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and Oklahoma Floodplain Managers Association sought a change in the Oklahoma Floodplain Management Act, a state law originally enacted in May 1980 that, among other things, requires a city, town or county to establish a five-member floodplain board in order to join the National Flood Insurance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.

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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Advanced Floodplain Management (Norman)
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February 12, 2009:
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Advanced Floodplain Management (Lawton)
March 5, 2009:
Floodplain Management 101 (Woodward)
Advanced Floodplain Management (Woodward)
March 10, 2009:
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Advanced Floodplain Management (Bartlesville)
March 12, 2009:
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March 24, 2009:
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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.

Workshop Locations
Norman - University of Oklahoma Center for Continuing Education
1704 Asp Avenue
(405) 325-2129
Tulsa - Technology Center, Riverside Campus
801 East Blat Street
918-828-4000
Lawton - Fairview 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

Register online at www.owrb.ok.gov.

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Upcoming & Scheduled Floodplain Workshops

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.

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National Flood Insurance Program: By the Numbers

- U.S. Flood Policies in Force = 5,335,128
- Top Five States/Policies:
  1. Florida = 2,173,234
  2. California = 676,475
  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 = $1,493,263,109,700
- Written Premium = $2,908,040,046
- Average Premium = $520
- Average Coverage = $205,768
- Number of Losses Paid = 8,682
- Average Paid Loss = $2,537
- Oklahoma Policies = 14,000
- Oklahoma NFIP Participation = 380 Communities
- Oklahoma Population Eligible for NFIP Participation = 97%

Accreditation Required: 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.

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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/mm/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.