find common ground in regulating oil and gas production activity in the state's designated floodplain areas. All

involved are cooperating to standardize local regulations, which vary widely across the state, and better define what kind of associated development requires additional attention to lessen potential flooding impacts. Education of local floodplain administrators is also vital to this issue and we are offering advanced training in this subject.

For information on available training and other workshops, visit www.owrb.ok.gov and click on Floodplain Management Classes, or contact Cathy Poage at 580-256-1014.

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As the National Flood Insurance Program (NFIP) State Coordinator, the Oklahoma Water Resources Board (OWRB) partners with other state and federal agencies and local governments to prevent and mitigate the catastrophic effects of flooding disasters in Oklahoma. For more information, go to www.owrb.ok.gov/hazard/fp/floodplain.php or call (405) 530-8800.

Upcoming & Scheduled Floodplain Workshops

October 14, 2008:
Floodplain Management 101 (Norman)
Advanced Floodplain Management (Norman)

January 15, 2009:
Floodplain Management 101 (Norman)
Advanced Floodplain Management (Tulsa)

February 12, 2009:
Floodplain Management 101 (Norman)
Substantial Damage Estimator (Norman)

March 3, 2009:
Floodplain Management 101 (Lawton)
Advanced Floodplain Management (Lawton)

March 5, 2009:
Floodplain Management 101 (Woodward)
Advanced Floodplain Management (Woodward)

March 10, 2009:
Floodplain Management 101 (Bartlesville)
Advanced Floodplain Management (Bartlesville)

March 12, 2009:
Floodplain Management 101 (Norman)
Substantial Damage Estimator (Tulsa)

March 24, 2009:
Floodplain Management 101 (McAlester)
Advanced Floodplain Management (McAlester)

April 9, 2009:
Floodplain Management 101 (Norman)
Advanced Floodplain Management (Norman)

May 12, 2009:
Floodplain Management 101 (Norman)
Letter of Map Change (Norman)

May 14, 2009:
Floodplain Management 101 (Norman)
Letter of Map Change (Tulsa)

No registration fee, but lunch is on your own. Attending one class will meet the OWRB floodplain administrator accreditation requirement for 2008 (6 CECS). Classes begin at 8:30 a.m. and adjourn at 4:00 p.m.

Register online at
www.owrb.ok.gov

Workshop Locations

Norman - University of Oklahoma
Center for Continuing Education
1704 Asp Avenue
(405) 325-2129

Tulsa - Technology Center, Riverside Campus
801 East 91st Street
918-828-4000

Lawton - Fairfield Inn & Suites
201 SE 7th Street
(580) 248-5500

Woodward - High Plains Institute of Technology
3921 34th Street
(580) 256-6618

Bartlesville - Tri County Technology Center
Chickasaw & Choctaw Rooms
6101 SE Nowata Road
(918) 331-3333

McAlester - Eastern Oklahoma State College
Clark Bass Wing Rooms 230 & 232
1802 College Avenue
(918) 426-5272

Blackwell Floods As River Reaches Record Level

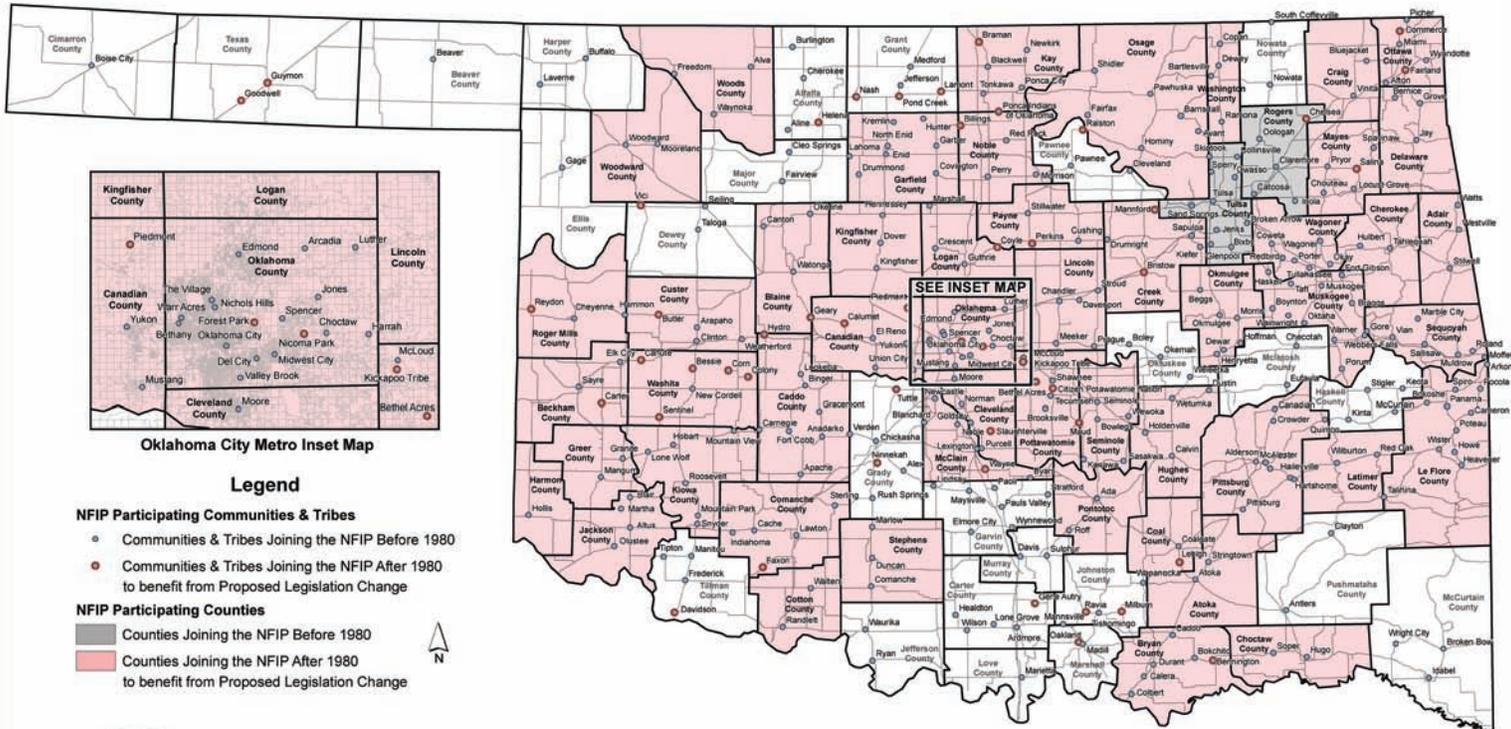
These photos, taken by city officials, show the severe flooding that occurred in Blackwell on September 12 and 13. This flood event, not directly associated with the remnants of Hurricane Ike, resulted from a powerful front that dumped several inches of rain in and upstream of Blackwell on the Chikaskia River, and almost a foot in other areas of western and north central Oklahoma. This storm produced the highest level (more than 35 feet, six feet above flood stage) ever recorded on the Chikaskia. A separate storm devastated the community last May.

According to early damage assessments, 160 homes were flooded in Blackwell, but only about 20 to 25 percent were covered by some type of flood insurance. A final assessment will be sent to FEMA and will require the President's signature before individual and public assistance can be secured.

In Fairview, southwest of Blackwell in Major County, where nine inches of rain fell in two hours as a result of the same storm, about 100 homes were damaged; only three had flood insurance.



Oklahoma Communities, Counties & Tribes Participating in the National Flood Insurance Program



National Flood Insurance Program: By the Numbers

- U.S. Flood Policies in Force = 5,555,128
- Top Five States/Policies:
 1. Florida = 2,173,234
 2. California = 267,475
 3. Texas = 662,606
 4. New Jersey = 227,336
 5. Louisiana = 502,808
- Loss & Loss Adjustment Expenses in 2007 = \$1.2 Billion
- Loss & Loss Adjustment Expenses since 1969 = \$35.6 Billion
- Flood Insurance Availability = 20,589 Communities
- Communities Writing Flood Insurance = 87
- Total Insurance in Force = \$1,143,065,109,700
- Written Premium = \$2,908,040,046
- Average Premium = \$520
- Average Coverage = \$205,768
- Number of Losses Paid = 8,682
- Average Paid Loss = \$24,537
- Oklahoma Policies = 14,000
- Oklahoma NFIP Participation = 380 Communities
- Oklahoma Population Eligible for NFIP Participation = 97%

Accreditation Required: **NEW!** It's the Law

To ensure proper training, an amendment to the Oklahoma Floodplain Management Act in 2004 requires that all floodplain administrators become accredited through the OWRB. This requirement ensures adequate training of individuals charged with administering flood damage prevention ordinances or floodplain management regulations.

Bulletin No. 7

FLOODPLAIN MANAGEMENT INFORMATION SERIES

Oklahoma Floodplain Administrator Accreditation

Published by the Oklahoma Water Resources Board

Oklahoma - Office of Administrative Rules

785-55-7-4. Accreditation required
All floodplain administrators must be accredited to act in the capacity of a floodplain administrator.

[Source: Added at 22 Ok Reg 1618, eff 7-1-05]

Look for the new Floodplain Management Information Series Bulletin, Oklahoma Floodplain Manager Accreditation, in October 2008.

Oklahoma Floodplain Management Program

Oklahoma Water Resources Board

3800 North Classen

Oklahoma City, OK 73118

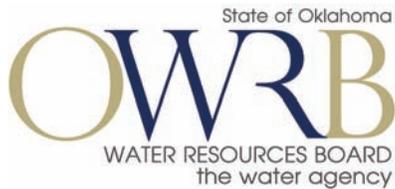
www.owrb.ok.gov

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OKLAHOMA WATER RESOURCES BOARD
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The 1980 Oklahoma Floodplain Management Act authorizes communities to develop floodplain regulations, designate flood hazard areas and establish floodplain boards. Community floodplain administrators must become accredited and receive training through the Oklahoma Water Resources Board (OWRB). Consistent with protecting the natural functions of the floodplain and reducing flood losses, the OWRB values the No Adverse Impact floodplain management approach, promoting responsible floodplain development through community-based decision making. For more information about Oklahoma's Floodplain Management Program, go to www.owrb.ok.gov/hazard/fp/floodplain.php or visit the Oklahoma Floodplain Managers Association's web site at www.okflood.org.

New Flood Maps Spawn Questions

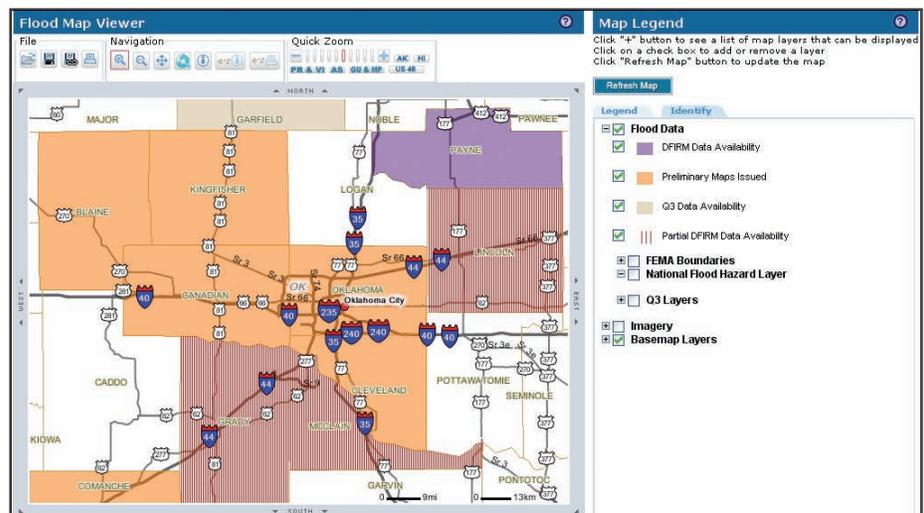
Over the next several months, new Digital Flood Insurance Rate Maps (DFIRMs) for more than 21 million people living in 900 communities and nearly 30 states have or will become effective under FEMA's Flood Map Modernization program.

As the new DFIRMs become effective, flood risk designations for many properties are subject to change, requiring many current flood insurance policy holders to reevaluate their eligibility. Current policyholders may also have questions about selecting the best product and/or policy rate changes.

As a result, it is important for community officials and insurance agents to know when new flood hazard maps will become effective and how to communicate risk. A schedule of map effective dates is posted on FEMA's website

at www.fema.gov/plan/prevent/fhm/st_lfdlist.shtm. Tools for communicating about FEMA's Map Mod program are also available at www.fema.gov/plan/prevent/fhm/mm_main.shtm.

FEMA's Map Mod program is a multi-year effort to provide new DFIRMs for 92 percent of the nation's population. The new maps are generally more reliable, accessible, and easier-to-use than paper maps.



A screenshot of FEMA's Flood Map Viewer, which delineates the status of modernized floodplain maps. Access the Viewer at <https://hazards.fema.gov/femaportal/wps/portal>.