

### The B.F.E.\*

\*Base Flood Elevation



### OKLAHOMA FLOODPLAIN MANAGERS ASSOCIATION

**APRIL 2017** 

#### VISIT WWW.OWRB.OK.GOV FOR UPCOMING **TRAINING**

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THE NFIP GROUP FLOOD INSURANCE

**POLICY** 

### OFMA & THE ASFPM FOUNDATION HOST STATE FLOOD RISK SYMPOSIUM, BY TOM LEATHERBEE, MCP, AINS, CFM, SYMPOSIUM CO-HOST

the ASFPM Flood Risk Symposium. The Network, event, held at Rose State importance of College in Midwest City, Mitigation and brought together 54 invited Resilient Communities. participants to discuss flood risk identification, hazard mitigation, disaster response and community resilience.

The event was kicked off by spotlight presentations designed to promote critical thinking and discussion Janet about these topics. Meshek, Manager/Principal Engineer with Meshek & Associates PLC, provided information about Identifying and Planning for Flood Risk. Ron Flanagan, Principal Planner with Flanagan & Associates, LLC, and Danielle Barker of the City of Bethany spoke about Disaster Response

On March 28th, OFMA and Community Recovery. Tim Following the spotlight Foundation Lovell, Executive Director of presentations, explained Building topics.

hosted the first Oklahoma the Disaster Resilience participants were divided the into breakout groups for in-Hazard depth discussion of these Each group was moderated b y representative of the ASFPM

#### First Oklahoma Flood Risk Symposium

- ⇒ Sponsored by OFMA and the ASFPM Foundation
- ⇒ 54 participants drawn from diverse organizations
- ⇒ Different from normal events a discussion, not a training session
- ⇒ Sought to examine flood risk through multiple lenses and brainstorm solutions that apply across traditional boundaries
- ⇒ Morning presentations gave way to afternoon discussion groups. Group discussions led to creation of priority action items.



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#### OFMA AND THE ASFPM FOUNDATION HOST STATE FLOOD RISK SYMPOSIUM BY TOM LEATHERBEE, MCP, AINS, CFM, SYMPOSIUM CO-HOST CONTINUED

(Continued from page 1)

Foundation and was charged with reporting out a summary of its discussion along with five potential action items for addressing flood When the plenary group risk. reconvened, the potential action items from each group were combined and ranked by each participant, resulting in the following five action items:

- Incorporate Economic Development and Community Revitalization into Hazard Mitigation and Disaster Recovery
- Expedite the Risk Identification Process and Remove Barriers to Product Release
- Restructure Training Curriculum to Address Intermediate Needs and Add Offerings for County and Rural Floodplain Management
- Create a Mechanism for Federal Funding of Master Drainage **Plans**
- Develop Certification a Program for Flood-Resilient Neighborhoods

comprehensive engagement appreciation to the ASFPM strategy to work toward achieving these Priority Action Items as well as many of the other action items identified by the groups. goals, tasks and benchmarks taken from that strategy will be incorporated into OFMA's Strategic Plan and will remain priorities for the Association. In addition, OFMA leadership is committed to maintaining the momentum and the connections that were built during the Symposium as we move forward toward reducing flood risk in our state.

Moving forward, OFMA will develop OFMA extends its sincere









#### OFMA AND THE ASFPM FOUNDATION HOST STATE FLOOD RISK SYMPOSIUM BY TOM LEATHERBEE, MCP, AINS, CFM, SYMPOSIUM CO-HOST CONTINUED

(Continued from page 2)

Foundation and Foundation members Tim Hillier, Matt Koch and Jerry Sparks for their support and assistance with the Symposium. OFMA would also like to thank Kait Laufenberg and Diane Brown of the ASFPM Executive Office, Symposium Co-Host Joe Remondini, Symposium Planning Committee members Monica Cardin and Gavin Brady, and OFMA volunteers Carolyn Schultz, Ana Stagg, Ellen Stevens, Bill Smith, Jeff Bigby, Marc Utley and Clark Williams.



#### NEW EPA RESOURCE - FAQS ON THE REMOVAL OF OBSOLETE DAMS, FROM DON WAYE, U.S. EPA - NONPOINT SOURCE CONTROL BRANCH, PHONE: 202-566-1170

EPA's Office of Water is pleased to gerous hydraulics below dams, re- The document does not change ex-EPA programs on the removal of document to assist non-government Obsolete Dams, can be viewed at: obsolete dams. Removal of these organizations, state and local offidams has been on the rise in the cials, and private landowners in United States for a variety of rea- making decisions regarding the resons, including ecological restora- moval of obsolete dams. The docution, economic development of ment describes the impacts of ob- For more information on this docuwith localized flooding, improve- public safety, the permitting rerestoration of fish spawning and dams, and potential sources of or Donna Downing at downmigration, addressing safety issues funding that may be available to ing.donna@epa.gov or (202) 566for recreational users due to dan-support removal of obsolete dams. 1367.

announce a document that provides sponse to storm events and ensur- isting policy on dam removal. The answers to frequently asked ques- ing the safety of downstream com- document, entitled Frequently tions regarding the applicability of munities. EPA has developed this Asked Questions on the Removal of

> https://www.epa.gov/cwa-404/ frequently-asked-questions-removal -obsolete-dams

communities, addressing concerns solete dams on water quality and ment, please contact EPA's Lisa Perras Gordon at gordon.lisament of recreational opportunities, quirements for removal of these perras@epa.gov or (404) 562-9317

#### INFORMATION ON THE HAZARD MITIGATION ASSISTANCE PROGRAMS

(HMGP) https://www.fema.gov/ Program (FMA) hazard-mitigation-grant-program

Hazard Mitigation Grant Program Flood Mitigation Assistance Grant Pre-Disaster Mitigation www.fema.gov/flood-mitigation- www.fema.gov/pre-disasterassistance-grant-program

https:// Program (PDM) mitigation-grant-program Page 4 The B.F.E.

#### WORDS FROM THE CHAIR, BY BILL SMITH, PE, CFM



Bill Smith, OFMA Chair and **DRT Coordinator** 

We have had a very different start to the new OFMA year. leadership has changed significantly since you voted for Just at the Spring Technical to re-develop a professional officers a n d regional representatives at the Annual Conference in September. are the following changes:

Vice Chair Kasie Stambaugh resigned for personal reasons and Past Chair Monica Cardin has reassumed the reigns at Interim Vice Chair and very successfully completed the Spring Technical Workshop and is working on the Annual Conference. Monica is very talented and is organized and a true asset to OFMA.

Secretary Beth Wilhelm has been on medical leave for some time and we wish her the best in her recovery. Ana Stagg was appointed as the Interim Secretary until Beth

efforts.

Region 3 Representative - Jennifer CFM program. Santino took another position with Pittsburg County and is no longer in Floodplain Management. David Sprouse who has been a Regional the duties for Region 3.

Region 4 Representative - Phillip Beauchamp took a retirement package after 38 years of working and we will miss his efforts at the conferences and as Region 1) do nothing, Representative. Johnny Barron has 2) consider a compromise, or taken Philip's position as Region 4 3) decertify the six states. Representative.

Region 4. examine that as a possibility. In options. the interim, if anyone in Region 5 would like to be the Regional Representative, please notify one I would like to hear from our of the Board officers.

still running as a smooth and "well- "if push comes to shove" would oiled" machine for our membership. support an independent I also want to make you aware of a professional state or local program.

returns and we appreciate Ana's potential issue with ASFPM. There are six accredited states in the United States that run their own Oklahoma, Texas, New Mexico, Arkansas, Illinois, and North Carolina. ASFPM would like all of the accredited states to require their membership to be Representative in the past assumed ASFPM members and allow ASFPM to take over the running of the CFM program in our states. All six accredited states are opposing this proposal. ASFPM could do the following:

Under the last option, we are ready Conference Mike Beaty, Region 5 program similar to the CFM Representative informed me of his program (currently trademarked by Here resignation due to a change in ASFPM) and perhaps have either a position to a firm in Missouri, so state program or combine with the Mike will be leaving the City of other 5 states and create a regional Stillwater and the State of program. The six states comprise Oklahoma. We wish him the best. 47% of all CFMs in the United I will be considering a re-States. Representatives of the six distribution of Region 5 partially states will meet with ASFPM at the into Region 2 and partially into National Conference in Kansas City This was considered in a couple of weeks and have a about 10 years ago and we will re- face-to-face meeting to discuss the We will keep you apprised.

membership about whether you would want to pay ASFPM dues and I want to assure you that OFMA is continue your CFM under ASFPM, or

#### TELL US SOMETHING GOOD, BAD OR UGLY - MONICA CARDIN, CCEA, CFM

As floodplain managers, we all many things happen and we want the Workshop have our favorite stories of lessons to spread the word! learned. We would like you to tell us something good, bad or ugly. Names can be changed, but so

training needs you may have or Class 6 as of May 1, 2017. topics you would like to attend at

Annual Conference.

Also, please let us know about any Congratulations to Del City! CRS

#### OFMA 2017 SPRING TECHNICAL WORKSHOP: COMMUNITY RESILIENCE: LESSONS LEARNED FROM THE 2015 FLOODS, BY MONICA CARDIN, CCEA, CFM



Monica L. Cardin, CCEA, CFM, OFMA Acting Vice-Chair

The 2017 Spring Technical Workshop was held on Thursday, April 6, 2017, at the Hard Rock Hotel and Casino, 777 W. Cherokee Street, Catoosa, Oklahoma 74015. OFMA had 133 registered partic-



ipants. This year's theme was Community Resilience: Lessons Learned from the 2015 Floods; however, presentations included updates from the Oklahoma Water Resources Board and Yohanes Sugeng, P.E., CFM, State NFIP Another one of the goal of this year's Coordinator; as well as the preliminary results from the Oklahoma Flood Sym-

introduction of the OFMA's Mentoring Program.

The majority of the morning plenary sessions were devoted to the 2015 floods. Ed Fite, CFM, Grand River Dam Authority spoke about the actual events and Matt Rollins, CFM, State Hazard Mitigation Officer, discussed recovery from the 2015 floods. Both



provided unique perspectives and useful information for floodplain management.

Other afternoon presenters provided valuable information on outreach and communication not only on floodplain management, but also on stormwater quality. One session explained how to conduct substantial damage/substantial improvement projects in Norman, Oklahoma.

Jeff Bigby, P.E., CFM, City of Broken Arrow, debuted a new presentation, "Municipal Floodplain Ownership and Maintenance." The subject was well received and will be incorporated into OFMA's Advanced Training workshops.

workshop was to bring it back to a more technical and hands-on workshop. posium held on March 28, 2017 and the OFMA was very lucky to host the BFE



Point-and-Click Tools: Hands-On Open House. Contractors working in conjunction with FEMA on FEMA Risk MAP: Base Level Engineering provided live demonstrations to anyone who was interested during the afternoon. Several tables were setup with computers and users were able to see the non-regulatory products that are currently in the development stage. OFMA hopes to bring these kinds of experiences to the Annual Conference and other training opportunities.

Lastly, OFMA showcased its outreach tools- the traveling trunks, the TADD signs, the 3D flood model and the TADD calendar contest. This year OFMA tried something new and all workshop partic-



ipants who were interested were able to vote on this year's calendar contest entries. If one participated in the voting, one was entered into a drawing to receive a prize. For those that won, congratulations and thanks for participating! The 2017 Spring Technical Workshop was a huge success.

SEPTEMBER 18-20, 2017 OFMA ANNUAL CONFERENCE NORMAN, OKLAHOMA

FREDDY FLOODWAY WANTS YOU TO SAVE THE DATE!

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#### CAPITOL RUMBLINGS, BY TOM LEATHERBEE, CFM, INSURANCE AND REGULATORY AFFAIRS CHAIR, LEGISLATIVE DIRECTOR



Tom Leatherbee, CFM, Insurance & Regulatory Affairs Chair, Legislative Director

When the Session began, we read bills and created tracking databases, but we The unintended prohibitions contained Legislative Director, at were seeing very little in the way of direct impact to OFMA members. That members, from surveyors using this is, until one of our valued partners technology to offer a better quality and brought to our attention a bill that more cost-effective product to local appears full of the dreaded officials seeking to obtain data to severely hamper the ability of a hazard mitigation grant applications.

or disaster response activities. The ground our newly-formed Drone bill, SB 630 by Senator Simpson and Support Team, a dedicated group of Representative Ownbey, is about licensed drone pilots who have privacy and drones.

The intent of SB 630 appears to be to prevent the government from spying on private citizens using unmanned aerial OFMA has reached out to the bill's digital orthophotos and LIDAR the citizens of Oklahoma. topography or to image structures and land for disaster response and damage evaluation.

in this bill would impact OFMA legislative@okflood.org. "unintended consequences" and could improve risk identification or complete community or a private contractor to The prohibitions would also directly

engage in mapping, hazard mitigation impact OFMA, as they would effectively volunteered their time and resources to assist the Disaster Response Team as it helps communities in time of need.

vehicles unless a warrant has been sponsors to help educate them about obtained. In this day and age, few these potentially devastating would argue that this purpose is both unintended consequences. As always, valid and desirable. Getting caught up we stand ready to provide whatever in this noble intent, however, would be assistance we are able in order to the use of drone technology to obtain create a better piece of legislation for

> For further information on any legislative issue, please feel free to contact Tom Leatherbee, OFMA

#### FEMA ISSUES NEW ELEVATION CERTIFICATE FORM, BY JEFF BIGBY, PE, CFM, OKLAHOMA CRS WORKGROUP CHAIRMAN



Jeff Bigby, PE, CFM, Oklahoma CRS Workgroup Chairman

FEMA announced in a March 1st, members have questions on this 2017 bulletin that the newly re- issue or any CRS related topics, vised Elevation Certificate (FEMA feel free to contact me at form 086-0-033) can now be ac- jbigby@brokenarrowok.gov.

cessed https:// at: www.fema.gov/media-library/ assets/documents/160. form expires November 30, 2018. Surveyors, Engineers, and Floodplain Managers should be aware of the new form for use immediately. The Association of State Floodplain Managers (ASFPM) recommends that any user suggested changes or comments on the form be sent to: InsuranceCorner@floods.org. If OFMA

J.S. DEPARTMENT OF HOMELAND SECURITY exteral Emergency Management Agency assonal Flood insurance Program					ě	OMB No. 1950-0008 Expiration Date: November 30, 2018					
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#### NOTES FROM THE NFIP STATE COORDINATOR, BY YOHANES SUGENG, PE, CFM, OKLAHOMA WATER RESOURCES BOARD (OWRB)



Yohanes Sugeng, PE, CFM **NFIP State Coordinator** 

It has been an exciting spring for the Oklahoma Water Resources Board's (OWRB) Floodplain Management program. First of all, I would like to congratulate the many new Certified Floodplain Managers (CFMs) who passed the examination in February. As the role of floodplain manager continues to expand, I believe that the CFM program equips us to address many floodplain management issues within our communities. OFMA and OWRB provide many continuing education classes that will help you maintain your CFM certification and improve your knowledge of the most up-to- date floodplain management challenges. Please check the OWRB's website at

www.owrb.ok.gov regularly to find out knowledge about our classes.

Secondly, I would like to welcome two new employees to the OWRB's Floodplain Management section. Aaron

Milligan started working for the OWRB in December 2016. He has a Masters degree from the University of Oklahoma in Environmental Science. Aaron worked with



the OWRB before he moved to the City as recovery efforts, substantial of Norman as a stormwater program damage/improvement projects, etc. specialist. After years of experience, were discussed. As part of the Risk he brings that knowledge to OWRB as a Mapping Assessment and Planning floodplain management specialist. The (RiskMAP) program, FEMA introduced other new floodplain specialist is the Base Level Engineering (BLE) Jonathan Phillips. Jon graduated from viewer at the conference. The BLE the University of Central Oklahoma viewer will provide baseline modeling with a degree in geography. He has an for several watersheds in Oklahoma extensive background in geographic equivalent to Zone A floodplains with information systems (GIS) and graphic estimated base flood elevation (BFE). design. Previously, Jon worked with the The viewer will be available by Fall OWRB Dam Safety program and at 2017. Devon Energy. With such extensive

n d experience, believe that the addition of Aaron and Jon who are also CFMs, new will be strong asset to the OWRB's Floodplain



Management section.

Last but not least, we are very pleased with the success of the 2017 OFMA spring conference in Tulsa. Many topics related to the 2015 flood disasters such

#### DRT CORNER, BY W. B. "BILL" SMITH, PE, CFM, DRT COORDINATOR

looks like a nasty one. Please take the advance warnings from the National Weather Service and River Forecast is damaged and permit SI also. Centers very seriously. We do not want to have deaths due to driving into floodwaters this spring.

Floodplain Managers need to work with this is a great time to sign-up. their Emergency Managers for assisting

As I write this on April 21, 2017, we are with forecasting of potential road I will be training at the Annual in the midst of an almost state-wide closures and areas where individuals Conference. We propose to have ICS rain event with at least three flood may need to be evacuated. If you are training during the time when the site warnings issued - Bird Creek, Caney both an FPM and an EM, remember that tours are being performed so anyone River, and Illinois River in northeast once you do damage assessments as an who is interested, please let me know I have already received EM you need to go back and do damage so I can arrange for the training. We over 3 inches of rain since about 4 AM assessments as a FPM for Substantial have not had that training in a few and it is now 11 AM. The forecast is for Damage and compliance with the years and it is time to do it again. If a wetter than normal spring and it ordinance in your community. Don't you are already ICS certified, please let forget to issue permits. Also watch for me know. Substantial Improvement if a structure

> We continue to encourage communities to pre-sign for DRT response support, so if you community has not done so,

Our OFMA DRT/DST Teams are ready, and equipped to support your community when is threatened by flooding or other natural disaster in a Special Flood Hazard Area.

Be safe out there!!

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#### FLOODPLAIN ADMINISTRATOR - OFMA MENTORING PROGRAM BY W. B. SMITH, P.E. CFM - OFMA CHAIR, CFM

One of my primary goals as Chair of with OFMA this year is to create and Representative and schedule a implement the OFMA Mentoring meeting in the community to Program for local floodplain meet with the Floodplain administrators; whether they be Administrator, and "seasoned" or "newbie's". Sometime individuals in the community. we all need a shoulder to lean on for This would be about a 1 to 2 support or for questions.

First, the Mentoring program would provide a source of support to local floodplain administrators who have questions or concerns about their duties and responsibilities or to provide guidance on resolution of to the local Floodplain technical concerns or situations in their community by having a source of experienced floodplain administrators who may have encountered similar situations.



Second, working with the Regional Representatives, the Floodplain Mentor would solicit support from the Floodplain Administrator and his/her superiors to see a beneficial value to join OFMA or to retain and have an active role in OFMA. This is intended to be a teaching and support program not only for the local floodplain One meeting a month with administrator, but also the Chief one community would be the Executive of the community (city, target goal for each Regional county, tribal nation), members of the administrative team of the community, and the supervisor of the floodplain administrator.

The OFMA Mentors would be paired

hour meeting, perhaps at lunch time, to discuss the benefits of OFMA membership, the programs that OFMA is involved with, and opportunities that the OFMA Mentoring Program can bring Administrator or help coordinate to the community. The goal is to build a relationship between the

community and OFMA and show the benefits - support, training, assistance Mentors would be experienced

mitigation of floodplain issues, positive relationship with the that an entity such as OFMA takes be volunteered. the time to come and talk with them about their community and their needs.

OFMA Mentor and the Regional Representative will review the floodplain mapping and FIS to

understand the limits of the SFHA, potential flooding issues, etc. Prior to the meeting the OFMA Mentor and the Regional Representative will develop a strategy of issues that OFMA can provide guidance and support to the community.

One meeting a month with Representative. As time proceeds this may be adjusted, but to not overwhelm the Regional Representative or Mentor this should be a very achievable goal.



with planning, permitting, grant floodplain administrators who programs, disaster response, volunteer their time. Mentors would be compensated for mileage similar to stormwater issues, etc. that OFMA the OFMA training cadre. Expenses offers communities as members. would be compensated at cost in More importantly it creates a accordance with OFMA reimbursable guidelines. All time for the Mentors leaders of the community, knowing and Regional Representatives would

We are accumulating a list of Mentors. If you would like to participate or a Mentor visit your community, please Once a meeting has been set, the contact your Regional Representative or an OFMA Board member.



#### OUR 2017 ASFPM NATIONAL CONFERENCE SPEAKERS AND TOPICS FROM OKLAHOMA

# REDUCING BARRIERS TO CRS ENTRY-INTRODUCING THE OKLAHOMA CRS TOOLKIT, MONICA L. CARDIN, CCEA, CFM, CITY PLANNER, CRS COORDINATOR

Communities in search of recognition for their sound floodplain management programs and premium discounts for their residents and businesses are increasingly looking toward joining the CRS. Unfortunately, too many of these communities quickly find that the barriers to entry too high and abandon their efforts. Local FPAs may never find the growing number of resources that exist to help with CRS applications, because it is too easy to get lost in credit calculation formulas and impact adjustment maps. In truth, it is possible to successfully complete the application process and achieve a Class 8 rating without delving into the more complicated activities, allowing communities to earn credit for their ongoing risk reduction activity, encouraging additional program improvements, and providing a starting point for future efforts. This presentation introduces the OFMA's CRS Toolkit, a part of OFMA's "Every Community Can Be a Class 8" outreach initiative and will demonstrate that a Class 8 rating is achievable for communities of all sizes and resources.

This is Session B2 on Tuesday, May 2, 2017 from 1:45pm to 3:15pm.

# BUILDING AN EFFECTIVE LEGISLATIVE EDUCATION PROGRAM TO SUPPORT FLOOD RISK REDUCTION. TOM LEATHERBEE, AINS, MCP, CFM, OKLAHOMA FLOODPLAIN MANAGERS ASSOCIATION

Working with congressional and state legislative delegations is often an area of great concern for local officials and members of nonprofit professional organizations. Even setting aside the potential pitfalls related to tax-exempt status and lobbyist registration laws, most organizations and individuals are unable to find the right access, know the right timing or speak the right language, negating any impact they could have had on the legislative process.

In Oklahoma, we have built a successful flood risk legislative education program around three core concepts: building relationships by providing value, focusing on issue specific education, and finding triggers to engage coalitions.

This presentation will detail the building blocks of an effective legislative education campaign, explain how this campaign avoids areas such as impermissible lobbying activities, and take a closer look at some of its components, including the Map Change Assistance Program.

This is during Session F9 on Wednesday, May 3, 2017 from 3:30pm to 4:00pm.

## STORMWATER MANAGEMENT - NAI, THE STATE OF THE ART. RON FLANAGAN, CFM, FLANAGAN & ASSOCIATES

The Nation's Floodplain Management Program has come a long way since its beginnings in 1969.

The Presentation will identify the current 2016 State of the Art in Floodplain and Stormwater Management as practiced in the United States, with an emphasis on Tulsa, Oklahoma, widely acknowledged as a national leader in the field.

The Presentation will cover The Natural Floodplains; Stormwater Law; The Impact of Urbanization; and No Adverse Impact. In addition, the Presentation will discuss remaining existing challenges yet to be resolved, such as Overland Flow and The Impact of Urban Development on Natural Channels.

This is Session F8 on Wednesday, May 3, 2017 from 3:30pm to 4:00pm.

# KINGFISHER, OK: SMALL TOWN MAKES IT BIG THROUGH COLLABORATION. RITA HENZE, RWA, R/W-NAC, CFM, MESHEK & ASSOCIATES

Built between the confluence of 2 creeks in 1889, the City of Kingfisher, has had a long history of flooding and been studied numerous times resulting in big price tags. In 2007, the City experienced its worst flood ever and set out to build a coalition of agencies and funding to mitigate its flooding. City leaders, officials, and flood victims joined County officials, the Kingfisher County Conservation District, the Oklahoma Conservation Commission (OCC), and the U.S. Natural Resources Conservation Service (NRCS) to develop a mitigation plan consisting of voluntary acquisition and floodproofing. With the assistance of a state legislator, City advocates convinced the State Legislature to fund up to \$4 million in flood control measures through OCC.

With \$4 million in seed money, City leaders learned that approximately \$14 million in FEMA Hazard Mitigation Grant Program (HMGP) funds were available from recent disasters. The City worked closely with the Oklahoma Department of Emergency Management (OEM), and in 2012, Kingfisher was awarded \$6 million in matching HMGP funds to acquire 48 structures voluntarily and floodproof 2 structures.

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## OUR 2017 ASFPM NATIONAL CONFERENCE SPEAKERS AND TOPICS FROM OKLAHOMA, CONTINUED

(Continued from page 9)

The project faced numerous hurdles, some due to the funding complexity, some related to citizen skepticism, and some politically-motivated. Regardless, the City acquired 34 structures and floodproofed 1 structure.

When a FEMA HMGP Pilot Closeout (Program) for Uncommitted 2010-2013 Funds became available in 2015, OEM notified the City of its eligibility for an additional \$6.7 million. Using residual funds from leveraging funds in Phase 1, the City had matching funding available for Phase 2 for the acquisition of 63 structures.

In 2015, the Phase 1 acquisition area flooded again, but this time there were no structures or lives at risk. In 2019, when Phase 2 is finished, everyone in Kingfisher Creek floodplain will have been given the chance to relocate outside harm's way. Flooding will still occur in Kingfisher, but because of its collaborative effort, the City will be more resilient. Participants will learn about building successful collaborations and funding mechanisms and potential obstacles to improve community resiliency.

This is Session C1 on Tuesday May 2, 2017 from 4:15pm to 4:45pm.

### ZONE AO CHALLENGES IN OKLAHOMA'S PRAIRIE HEARTLAND JANET K MESHEK, PE, CFM, SR/WA, MESHEK & ASSOCIATES

In 2015, the City of Woodward set out to implement a plan to deal with antiquated inaccurate floodplain mapping. A northwestern Oklahoma community adjacent to the North Canadian River, Woodward has a downtown business district covered by a large blanket Zone AO from two "human-caused" overflow sources. Both streams were constructed to divert stormwater away from its natural watercourse, one to accommodate a railroad (Unnamed Tributary) and the other to accommodate development (Woodward Creek Tributary). Floodplain maps date back to the 1970's and using USGS 15-minute quadrangles with 10-foot contours to develop floodplains.

Woodward is a small community with a lot of pride in its heritage. Numerous attempts to revitalize its historic downtown area had failed to overcome its biggest hurdle - the negative implications associated with building or renovating in a flood zone.

To fund its needed improvements, this progressive prairie community developed a Stormwater Utility Fee. This fee was then used to fund new HEC-RAS 1D and 2D modeling of the affected streams and overflow areas to determine a more definitive floodplain using LiDAR data accurate to 1-foot contours. Currently because of the AO zone, buildings must be floodproofed to 1 foot above the HAG. This requirement is complicated by the fact that most buildings share common walls with adjacent buildings.

Upstream from the AO zone on the Unnamed Tributary, the City and County own property with a damaged high hazard dam in need of emergency repairs and improvement. Plans were developed to rebuild the dam, meet the requirements of the Oklahoma Water Resource Board dam safety requirements and add additional storage to reduce downstream flows significantly. This project will be completed in the Spring of 2017.

In addition, the design and construction of a stormwater detention facility immediately upstream from Highway 412 is underway to eliminate overflow from Unnamed Tributary. This stormwater project will be followed by the design and construction of another stormwater detention facility on Woodward Creek Tributary which will eliminate the AO zone completely. Participants will learn how any community, no matter the size, can become flood-resilient through careful planning, creative funding, and progressive leadership.

This is Session B8 on Tuesday, May 2, 2017 from 2:15pm to 2:45pm.

2017 Advanced Training Dates								
Date	Class	Location						
11-May-17	OFMA Advanced Course	Oklahoma Employees Credit Union 15100 N. May Ave. Edmond, OK 73013						
18-May-17	FPM 303	Oklahoma Water Resources Board 3800 N. Classen Blvd. Oklahoma City, OK 73118						
June 12-16, 2017	FEMA L-273 Week Long CFM Course	Cherokee Nation Headquarters 17725 S. Muskogee Ave. Tahlequah, OK 74464						
Register for a Class								

#### THE NFIP GROUP FLOOD INSURANCE POLICY: A HYBRID BETWEEN INSURANCE AND DISASTER ASSISTANCE, FROM THE NFIP eWATERMARK



The NFIP Group Insurance Policy is not of coverage, and addendum of items the typical flood insurance policy. For not covered under the GFIP will be sent one thing, this "policy" lasts for three to the property owner, and a copy of years; it is not the traditional single the certificate is sent to the State. year policy. It is actually a form of dis- Throughout the course of the policy aster assistance offered by the state in term, the property owner will receive coordination with FEMA and the Nation-several letters with updates and notical Flood Insurance Program (NFIP), es. The recipient will also receive no-Called a Group Flood Insurance Policy tices prior to expiration of the GFIP (GFIP), it is part of the FEMA Individual indicating that the policy will expire and Households Program (IHP).

#### What Is the GFIP?

The GFIP is a 3-year policy that is part of a Master Policy. It is issued in a State's name, not to the individual property owner. It is offered to owners and renters to provide insurance to protect their property and usually becomes effective 60 days after a Presi- The GFIP is not a "full-scale" NFIP dentially declared disaster. The GFIP is flood insurance policy. It provides less not available after all disasters.

If a GFIP is being made available following a disaster, those applicants receive a letter from FEMA's IHP notifying them that they may be eligible for this assistance. The policy cost is \$600 for the three-year period; it is paid for out of the IHP disaster grant award to help the property owner following a flood loss.

The policy is serviced by the NFIP Direct Servicing Agent and is not sold through private insurers like the typical NFIP flood insurance policy. Once the NFIP Direct receives the full premium payment and the property owner's name and property address, a 30-day waiting period is applied.

Following the waiting period, a letter with an individual certificate, summary

and that in order to be eligible for future disaster assistance, he or she must purchase his or her own policy through the NFIP and is advised to contact a local insurance agent or call the NFIP

### The GFIP Is Not the Usual NFIP Cover-

coverage than the regular policy: a maximum amount of coverage, currently \$31,900, to be used for building, contents, or a combination of both. It also includes a \$200 deductible for building and contents coverage. The limit is adjusted every October and is based on the Consumer Price Index

It is important to note that in most cases, the amount provided under the GFIP is not enough to insure the property to its full replacement cost value. To remedy this, owners would be advised that they can purchase their own flood insurance policy at any time during the three-year period by contacting a licensed property insurance agent or broker for a quote. Once a SFIP through the NFIP has been purchased and is-

sued, the GFIP is cancelled automatically and becomes null and void.

#### Federal Requirements for Recipients of Federal Disaster Assistance

When property owners receive financial assistance from the Federal Government following a Presidentially declared disaster, they may be required to purchase flood insurance coverage. This requirement is mandated under the National Flood Insurance Reform Act (NFIRA) of 1994. It is imposed when a building has been damaged and is located in an area that is at high risk of flooding. These high-risk areas are called Special Flood Hazard Areas (SFHA).

The NFIRA requirement applies to insurable buildings and personal property located in the SFHA that has been damaged by the disaster event. Financial assistance can come in the form of Federal disaster assistance grants or loans.

#### After the GFIP - Next Steps

The GFIP is only an interim policy after a major disaster. Once a property owner receives Federal financial disaster assistance, he or she must obtain a flood insurance policy within three years to protect that address. The property owner must inform any buyer of this requirement.

While GFIP is not a policy that you can provide to the property owner, knowing a little background can help you help your neighbor after a disaster-and it can be the road to providing a policy in the next few years.

For more information, go to www.disasterassistance.gov.



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ADDRESS CORRECTION SERVICE

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