



Flood Current

Vol. 19, No. 2



The Community Rating System (CRS) in Oklahoma

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The National Flood Insurance Program's (NFIP) Community Rating System was implemented to recognize and reward communities that have floodplain

management programs that exceed the minimum standards. The goal of the Community Rating System is to 1) reduce flood losses, 2) facilitate accurate insurance ratings, and 3) promote the awareness of flood insurance. A community is awarded points based on 18 creditable activities that fall under these 4 categories: Public Information, Mapping and Regulations, Flood Damage Reduction, and Flood Preparation.

More than 1,000 communities participate in the CRS with nearly 4 million policies. Although less than 5 % of the total 20,300 NFIP participating communities are in the CRS, it accounts for 67% of all flood insurance policies written.

The Community Rating System (CRS) made a huge and immediate impact in Oklahoma when the voluntary program was implemented in 1990, but only one community has been added since 2000 and Oklahoma currently only has 12 participating communities.

Unfortunately, Oklahoma's interest in the CRS has declined over the years. Clearly, communities that are not participating are missing an opportunity to reward themselves and their citizens.

Every community participating in the NFIP should evaluate their floodplain management program and determine if the benefits outweigh the cost to implement the CRS. Although, the CRS is not for every community, you should determine if your community has the policy base to make it worth your while.

One of the most aggressive proponents of the CRS, not only in Oklahoma but also nationally, is the City of Tulsa. Tulsa is currently rated as a Class 2 community in the CRS.

Most communities enter the CRS as a class 9, meaning there will be a 5% reduction in flood insurance premiums located in the Special Flood Hazard Area (SFHA). A Class

8 would receive a 10% reduction. With Tulsa's class 2 rating, individuals with flood insurance located in the SFHA will receive a 40% reduction in their premiums. A significant savings to a community that had major problems with their floodplain management program less than 30 years ago. Way to go Tulsa!

Please consider, the benefits of participation in the CRS and research the possibilities. Go to www.fema.gov/nfip/crs and explore.

The Oklahoma Floodplain Managers Association (OFMA) recognizes the CRS communities every year at the Oklahoma Municipal League's annual conference. We are very proud of those communities that go "above the minimum."

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CRS Communities & Ratings

Bartlesville - 7	Enid - 8 effective 5-1-09
Blackwell - 8	Lawton - 6 effective 5-1-09
Broken Arrow - 5	Sand Springs - 6
Chickasha - 8	Stillwater - 8
Dewey - 9	Tulsa - 2
Edmond - 7	

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.

Oklahoma Floodplain Administrator Accreditation

The Oklahoma Floodplain Management Act (the Act) authorizes communities wishing to participate in the National Flood Insurance Program (NFIP) to establish floodplain boards, designate flood hazard areas, and develop floodplain regulations. An initial requirement of the community floodplain board is to designate a person to serve as the floodplain administrator for the community.

To ensure proper training, an amendment to the Act in 2004 requires all floodplain administrators to be accredited by the Oklahoma Water Resources Board (OWRB).

In determining accreditation, the OWRB considers an applicant's knowledge, experiences, and skills in floodplain management and in minimization and prevention of flood hazards. These requirements can be met through completion of continuing education approved by the OWRB, evidence of at least two years of sufficient experience in floodplain management, proof of current standing as a Certified Floodplain Manager (CFM®) in the certification program of the Oklahoma Floodplain Managers Association (OFMA) or other association, or successful passage of an examination given by the OWRB.

All accreditations expire on June 30 of each year. To renew the accreditation, before it expires the floodplain administrator must (a) complete six hours of continuing education between July 1 and June 30 each year, and (b) submit a renewal application on a form provided by the OWRB along with documentation of completion of the continuing education requirement. An application for renewal submitted after June 30 will be considered an application for new accreditation.

Continuing education training provided by the Federal Emergency Management Agency (FEMA), the OWRB, OFMA, and the Association of State Floodplain Managers (ASFPM) is presumptively approved, but the OWRB must specifically review and approve continuing education training provided by other sources.

All six hours of approved continuing education may be obtained by successfully completing a one-day workshop presented by the OWRB called Floodplain Management 101. This workshop involves six hours of classroom work including a morning session focused on an introduction to the NFIP, the Act, residential property condition disclosure laws, landlord and tenant laws, Community Assistance Visits (CAVs), and Probation and Suspension. The second half of the day focuses on map and administration exercises.

Floodplain Management 101 is offered several times a year in locations across Oklahoma. To see the current workshop schedule, go to www.owrb.ok.gov and click on "Floodplain Management Classes" under "Featured."

After floodplain administrators attend the Floodplain Management 101 course once or twice they may be interested in more advanced training, which is also offered through the OWRB, along with the Tulsa District of the US Army Corps of Engineers and OFMA. These courses include Advanced Floodplain Management, Substantial Damage Determination, and Letter of Map Change. Advanced workshop topics include (but are not limited to) Master Drainage Planning, No Adverse Impact, Basic Hydrology, and Map Adoption procedures.

In Oklahoma, to ensure adequate training of individuals charged with administering flood damage prevention ordinances or floodplain management regulations, all floodplain administrators must be accredited by the Oklahoma Water Resources Board.



Economic Benefits of Floodplain Management

A key component of floodplain management implementation is convincing community leaders that reducing flood loss at the local level can help develop a sound, stable economy. By following regulations and ensuring that development in the floodplain meets required standards, taxpayers and local governments will save money and overall federal disaster recovery costs can be reduced.

Oklahoma Floodplain Management Program

Oklahoma Water Resources Board

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www.owrb.ok.gov

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Flood Current, Winter 2008, Vol. 19, No. 2

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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.

Floodplain Experts Convene in Midwest City

In September, 200 floodplain officials from across Oklahoma met in Midwest City at the 18th Annual Conference of the Oklahoma Floodplain Manager's Association (OFMA).

This year's theme focused on climate change and its potential impact on floodplain management. The conference featured presentations by officials from the Federal Emergency Management Agency, Oklahoma Water Resources Board, Oklahoma Climatological Survey, the National Weather Service, U.S. Army Corps of Engineers, Oklahoma Department of Emergency Management, Oklahoma State University, national Association of State Floodplain Managers (ASFPM), and numerous planners, engineers, and city officials involved in floodplain management. Attendees learned details about the new federal Map Modernization Program and cutting edge tools for mitigating flood damage to public and private property that will help reduce tax dollars needed for future flood disasters. ASFPM also conducted a public outreach workshop.

Featured conference awards went to Amy Brandley, the Canadian County Floodplain Administrator, who received the Floodplain Administrator of the Year award, and Hollis Willis of Altus, who received the Public Official of the Year award. Bill Smith passed the chairman's gavel to incoming chairman Clark Williams, Piedmont floodplain administrator.

OFMA brings together people with a common interest in floodplain management. The association has more than 400 members including concerned citizens, public employees, surveyors, civil engineers, elected officials, planners, contractors, lenders, insurance agents, real estate professionals, students, corporate partners, and local, state and federal agencies.

For more information, visit OFMA's website, www.okflood.org or contact Clark Williams, OFMA chairman, at 405-373-2621.

