



The B.F.E.*

* Base Flood Elevation

OKLAHOMA FLOODPLAIN MANAGERS ASSOCIATION NEWSLETTER

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MAY FLOODS RAVAGE NORTHERN OKLAHOMA



Governor Keating's proclamation of May as Flood Awareness Month anticipated the severe storms and flooding that devastated northern Oklahoma communities for several days, May 5-8, 2000.

The storms damaged over 400 buildings and 260 automobiles in Craig, Creek, McIntosh, Okmulgee, Osage, Pawnee, Wagoner, and Washington counties. Communities reporting hail and/or flood damages include Bartlesville, Bixby, Coweta, Dewey, Glenpool, Jenks, Kellyville, Kiefer, Miami, Sand Springs, Sapulpa, Tulsa, and Vinita.

Hardest hit were Sapulpa (200 homes and 12 businesses) and Sand Springs (126 homes). Tulsa suffered stormwater damages to 135 buildings, due mainly to localized runoff, primarily in garages and a few inches in the houses. Bartlesville was battered by hail that damaged a reported 260 automobiles.

Floodplain Management Success- The storm, which deposited over 7 inches of rain on parts of Tulsa, caused little damage compared to an equivalent storm of June 8, 1974, which caused \$46 million (in 2000 dollars) in damages. (See *Floodplain Management Pays Off*, Page 4).

A Sapulpa flood victim is devastated by flood losses that hit northern Oklahoma.

Mike Simons/Tulsa World

Need for State Mitigation Funding- The severe storms and resultant damages to small

communities throughout the state re-enforce the urgent need for funding of House Bill 1841. Because many of the flooded properties were insured with federal flood insurance, a federal Presidential Disaster Declaration may not be declared. That means that many of the repeatedly flooded buildings will have little alternative but to rebuild in harm's way, and await future damages from the next flood. (See Editorial, *In Harm's Way*, and *Need for H.B. 1841 Funding*, Page 2).

State Disaster Declared by Governor Keating- State and Federal damage assessment teams were touring the damaged areas within days after the storm events. On Monday, May 8, Governor Frank Keating declared Tulsa, Creek, Osage, Wagoner, Pawnee, Okmulgee and McIntosh counties disaster areas. The Governor has submitted a request for a Presidential Declaration to FEMA Director, James Lee Witt. An SBA declaration, which makes low-interest loans available to victims, is expected for Creek County due to the large percentage of uninsured losses.

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EDITORIAL

In Harm's Way Water won't stop running downhill

This Editorial ran in the *Tulsa World*. Because it reflects OFMA's position, and we couldn't put it better, we are reprinting it here for your consideration. The *Tulsa World* is to be commended for its enlightened editorial position.

About 400 Tulsa-area homes were damaged in the weekend floods. Many of those homeowners did not have flood insurance, even though you can bet that many of the homes have been flooded before.

That means taxpayers will help clean up the mess and rebuild, as they have for decades.

This situation screams for some new disaster-response policies, the most obvious of which is: If a house floods repeatedly, remove it. Mother Nature is not going to give up.

Tulsa once experienced a major flood every two to four years—it once led the nation with nine in a fifteen year span. Rarely now are there major flood losses, thanks to a comprehensive stormwater management program.

But even in Tulsa and especially in smaller cities, properties that tend to flood regularly remain in harm's way.

A recent federal analysis of 18 years of National Flood Insurance Program data produced some shocking findings: More than 31,000 properties in 300 communities nationwide amounted to less than 1 percent of all federally insured properties, but received nearly 50 percent (\$1.3 billion) of all

repetitive-loss payments, and 20 percent of all NFIP loss payments during the study period. (A repetitive-loss property is one that has received two or more flood-insurance loss payments of at least \$1,000 within a 10-year period.)

For more than 5,600 repetitive-loss homes, the cumulative flood-insurance payments exceeded the buildings' value—in some cases several times. Added up, these homes were valued at \$307.5 million but received \$416.4 million in insurance payments.

Not surprisingly, Oklahoma did not come out too well in the study, which found that 54 Oklahoma homes have received payments greater than their value. Oklahoma ranked 17th in terms of flood-insurance payments for frequently flooded properties—679 Oklahoma properties received \$25.6 million in federal flood-insurance payments.

New federal regulations limiting the assistance to flood-prone properties will ease this problem. In the long run, this change in philosophy will save millions, if not billions: In the wake of the 1993 Mississippi River floods, many repetitive-loss properties were purchased. Disaster assistance in one Missouri county dropped from \$26 million to only about \$280,000 after a flood two years later, thanks to the acquisition of about 1,400 flood-prone properties.

But local governments have to come up with matching funds to buy these properties. Often, the political will isn't there. When the ground dries up, so does the initiative to pursue long-term solutions.

But someday, the money won't be there, either.

Need for H.B. 1841 Funding

The floods that ravaged northeastern Oklahoma on May 5-8, provide a timely reminder to Floodplain Administrators, local officials, State Representatives and Senators of the urgent need to fund House Bill 1841, Flood Hazard Mitigation. As pointed out in the *Tulsa World* Editorial, reprinted above, only a few repeatedly flooded buildings account for most of the flood damages and federal flood damage insurance payments. Federal flood hazard mitigation funds are available to acquire and remove these tax-draining buildings

after a Presidential Disaster Declaration. But, most small communities lack the resources to provide the required 25% local match to take advantage of the 75% federal buy-out money. When H.B. 1841 is funded, the worse flooded houses could be removed from the floodplain as the opportunity presents itself, disaster declaration or not. Before we waste more tax money and continue the cycle of despair, **we must get H.B. 1841 funded.**

Calendar of Events

June 17-23, 2000: Twenty-Fourth Annual Conference of the Association of State Floodplain Managers (ASFPM), Austin, Texas. Contact: ASFPM, (608) 274-0123; <http://www.floods.org/conf-aus.htm>.

Sept. 24-27, 2000: Annual Fall Conference, Oklahoma Floodplain Managers Association (OFMA), Lake Texoma State Lodge. Contact: OFMA, PO Box 8101, Tulsa, OK 74101-8101; <http://www.okflood.org>.

In Memory of a Great Lady



Carol Kennedy Williams

August 19, 1941 – May 4, 2000

Our lives on earth are measured by the richness of our friendships and our love for those we do not know, but whose lives intersect with our own in unknown ways. By this metric, Carol Williams has lived a life that is rich beyond description.

Umesh Mathur, P.E.

Carol Kennedy Williams was a founding member of the Oklahoma Floodplain Managers Association.

The life of Carol Williams proves the power of the single individual. Her commitment moved mountains. She was a catalyst for monumental progress in floodplain management made by the City of Tulsa and the nation.

Carol, as a spearhead of Tulsans for a Better Community, led citizens in getting their government to take an active role in floodplain management. She was primarily responsible for getting Section 1362 of the flood insurance Act funded, which evolved into the the nation's flood hazard mitigation program.

Perhaps James Lee Witt said it best:

"In my years of work in emergency management, I have seen too much death and destruction. Yet what I remember most is the magnificent flowering of the human

spirit that can rise like a phoenix from disaster. I've seen so much good come from the devastation left by nature. I've seen people reaching out to one another and I've seen hope push away despair. So it is that Carol Williams of Tulsa, Oklahoma, epitomizes the best of that spirit.

Carol was a driving force behind disaster prevention in Tulsa....Every day, we are putting into practice the lessons taught us by visionary local leaders like Carol Williams....We all owe her a debt of gratitude, and remind all of you that her success in life has been overshadowed only by the number of people whose lives she has touched.

James Lee Witt, Director
Federal Emergency Management Agency,
Washington, D.C. April 25, 2000

Note: This issue had intended to focus on the new FEMA Elevation Certificate. However, because of the flooding in northern Oklahoma, the Elevation Certificates will be featured in the June 2000 issue of the BFE.

FLOODPLAIN MANAGEMENT PAYS OFF!

Rainfall in excess of 7 inches over much of northern Oklahoma caused flooding in many of the smaller communities in the Tulsa area. Tulsa, however, escaped with only minor street flooding, and less than 100 wet carpets of 2 inches or less.

A similar storm on June 8, 1974 caused in over \$46 million (in 2000 dollars) in damages. Since then, when Tulsa was proclaimed one of the nation's most flood-prone communities, Tulsa has taken bold steps to solve its flooding problems. Tulsa enacted stringent floodplain regulations exceeding FEMA's minimal national standards, joined the Community Rating System (CRS), and enacted a Stormwater Utility Fee to pay for operations and maintenance of the drainage system.

Tulsa's last major flood event was Memorial Day, 1984. Since then, Tulsa has implemented the recommendations of the 31 basin-wide master drainage plans. The plans recommend solutions to flooding problems on a reach-by-reach basis throughout the community. The recommended solutions include a cost-effective mix of structural (channel improvements and



A south Tulsa stormwater detention facility shown storing floodwaters during the May 5, 2000 flooding.

Tom Gilbert/Tulsa World

stormwater detention ponds) and non-structural measures (acquisition, floodproofing, etc.) to solve existing problems, and stringent enforcement of regulations to prevent future flooding.

The City sends an official notification each year to all buildings located in the floodplain, and has the lowest flood insurance rates in the nation.

To Save Lives

Don't Drive Into High Water

Floodplain Managers across the country have made pretty good progress in protecting property and preventing building in areas subject to flooding. We have yet to make as significant progress in solving the flooding problems of buildings already located in the floodplain. FEMA's new emphasis on hazard mitigation and Repetitive Loss Properties is a sign of real progress.

When it comes to saving lives, we have our work cut out for us, for we have a long way to go.

More people die in automobiles than any other flood-related cause. We identify flood-prone roads, put up warning signs, and even barriers, and people will drive around them into the floodwaters.

During recent flooding in Oklahoma and Missouri, the three flood-related deaths were in automobiles. A Tulsa woman drowned when she drove into high waters, stopped, got out of the car, and was washed into the swollen creek. A St. Clair, Missouri woman died Sunday morning when the car she was in



overturned in water on a washed-out road. Six others in the car escaped death, but were injured. Another person was drowned in his vehicle near Robertsville, MO.

When addressing public groups, remember that public information and education, beginning with the schools, is the best hope for saving lives due to auto-related flooding.

New OFMA Members

The Oklahoma Floodplain Managers Association congratulates and welcomes its newest members.

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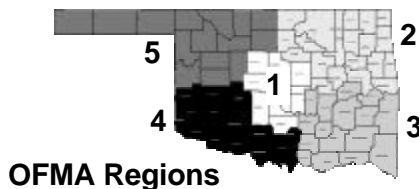
Smith-Roberts, Inc.
25 South Oklahoma Ave., Suite 400
Oklahoma City, OK 73104

*"Success is not how much you
have, it's how well you manage
what you have."*

Ben Frizzell, Public Information Officer for the Oklahoma Department of Civil Emergency Management, a very talented and good friend of floodplain management and the State of Oklahoma, passed away Monday, May 15.

An Invitation to Join OFMA

The Oklahoma
Floodplain Managers
Association is a non-profit
organization primarily
dedicated to providing
information and education to
the public about reduction of
loss of life and property due
to flooding.



The best investment that
\$20.00 can buy in the
future of your state is a
membership in the
Oklahoma Floodplain
Managers Association.

OFMA Membership Application

Name: _____ Company/Organization: _____

Title: _____ Address: _____

Work Phone: _____ City/Town: _____ State: _____ Zip: _____

Detach and Mail To:

OFMA

P.O. Box 8101

Tulsa, OK 74101-8101

Category Affiliation(s): _____

New Member: ☐ Renewal: ☐

Region (see map): 1 2 3 4 5

Categories:

- | | |
|--------------------|---------------------------|
| A. Mitigation | B. Floodplain Regulations |
| C. Flood Insurance | D. Mapping & Engineering |
| E. Flood Proofing | F. Stormwater Management |
| G. Research | |

Dues Schedule

First-Year dues are prorated depending on the quarter during which you join. Fiscal year is October 1 – September 30.

	Oct-Dec	Jan-Mar	Apr-Jun	Jul-Sep
Full Membership	\$20.00	\$15.00	\$10.00	\$5.00
Student Membership	10.00	7.50	5.00	2.50
Associate Membership	15.00	11.25	7.50	3.75
Agency Membership	50.00	37.50	25.00	12.50
(Plus \$10.00 per employee designated by the Agency)				
Corporate Sponsor	100.00	75.00	50.00	25.00





**U.S. Army Corps
of Engineers**

OFMA's PARTNERS

U.S. Army Corps of Engineers

The U.S. Army Corps of Engineers is the largest and most experienced water resources development and management organization in the world, and one of OFMA's most important partners.

The Corps provides valuable assistance and services not only to floodplain managers and communities throughout the state, but to OFMA as well. Joe Remondini, P.E., CFM, Project Manager for Floodplain Management, is a past OFMA Chair, is a member of the Corps' National Floodproofing Committee and serves as floodproofing technical advisor to OFMA. Carolyn Schultz, CFM, Planning Branch, is OFMA's Treasurer, serves on the Professional Development and Certification Committee, maintains the membership data base, and makes sure that the day-to-day business of OFMA is taken care of.

Requesting assistance is as simple as calling Joe or Carolyn about your needs. A letter should describe the location, nature, and extent of the problem.

A summary of programs and services is provided below:

General Investigation Studies are specifically authorized and funded by Congress to address water resource problems, and are usually conducted in Reconnaissance and Feasibility phases.

Partners for Environmental Progress allows the Corps, under the Energy and Water Development Appropriations Act, to conduct market feasibility studies for water supply, treatment, and distribution; financial analysis; and sewage collection and treatment. Local sponsors may include small and/or disadvantaged communities, county, local and state governments, water and sewer districts, and other public entities on a 50-50 cost share basis.

Continuing Authorities Program addresses such needs as reducing flood damage, clearing streams of debris, and erosion control on a cost-shared basis.

Section 206-Floodplain Management Services authorizes the Corps to support comprehensive floodplain management planning and to provide expertise and guidance to all private sector, local, state and federal entities.

Section 22-Planning Assistance to States provides state, local and Native American tribal governments access to funding and engineering expertise for water and water-related land studies.

Section 208-Snagging and Clearing for Flood Control allows the Corps to evaluate, plan and design the clearing of a channel of vegetation and debris. The local sponsor is responsible for 35% to 50% of implementation costs. Operation and maintenance of the completed project is the responsibility of the sponsor.

Section 14-Emergency Streambank Protection prevents damage to highways, bridge approaches, municipal water supply systems, sewage disposal plants, or other public facilities. Projects may include construction, repair, restoration, or modification of emergency streambank structures.

Section 205-Flood Damage Reduction allows the Corps to study,

design and construct local protection projects, including levees, floodwalls, stormwater detention, channel improvements, and removal of structures from the floodplain.

Section 1135- Environmental Restoration provides a program to environmentally restore or modify a project constructed by the Corps. The restoration plan, feasibility study, and plans and specifications are generally funded by the federal government. Implementation is on a 75% federal and 25% local cost share. O&M are non-federal responsibility.

Rivers and Harbors Act of 1899, Section 10 gives the Corps regulatory authority over any activity that could affect the course, location, condition, or capacity of navigable waters of the United States.

The Clean Water Act, Section 404 gives the Corps regulatory authority over discharges of dredged or fill materials into the waters and wetlands of the United States, including lakes, playa lakes, rivers, streams and wetlands.

For more information, visit the Corps' Website:
<http://www.swt.usace.army.mil/permits/permits.cfm>

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Profile: OFMA Treasurer

Carolyn Schultz, CFM

Planner, U.S. Army Corps of Engineers, Tulsa District

Carolyn Schultz, CFM, is OFMA's Treasurer, Member of the Board of Directors, and backbone of the organization

In every organization there is one person that makes everything work. At the ASFPM that person is Dianne Watson, and in OFMA she is Carolyn Schultz.

Professional Responsibilities-Ms. Schultz works in Floodplain Management Services, U.S. Corps of Engineers, Tulsa District, and has over 18 years experience in floodplain management. She attended Tulsa Junior College and Northeastern Oklahoma State University, and earned her Associate Degree in Civil Engineering.

Carolyn is involved in the development of floodplain, flood protection, and flood insurance study information throughout the district. She is currently responsible for conducting flood insurance studies. She consults with state and local government officials, other federal agencies, and concerned citizen groups.

OFMA Volunteerism- Ms. Schultz is a Certified Floodplain Manager (CFM), currently serves as OFMA's Treasurer, a member of the OFMA Board of Directors, and a member of the Professional Development and



OFMA's Treasurer Carolyn Schultz, CFM.

Certification Committee for certification of Floodplain Administrators. Carolyn maintains the membership and certification database, and keeps track of members' Continuing Education Credits.

Personal- Carolyn is married and lives with her husband Mike in Mannford. Her son, Kelly attends the University of Oklahoma.



OFMA'S CORPORATE PARTNERS



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May 2000

Change Service Requested

Oklahoma Floodplain Managers Association 1999-2000

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