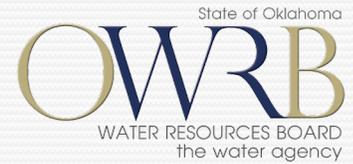


OKLAHOMA WATER RESOURCES BOARD THE FLOOD CURRENT

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NEWSLETTER OF THE OKLAHOMA FLOODPLAIN MANAGEMENT PROGRAM

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Winter News Update

OWRB Floodplain Management staff attended Oklahoma's first Levee Analysis and Mapping Procedure (LAMP) meeting with FEMA and the City of Muskogee. The City hopes to complete the LAMP process and obtain accreditation for a levee that is critical to their Water Pollution Control & Treatment System. Accreditation through the LAMP process is required in order for the levee to be recognized on the Flood Insurance Rate Map (FIRM) as a flood control structure; without it, the area behind the levee is considered unprotected and may be subject to regulatory and financial requirements.

As a result of the RiskMAP program, a Letter of Final Determination has been issued for the Town of Kiowa and Pittsburgh County. Effective June 2, 2015, these communities will have a new FIRM and Flood Insurance Study (FIS) based on LiDAR and new effective hydrologic and hydraulic models. The preliminary results are available on FEMA's interactive [RiskMAP viewer](#).

OWRB staff piloted a Floodplain Management Workshop for the Energy Industry at the Western Technology Center in Burns Flat. Topics included granting authority, permitting, and flood insurance rate map resources. This course will be offered at various locations in the coming years, so stay tuned!

Floodplain Management workshops for 2015 have been posted on the [OWRB's website](#). We encourage all Floodplain Administrators to enroll early in order to meet Oklahoma's accreditation requirement of six (6) continuing education credits per year.

FEMA's Redesigned FPM Website

FEMA has redesigned the Floodplain Management section of their website that offers simpler navigation and a shorter url: www.fema.gov/fpm.

"Updating the Floodplain Management web pages allowed us to better organize information for different audiences and more strongly promote the need for higher standards," said David Stearrett, FEMA Floodplain Management Branch Chief. "Adopting higher standards will ultimately lead to safer, stronger, more resilient communities."

The new site is logically organized into three tab groups: Information for Communities, Information for States, and Information for Property Owners.

Visit the updated website to find tools and resources that will help your community implement higher standards for responsible floodplain management.

Floodway Encroachments

FEMA defines encroachments as activities or construction within the floodway including fill, new construction, substantial improvements, and other development. These activities are prohibited within the adopted regulatory floodway unless it has been demonstrated through hydrologic and hydraulic analyses that the proposed encroachment would not result in any increase in flood levels.

The community is responsible to review and maintain documentation demonstrating that any permitted floodway encroachment meets National Flood Insurance Program (NFIP) requirements. A "no-rise certification" for floodways may be used to document the analyses.

For clarification on floodways and encroachments, please visit [FEMA's website](#). The State of New York has also provided a [fact sheet](#) that outlines the FEMA guidelines on this topic.

NFIP Reforms to Affect Premiums in 2015

Many homeowners will benefit from rate reductions and caps when new flood insurance reforms take effect this April. According to FEMA, the National Flood Insurance Program (NFIP) is in the process of implementing Congressionally mandated reforms required by the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) that repeal and modify the Biggert-Waters Flood Insurance Reform Act of 2012. The new law slows some flood insurance rate increases and offers relief to some policyholders who experienced steep flood insurance premium increases in 2013 and early 2014. Flood insurance rates and other charges will be revised for new or existing policies beginning on April 1, 2015. In addition to insurance rates, other changes resulting from Biggert-Waters and HFIAA will be implemented that will affect the total amount a policyholder pays for a flood insurance policy.

FEMA is also working closely with its Direct Servicing Agent (DSA) and with insurance companies that participate in the Write Your Own (WYO) Program to ensure that eligible policy holders receive refunds starting this fall.

For more information about receiving subsidized rates and reducing insurance costs, please access the following videos and brochures:

- [An Overview](#)
- [What Is a Subsidized Rate?](#)
- [Changes to the NFIP - What to Expect](#)
- [How April 2015 Program Changes Will Affect Flood Insurance Premiums](#)
- [How Recent Legislative Changes Affect Flood Insurance](#)
- [Reducing Insurance Costs](#)
- [Resources for Insurance Agents and Real Estate Agents](#)

To find out more about who may be eligible for refunds, please review the following documents:

- [Flood Insurance for Businesses: Impacts of Recent Legislation](#)
- [Flood Insurance Premium Refunds: Who Gets Them? Who Does Not?](#)
- [Homeowner Flood Insurance Affordability Act Overview](#)

Upcoming Events

Jan 12-16	Managing Floodplain Development through the NFIP	Norman, OCCE
Feb 5	FPM 101 / Advanced	Norman, OCCE
Mar 5	FPM 101 / Advanced	McAlester
Mar 12	FPM 101 / Advanced	Clinton
Mar 24	FPM 101 / Advanced	Bartlesville
Apr 16	FPM 101 / Advanced	Norman
Apr 23	Advanced Only	Langley
Apr 28	FPM 202 Duties & Responsibilities of FPA	Enid
May 14	FPM 101 / Advanced	Norman, OCCE
Jun 23	FPM 101 / Advanced	Norman, OCCE
Jun 30	FPM 202 Duties & Responsibilities of FPA	Lawton

[Visit our website to register for courses.](#)

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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/fpm or call (405) 530-8800.