



Flood Current

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NFIP Suspension for Failure to Adopt New Maps

**Gavin Brady, OWRB
State Floodplain Coordinator**

This is an important message for Oklahoma's floodplain administrators. Did you know that the Flood Damage Prevention Ordinance you administer is the single most important tool at your disposal to regulate development in the floodplain? However, if this ordinance is not adopted in accordance with the Oklahoma Open Meeting Act and Oklahoma statutes (Title 11, Section 14, paragraphs 103, 104 and 106), your authority could be in question.

When a community establishes a penalty through an ordinance, they are generally required to publish the entire ordinance in a newspaper of general circulation within 15 days of adoption. However, if the community declares an "emergency" in the ordinance, only the title and summary of the ordinance have to be published, not the entire ordinance. Therefore if a community follows this statute properly, it can save itself a substantial amount of money on publication costs. OWRB staff are doing their best to help communities comply with this Emergency Clause law.

The OWRB also wants to prevent your community from being suspended from the NFIP for failure to adopt new county flood maps. When OWRB staff contact you about the new maps and the map adoption process, please follow their guidance. The OWRB is under a cooperative agreement with FEMA to help you adopt these maps in a timely manner.

We are currently working with every community in Caddo County to adopt new, updated flood ordinances no later than April 18, 2011, the date new Caddo County flood maps become effective. It is our intention to have the adoption finalized no later than March 31, 2011.

Please don't wait until the last minute to return your new ordinance to the OWRB. Don't risk suspension from the NFIP. Once the OWRB receives the ordinance, it is reviewed, entered into a FEMA database, and mailed to FEMA. FEMA then reviews and approves the ordinance if it complies with state and NFIP standards. Any delay in this process can ultimately have grave consequences on your community and you can lose the benefits of the NFIP.

Q: What is a 100-year flood?

A: The term "100-year flood" is misleading. It is not the flood that will occur once every 100 years. Rather, it is the flood that has a 1 percent chance of being equaled or exceeded each year. Thus, the 100-year flood could occur more than once in a relatively short period of time or even within the same month. Because this term is misleading, FEMA has also defined it as the "1 percent-annual-chance flood." The "1 percent-annual-chance flood" is the term that is now used by most federal and state agencies and by the National Flood Insurance Program.

The OWRB is now starting work with NFIP communities in Bryan County and will schedule a local meeting in the near future. If you are a floodplain administrator in Bryan County, please follow our guidance to simplify this process. The key is to keep OWRB staff informed of every step in the ordinance adoption process. Please call or email to let us know when the new ordinance will be adopted and mailed so that FEMA deadlines will be met.

If you have any questions, please contact me at (918) 581-2924 or Ken Morris at (405) 570-1814.

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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.

Q: What is a flood map?

A: A flood map produced by FEMA is a map for flood insurance rating. If a person buys a home and has a federally backed mortgage, the Mandatory Purchase Rule requires that the owner get a flood insurance policy to protect that home if it is in a high hazard area. So, to provide guidance to lenders and insurance agents, FEMA produces flood maps and maps the regulatory floodplain which is the floodplain that could be flooded by a 1% flood (formally referred to as the one hundred year floodplain).

Flood maps are used by city and town officials to help guide future development away from high risk areas. However if an individual is determined to build in such an area, specific building standards are enforced. These standards are identified in a flood damage prevention ordinance the city has adopted if they participate in the NFIP.

As the watershed changes in time due to development, parking lots, roof tops, etc., stormwater runoff increases and the floodplain becomes larger. It is up to the community to inform FEMA when these changes occur so maps can be updated.

Anyone Can Buy Flood Insurance

A standard home owner's policy does not protect against flooding. While federally-backed flood insurance is the best protection an individual has if their home or business is located in a 1% chance floodplain, only people living in a city or town that has joined the National Flood Insurance Program can buy the government subsidized flood insurance through the NFIP.

According to FEMA, it's a good idea to buy flood insurance even if you live in a moderate-to-low risk area. People living outside the 1% chance floodplain comprise 33% of all flood claims. Anyone can contact their independent insurance agent and ask to purchase a flood policy. For these low-risk areas, a much less expensive policy called a Preferred Risk policy (PRP) can be purchased that provides contents coverage beginning at \$39 per year and building plus contents coverage beginning at \$119 a year.

FPM Workshop Schedule: 2011 Training Year

March 8, 2011	FPM 101, NAI	Bartlesville - Tri County
March 10, 2011	FPM 101; LoMC	McAlester - Eastern State College, McAlester Campus
March 15, 2011	FPM 101; PDR	Clinton - Frisco Center
March 24, 2011	FPM 101; NAI	Norman - OCCE
April 26, 2011	NAI	Langley - GRDA Ecosystems & Education Center
April 26, 2011	FPM 101	Norman - OCCE
May 24, 2011	FPM 101; PDR	Norman - OCCE

FPM 101 Floodplain Management 101
LoMC Letter of Map Change
NAI No Adverse Impact
PDR Post-Disaster Response

Register online at http://www.owrb.ok.gov/hazard/fp/fp_workshops.php.

FEMA Selects the National Institute of Building Sciences to Lead New Panel

Beginning Nov. 1, 2010, the Federal Emergency Management Agency (FEMA) made available an independent scientific body to aid in the review and resolution of conflicting data related to Flood Insurance Rate Maps.

The establishment of the Scientific Resolution Panel (SRP) process emphasizes FEMA's commitment to using the best science to accurately depict flood hazards.

SRPs will be responsible for reviewing FEMA's flood hazard data and the flood hazard data submitted by communities when a mutual resolution cannot be reached through collaborative consultation. The SRPs will provide communities and FEMA with a timely and independent way of resolving challenges while ensuring the best scientific and technical data is being used for Flood Insurance Rate Maps.

FEMA has contracted with the National Institute of Building Sciences to provide communities with a resolution process that is deemed neutral by both the challenging community and FEMA.

The National Institute of Building Sciences, authorized by Public Law 93-383 in 1974, is a non-profit, non-governmental organization that brings together representatives of government, the professions, industry, labor, and consumer interests to identify and resolve building process and facility performance problems. The Institute serves as an authoritative source of advice for both the private and public sectors with respect to the use of building science and technology.

The Institute is seeking qualified scientific and technical professionals from the public, private, and academic sectors to aid in this endeavor. Professionals with a degree in one of the identified fields and a minimum of 10 years proven experience are invited to apply to become an SRP cadre member.

To learn more about the Scientific Resolution Panel initiative and the application process to serve on that panel, please visit www.floodSRP.org.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

35th Annual ASFPM Conference to Be Held in Louisville

The Association of State Floodplain Managers will convene the world's largest and most comprehensive floodplain management conference—our 35th annual gathering—the week of May 15-20, 2011, in Louisville, Kentucky. We invite you to share your experiences with local, state, and federal officials, industry leaders, consultants, and other interested parties by presenting a paper relevant to our theme, “Flood Risk Management: The Winning Ticket”.

Our theme for 2011 is derived from Kentucky's rich horse racing history combined with the goal of effectively managing flood risk. Kentucky has an expansive and complex stream system with over 90,000 miles of rivers and streams and more navigable miles of water than any other state, except Alaska. Subsequently, this abundance of water also puts Kentucky at significant risk from flooding. Although the state has exposure to many risks, flooding poses the greatest risk to property and life by far. The unique geography of the state also means that Kentucky is

home to many types of flooding including significant flash flooding, sinkholes, and riverine flooding.

Throughout the week, 200 of the industry's experts will conduct plenary and concurrent sessions and share the state-of-the-art in techniques, programs, and resources to accomplish flood mitigation, watershed management, and other community goals. A three-day comprehensive exposition features the materials, equipment, accessories, and services vital to get the job done. Supplementary technical field tours and training workshops provide in-depth training. Numerous networking activities offer additional opportunities to learn from each other.



OWRB Floodplain Management Program Responsibilities

Staff at the OWRB are hard at work as the coordinating state agency for the National Flood Insurance Program (NFIP) in Oklahoma. OWRB responsibilities include the following:

- Interpreting NFIP requirements.
- Conducting Community Assistance Visits and Community Assistance Contacts for FEMA.
- Assisting with the identification of Flood Hazard Areas.
- Assisting with establishment of community floodplain boards.
- Assisting with the preparation, adoption, and review of floodplain ordinances and regulations.
- Assisting with the development, administration, and enforcement of permitting systems.
- Hazard Mitigation Planning.
- Providing technical assistance and review of flood damage prevention ordinances and floodplain board regulations.
- Coordinating FEMA's review of existing flood maps and the determination of map revision needs.
- Training and accreditation of floodplain managers throughout the year at various locations, including the Annual Oklahoma Municipal League Conference.
- Presenting NFIP and floodplain management information during the Annual Oklahoma Emergency Management Conference.
- Providing information and education to insurance agents and adjusters about the NFIP through the Oklahoma Department of Insurance.
- Providing public outreach through website, brochures, posters, textbooks, and exhibits.
- Providing general technical assistance and information to local officials, insurance agents and adjusters, real estate professionals, consulting engineers, legislators, and the public.
- Partnering with the Oklahoma Floodplain Managers Association (OFMA) and the Association of State Floodplain Managers (ASFPM) and promoting the ASFPM's "No Adverse Impact" approach to floodplain management through education and training.

Oklahoma Floodplain Management Program

Oklahoma Water Resources Board

3800 North Classen

Oklahoma City, OK 73118

www.owrb.ok.gov

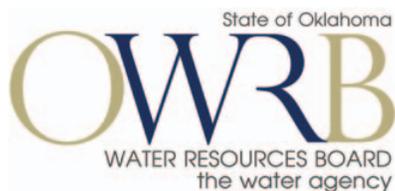
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OKLAHOMA WATER RESOURCES BOARD

J. D. Strong, Executive Director

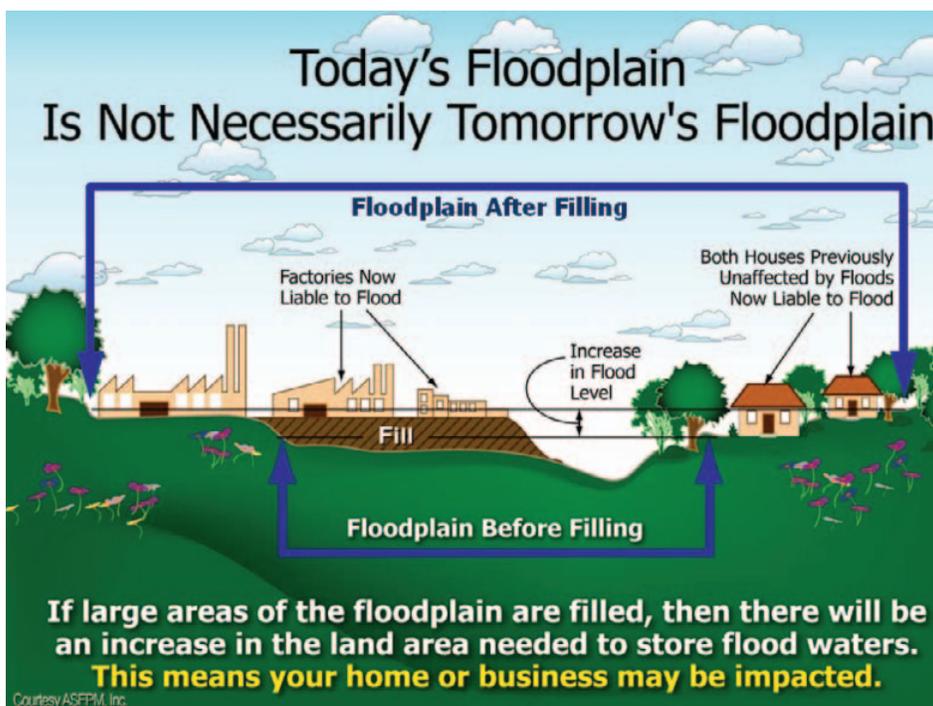
Julie Cunningham, Division Chief

Planning & Management Division

Gavin Brady

State Floodplain Coordinator

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.



NAI: Addressing Problems at the Local Level

Adopting the No Adverse Impact (NAI) approach to floodplain management will lead to reduced flood losses across the state. It will also promote and reward strong management and mitigation actions at the local level.

NAI floodplain management is about local communities being proactive in understanding potential impacts and implementing programs of mitigation before damage occurs. Every community in the floodplain must develop and adopt a comprehensive management plan that identifies acceptable levels of impact, appropriate measures to mitigate those adverse impacts, and a plan for implementation.