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OKLAHOMA FLOODPLAIN MANAGERS ASSOCIATION

SUMMER 2014

SEPTEMBER 2014

TASK COMMITTEE ON FLOOD SAFETY POLICIES AND PRACTICES RELEASES REPORT

The American Society of Civil Engineers (ASCE) released its report entitled “Flood Risk Management: Call for a National Strategy” in September 2014.

Commissioned by ASCE, a group of experts—Task Committee on Flood Safety Policies and Practices (TCFSPP)—examined the lessons learned from Hurricane Katrina and post-Katrina floods, including those resulting from Hurricane Sandy, to identify potential solutions for reducing the nation’s exposure and vulnerability to floods and hurricanes.

The TCFSPP states in its report that “while some progress has been made [since Katrina], in general the flood challenge continues to receive scant attention, and much remains to be accomplished to safeguard the well-being of the people and property at risk.” The report highlights the difference between doing what we’ve been doing—reactively

recover from catastrophic events—and doing what we *must* do—proactively minimize the life-changing impacts of floods and hurricanes.

It also offers recommendations for actions that federal, tribal, state and local government agencies and the private sector can collaboratively take to mitigate the nation’s exposure to flood risk. Recommendations include:

- A consistent definition of flood risk and an accepted framework for how risk should be estimated;
- Effective and sustainable management of risks posed by floods to life safety, human health, economic activity, cultural heritage and the environment;
- Collaborative risk sharing and risk management at all levels of government

and by all stakeholders;

- Risk informed communication, policies and funding priorities; and
- The use of natural processes to mitigate the consequences of flooding.

Recommendations provided are applicable to the entire nation and focus on solutions to reduce the nation’s vulnerability to dangers and damages resulting from floods while concurrently protecting natural resources, enhancing the functions of floodplains, and supporting wise and sustainable economic development of appropriate coast and river areas.

A must-read for key decision-makers and any member of the public living on or near water, the full report is available as a free PDF download from the ASCE website.

<http://ascelibrary.org/doi/pdfplus/10.1061/9780784478585>

See next issue of the BFE for annual conference summary and pictures!

WORDS FROM THE CHAIR—BY TODD MCLELLAN, PE, CFM

As the heat of the summer fast approaches, I hope everyone is doing well. It's been a relatively quiet severe storm season so far in our great State. Unfortunately many areas of Oklahoma (especially the western section) continue to experience severe drought. Because of the drought, flooding and flood protection are the last thing on the minds of some of our citizens. In our role as floodplain managers, we must remind our citizens to remain vigilant because one day the rains will come again.

This year continues to be another busy year for OFMA. In February we hosted the very well attended Annual Legislative Reception at the Capitol. On April 8 the annual one day Spring Workshop was held at Quartz Mountain Resort. Please mark your calendars for September 15 - 17; these are the dates of our Annual Fall Conference to be held at the Tulsa Southern Hills Marriott. More information on all these great events can be found throughout this newsletter.

OFMA members and Floodplain Administrators throughout the state need to be aware of legislation that will affect Flood Insurance policies and rates once again. Just as we were all getting our arms wrapped around the Biggert-Waters Flood Insurance Reform Act of 2012, on March 21 President Obama signed the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) into law. This law repeals and modifies certain provisions of BW-12 and makes additional program changes to other aspects of the program not covered by that Act. Many provisions of the Biggert-Waters Flood Insurance Reform Act

remain and are still being implemented.

The new law lowers the recent rate increases on some policies, prevents some future rate increases, and implements a surcharge on all policyholders. The Act also repeals certain rate increases that have already gone into effect and provides for refunds to those policyholders. The Act also authorizes additional resources for the National Academy of Sciences (NAS) to complete a flood insurance affordability study.

FEMA has actively begun analyzing and prioritizing implementation of the new law. It is not possible for changes to happen immediately. While the new law does require some changes to be made retroactively applying to certain policies written after July 6, 2012, other changes require establishment of new programs, processes and procedures. The new law affects:

SUBSIDIZED RATES

The new law requires gradual rate increases to properties now receiving artificially low (or subsidized) rates instead of immediate increases to full-risk rates required in certain cases under BW-12. With limited exceptions flood insurance premiums cannot increase more than 18 percent annually. However, there are some exceptions to these general rules and limitations. The most important of these exceptions is that policies for the following properties will continue to see up to a 25 percent annual increase as required by BW-12 until they reach their full risk rate:



- Older business properties insured with subsidized rates
- Older non-primary residences insured with subsidized rates
- Severe Repetitive Loss Properties insured with subsidized rates
- Pre-FIRM buildings that have been substantially damaged or improved

SURCHARGE ON ALL POLICIES

A new surcharge will be added to all policies to offset the subsidized policies and achieve the financial sustainability goals of BW-12. A policy for a primary residence will include a \$25 surcharge. All other policies will include a \$250 surcharge. The fee will be included on all policies, including full-risk rated policies, until all Pre-FIRM subsidies are eliminated.

GRANDFATHERING

The new law repeals a provision of BW-12 that required FEMA, upon the effective date of a new or updated Flood Insurance Rate Map, to phase in premium increases over five years by 20 percent a year to reflect the current risk of flood to a property, effectively eliminating FEMA's ability to grandfather properties into lower risk classes.

(Continued on page 3)

REPETITIVE LOSS AND FLOOD MITIGATION ASSISTANCE— BY GAVIN BRADY, CFM STATE NFIP COORDINATOR

Hope everybody is enjoying the rains that have blanketed much of Oklahoma. I know our friends in Western Oklahoma could use much more but this will surely help some. I know parts of the State experienced flooding last May/June and then again in May of this year. Before that, it had been since 2007 that widespread flooding had affected our State.

Even with the flooding we experienced last year, most of the focus was on tornados and the loss of life associated with it. SoonerSafe has been a wonderful program that has saved lives and helped thousands of Oklahoman's feel more secure in the Spring however I want to remind folks that flooding is still a major concern, especially this time of the year.

Our States number 1 hazard priority, according to the State Hazard Mitigation plan, is flooding. Tornados and ice storms round out the top 3. FEMA began keeping track of flood claims in 1978 then, noticing a cycle of the same properties flooding over and over, began keeping track of repetitive loss (RL) structures. The flood insurance manuals definition of a RL is "An NFIP-insured structure that has had at least 2 paid losses of more than \$1,000 each in any 10

-year period since 1978". The same manual has the definition of a severe repetitive loss (SRL) property as "4 or more separate claim payments of more than \$5,000 each (building and contents); or 2 or more separate claim payments (building only) where the total of the payments exceed the current fair market value of the property." In either case, 2 of the claim payments must have occurred within 10 years of one another.

As of March 31, 2014, Oklahoma has 696 non-mitigated RL properties with 2,160 losses for a total payment of almost \$46,000,000. Of that \$46,000,000 in payments, almost \$8,500,000 is coming from just 51 SRL properties.

While showing the challenges that lie in front of us I might add that Oklahoman's have mitigated 313 properties (31%) of the 1,009 on the RL/SRL list but we need to do better. If the Floodplain Administrator (FPA) from your community would like to know more about RL/SRL structures and if any lie within your community, please contact the OWRB at 405.530.8800 and we can help provide that information. This data is protected under the privacy act and will only be supplied to the FPA's that request.



The OWRB and the Oklahoma Department of Emergency Management (OEM) want to challenge each community that have RL/SRL's to look at your hazard mitigation plan and take advantage of Flood Mitigation Assistance (FMA) money that is out there. Please go to <http://www.fema.gov/hazard-mitigation-assistance> for mitigation assistance programs that might work for your community. The number 1 goal in the OWRB's Floodplain Management Business Plan is to reduce the number of Repetitive Loss structures. With support from almost 400 communities that participate in the NFIP, with the expertise from OEM on the Mitigation grant programs side and the OWRB's day to day knowledge of Oklahoma's floodplains we should all be able to partner and relocate, elevate or demolish some of these structures.

(Continued from page 2)

Also for newly mapped in properties, the new law sets first year premiums at the same rate offered to properties located outside the Special Flood Hazard Area (preferred risk policy rates). With limited exceptions, flood insurance premiums cannot increase

more than 18 percent annually. These are just some of the requirements of the new Act. Please visit FEMA's website for the latest information and encourage your policyholders to maintain their coverage while the new law is implemented.

OUTREACH COMMITTEE UPDATE— BY DEE ROBISON, CFM, COMMITTEE CHAIR

TRAVELING TRUNKS PROGRAM

OFMA has developed the Traveling Trunks Program in cooperation with the Oklahoma State Department of Education for educational purposes specifically by students in grades 6 through 8.

Students will conduct an investigation to determine the locations of rivers and watershed areas on an island model of their own creation; design an investigation to test the effects of different substrates on water runoff; interpret data in order to analyze the impact of different substrates on water runoff, and relate that information to real-world events; analyze aerial maps in order to determine how land use has changed over time; create and justify the reasoning for a model community based on data regarding water runoff trends; and create a public service announcement.

THE CULMINATION OF THIS LESSON IS PARTICIPATION IN A STATE CONTEST THAT COULD WIN UP TO \$500.00

...for the school department that submits the winning entry.

The trunks are located in Tulsa. If you would like more information, please contact Dee Robison at pshn10@live.com to coordinate.

FLOODPLAIN MODEL

OFMA has two floodplain models for educational purposes. The model has been on display at our conferences since 2011 and has been used for demonstrations to grade schools, middle schools, high schools, city councils, economic development committees, museums, conferences, etc. The model is easy to use and can be checked out by any certified OFMA member. If you need the



certification training contact Bill Robison.

One model is stored at Del City and the other model is in Tulsa. If you would like to use the model, please contact Bill Robison at brobison@cityoftulsa.org or Tom Leatherbee at tleatherbee@cityofdelcity.com to coordinate.

DRT CORNER—BY W. B. SMITH, PE, CFM, DRT COORDINATOR

The spring and summer have brought much needed rain. Still we must remain prepared as flooding has already occurred in Ft. Gibson and Warner with just a short duration, high intensity rainfall. We must remain prepared for possible responses.

Again, we thank in advance the volunteers who are available to assist our neighboring communities in 2014. For those communities that have not pre-signed, please contact Bill Smith to request a signup letter that your City/Town council or County Commissioners, or Tribal Government can pre-approve the DRT.

DRT volunteers who missed the DRT training session at the Spring Technical Workshop, please sign up. We need you.

OFMA WILL HOLD A DRT BASIC TRAINING SESSION DURING THE ANNUAL CONFERENCE IN SEPTEMBER

You may sign up for this training either when registering for the Annual Conference or by notifying Bill Smith, P.E. CFM, DRT Coordinator by e-mail.

Finally, I was able again to present the OFMA DRT Workshop at the annual ASFPM Conference in Seattle. At the CAP Meeting in May in Denton, Texas I was able to discuss the OFMA DRT program to a leader of FEMA from Washington DC and again "plug" for OFMA supporting FEMA during disaster responses outside of Oklahoma. It is great to be recognized and appreciated for the work that we do here in Oklahoma!!

The weather looks to be mild why we are in Seattle, but be ready because--- "It will Rain Again, and it will Flood Again"!!!

W. B. "Bill" Smith, P.E., CFM,
OFMA DRT Coordinator

FLOOD DATABASE FOR OKLAHOMA RELEASED—BY LESLIE LEWIS, PE, CFM, REGION 1

The USGS, in cooperation with the Oklahoma Department of Transportation Bridge and Survey Divisions, have released the Flood Database for Oklahoma Web Viewer Version 1.0. The database contains historic data from over 3500 sites and over 20,000 events from a period from 1891 to 2013.

The flood data was compiled from peak flood of record at all USGS gages, indirect measurements from

USGS published from Tortorelli and McCabe (2001), ODOT flood surveys, and other data and documents related to historical flooding.

While in the web viewer, the user will be able to search for sites using information such as county, ODOT Division, year, data source, NBI number, stream name, USGS station number, etc. When the user selects the link under data

source location, the user will be directed to the original ODOT data or the USGS gage data site. The user can also find news clippings related to flooding events. Please visit ok.water.usgs.gov/projects/dbflood for more information on this worthwhile project.

Webviewer can be accessed at ok.water.usgs.gov/dbflood



FEMA

QUARTERLY NEWS UPDATES—BY FEMA REGION 6

ON-LINE WORKSHOPS: HOMEOWNER FLOOD INSURANCE AFFORDABILITY ACT

Local understanding the impact of changes to the NFIP make it imperative that FEMA communicates through targeted outreach to increase awareness and encourage mitigation practices and higher standards to reduce risk.

In 2014, the U.S. Congress passed the Homeowner Flood Insurance Affordability Act (HFIAA). This law repeals and modifies certain provisions of the Biggert-Waters Flood Insurance Reform Act, which was enacted in 2012.

To help our State and Local partners, local Floodplain Administrators, and State Floodplain Management Association members better understand this Act and how it will affect their communities, FEMA Region 6 is offering on-line events using Adobe Connect on July 8 and 10. Register to attend one of these sessions at <http://hfiaaupdatefpa.eventbrite.com> and select the date you want to attend. Registration is limited, so

please sign up early. Additional webinars are being scheduled for stakeholders on July 15, 17, 22, 24, 29, and 31. More information on the stakeholder sessions is available on www.RiskMAP6.com.

Your communities view you as an important resource to accurately explain their changing flood risks. Become better prepared when your citizens call. For more information about the Homeowner Flood Insurance Affordability Act, visit www.fema.gov/flood-insurance-reform.

LEARNING AND SHARING RISK INFORMATION THROUGH A DIGITAL PLATFORM

FEMA Region 6 has just released the latest issue of our newsletter, *The Voice*, and it is available on our website: www.riskmap6.com/documents/resource/The_Voice_Newsletter_Mar2014.pdf

Our issue this quarter includes articles on recent additions to the CRSresources.org website, FEMA Region 6 CRS Contacts and steps, and upcoming CRS webinar training.

Whether your community participates in the CRS Program or not, there are many mitigation activities and floodplain management practices that exceed the minimum NFIP requirements to become safer and more resilient to food damages. The CRS website and resources included in this issue may be good place to begin a search for those opportunities. Local officials looking for ways to easily and effectively share to communicate flood risk information with their community are invited to look through the Risk Communications Guidebook for Local Official, available online at www.riskmap6.com/guidebook.aspx.

FEMA Region 6 also offers online training on topics of interest to our communities. Upcoming online training opportunities are announced through our State Association partners and through GovDelivery email notifications. Signup to receive email updates on future FEMA Region 6 webinars through GovDelivery at govdelivery.com/resources/events-webinars.

2014 POSTER CONTEST WINNERS ANNOUNCEMENT- BY ANA STAGG, PE, CFM

The Oklahoma Floodplain Managers Association appreciates all the hard work by teachers, parents and the many others that supported this year's poster contest. The students who entered also deserve our thanks. We hope that, by us working together to spread the Turn Around Don't Drown® message, fewer people will be harmed by flood waters in Oklahoma.

Two-hundred and thirty participants competed for the four State awards. Winners are:

- **1ST PLACE** Kaeleigh Feathers, Maryetta Elementary School, Stilwell
- **2ND PLACE** Kaden Smith, Bridge Creek Elementary School, Blanchard
- **3RD PLACE** Connor Castleman, Denison Public School, Idabel
- **HONORABLE MENTION** Angela Zheny, Skyline Elementary School, Stillwater

All State winners received trophies, and 1st, 2nd and 3rd Place winners also received cash awards in the amount of \$250, \$150 and \$100, respectively. Top winning posters in the State will be published in the annual OFMA Turn Around Don't Drown® calendar.

Each entry was awarded a Certificate of Participation, and teachers received a Certificate of Appreciation. Special mention is given to the following schools for supporting student participation in the 2014 program:

- Bridge Creek Elementary School, Blanchard
- Denison Public School, Idabel
- Good Shepherd Lutheran, Midwest City
- Gore Elementary School, Gore
- Hartshorne Elementary School, Hartshorne
- Justice Public School, Wewoka
- Lincoln 3rd and 4th Grade Center, El Reno
- Lindbergh Elementary School, Tulsa
- Maryetta Elementary School, Stilwell
- Mayo Demonstration School, Tulsa
- Olive Elementary School, Drumright
- Skyline Elementary School, Stillwater
- Washington Elementary School, Norman
- Woodrow Wilson Elementary School, Bartlesville

This program is part of NOAA National Weather Service Turn Around Don't Drown® campaign and sponsored by the Department of Homeland Security, Oklahoma Water Resources Board, and OFMA.

We are dedicated to the protection of the natural functions of the floodplain through education, training and service to Oklahomans. Please contact us at education@okflood.org to find out more about our programs.



KAELEIGH FEATHERS, 1ST PLACE, MARYETTA ELEMENTARY SCHOOL



KADEN SMITH, 2ND PLACE BRIDGE CREEK ELEMENTARY SCHOOL



CONNOR CASTLEMAN, 3RD PLACE, DENISON PUBLIC SCHOOL



BRIDGE CREEK ELEMENTARY WINS 2ND PLACE—BY LESLIE LEWIS, PE, CFM

May begins the beginning of unofficial flood season in Oklahoma. Governor Mary Fallin has declared May 2014 to be "Flood Awareness Month" in Oklahoma.

Each year, more deaths occur due to flooding than from any other thunderstorm related hazard. Why? The main reason is people underestimate the force and power of water. Many of the deaths occur in automobiles as they are swept downstream. Of these drowning, many are preventable, but too many people continue to drive around the barriers that warn you the road is flooded.

Whether you are driving or walking, if you come to a flooded road, Turn Around Don't Drown®. You will not know the depth of the water nor will you know the condition of the road under the water.

To increase Oklahoman's Flood Awareness, Oklahoma Floodplain Managers Association held a statewide poster contest open to all third, fourth and fifth grade students throughout the great state of Oklahoma. Contest winners included \$250 for first prize, \$150 for second prize or \$100 for third prize plus trophies and certificates.

Winners from each of the five regions were also voted to appear in the Turn Around Don't Drown® calendar due out in the fall.

Several Bridge Creek students participated in the poster contest. Winners were chosen at three levels: state, regional, and school. Each student is eligible to win a place at each level.

The second place winner for the state of Oklahoma is Kadon Smith from Mrs. Mauldin's class. Not only did he win a beautiful trophy and \$150, but his poster will be seen by thousands of Oklahomans throughout the state in the Turn Around Don't Drown® calendar and on the website.

Winners from Bridge Creek include the following students:

- Kadon Smith, 2nd Place State, 1st Region One, 1st Place School
- Travis Fink, 2nd Place Region One, 2nd Place School
- Ruston Erickson, Honorable Mention Region One, 3rd Place School

The following teachers received Certificates of Appreciation: Susan



KADON SMITH WITH LESLIE LEWIS AT AWARDS

Nash, and Patricia Mauldin. All the students who participated received Certificates of Participation.

CONGRATULATIONS TO KADON, TRAVIS, AND RUSTON! GO BOBCATS!

CFM RENEWAL ALERT- BY JOSEPH REMONDINI, PE, CFM, PDCC CHAIRMAN

For Oklahoma CFM®, your certification will expire on September 30, 2014. Prior to that date you must complete the CFM® Renewal Form and indicate the Continuing Education Credits (CEC) you obtained during the certification year, October 1, 2013, through September 30, 2014. Renewal requires 16 Continuing Education Credits (CEC's) in a 2 year period.

YOUR CERTIFICATION WILL EXPIRE IF FEE AND CEC'S ARE NOT RECEIVED BY OCTOBER 31, 2014.

Renewal requires a \$25 fee when submitted by October 1, 2014. Otherwise the fee will \$50.

Twelve 12 CECs can be earned by attending the OFMA annual conference September 15-17, 2014, in Tulsa, Oklahoma (visit

www.okflood.org for details). You may also can earn CECs by taking free FEMA online courses.

HAVE QUESTIONS?

Please contact Carolyn Schultz via email at cschultz@cimtel.net or by phone at 918.906.3922.

