

# The BFE\*

\* BASE FLOOD ELEVATION

## INSIDE THIS ISSUE

Words from the Chair | **2**

Floodplain Administration  
Potentially Joins  
Emergency Management  
in Public Assistance (PA)  
Reimbursements during  
Flood Recovery | **3**

Two Floodplain  
Management Bills  
Introduced to Oklahoma  
Legislature | **4**

DRT Corner Quiz | **5**

Oklahoma Will Receive  
\$36 Million in CDBG-DR  
Funds in Response to May  
2019 Flooding | **6**

Calling Grade School  
Artists! | **7**

Save the Date for the Third  
Annual Stormwater Quality  
Technical Workshop! | **8**

Floodplain Management  
Training Calendar | **9**

Facts About Flood  
Insurance | **10**

## Are We Ready For The Next Flood?

### Spring Technical Workshop

The OFMA Annual Spring Technical Conference will be held April 9, 2020 at the Hard Rock Hotel and Casino, 777 W. Cherokee St., Catoosa, OK 74015. This year's theme is "Are We Ready for the Next Flood?"

The day will begin and end with plenary sessions on progress made since last year's devastating flood. Tom Leatherbee will be teaching a three-hour class from 10:30 a.m. to 3 p.m., breaking for lunch, on "Fundamentals of Code Inspections." There will also be breakout sessions on Mitigation Pre-Flood, Mitigation Post-Flood, Floodplain Record-Keeping During a Flood, and FPA/EM Communications.

Our lunch speaker will be Dr. Mindy Conyers from the Texas Water development Board on implementation of the new flood-related legislation, and preparing Texas' first state flood plan and a new flood financing program. Please join us in April!

### Fundamentals of Code Inspections class at Spring Workshop

OFMA, in partnership with the City of Del City, will present a special training class on Fundamentals of Code Inspections at this year's Spring Technical Workshop. This class will provide a basic overview of field inspections and will incorporate material from the International Code Series and National Electrical Code, with particular emphasis on the International Residential Code.

The class should be of particular interest to members of the OFMA Disaster Response Team, but is open to all workshop attendees. In addition to the standard continuing education credit toward CFM renewal or FPA Accreditation status, the class will carry .2 ICC Preferred Provider CEUs.

## OFMA Legislative Reception

The members of the Oklahoma Floodplain Managers Association cordially invite you to our annual Legislative Reception recognizing legislators and legislative staff for their efforts to advance flood risk reduction, hazard mitigation and disaster preparedness in the State of Oklahoma.

**WEDNESDAY, FEBRUARY 12, 2020**

**11:00 AM TO 1:30 PM**

**OKLAHOMA STATE CAPITOL**

**ROOM 412A**



## Words from the Chair

Brandon Claborn, PE, CFM

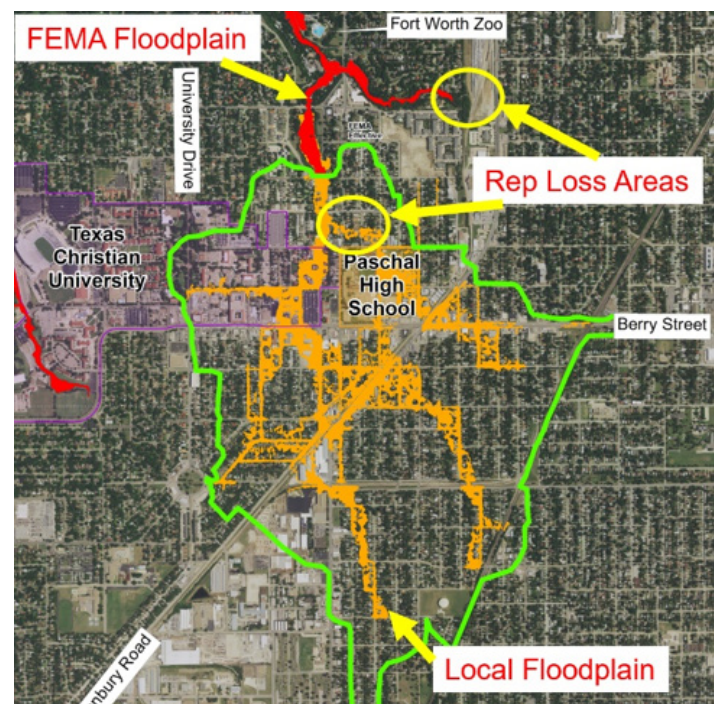
Too often, the National Flood Insurance Program (NFIP) is reduced to maps and insurance. The purpose of the program is often absent from conversation. The two stated purposes of the NFIP are “to share the risk of flood losses through flood insurance and to reduce flood damages by restricting floodplain development.”

Recently I attended a workshop held by FEMA Region VI where all of the Cooperating Technical Partners gathered to share their experiences. One of the speakers from FEMA reminded the group that the Risk Map program is ten years old and it was envisioned to be a ten-year program. Given that 2020 is here, are your efforts in floodplain management geared towards the challenges you will be facing ten years from now in 2030?

Think about that for a minute. What changes

in modeling, mapping, politics, and other technologies will impact the job of managing the floodplain? While that can be difficult to predict, there will certainly be challenges.

One of the presentations was given by the FPA from the City of Ft. Worth. Due to the City’s frustration after multiple flooding events where damages are not in areas identified on the FIRM maps, they decided to study much more of their watersheds. Many of these areas don’t have open channels but the storm sewer systems are not sized to convey large events. The result is flooding in residential structures who had no idea of their flood risk. Instead of complaining about the FEMA FIRM Maps, they developed their own “local floodplain” maps and are working to adopt regulatory framework that allows them to better manage development and reduce flood risk.



Take some time to consider how you can better identify, manage and even mitigate flood risk in your community. What resources do you need today and what will you need in the future? What can you do this year to make progress? Attending the Spring Technical Workshop, OWRB training classes, ASFPM Annual

Conference (in Ft. Worth this year), and OFMA's Annual Conference are great options for learning how your peers are handling these issues and options for applying new technologies to solve problems. I'll be there and I hope you will also.

# Floodplain Administration Potentially Joins Emergency Management in Public Assistance (PA) Reimbursements during Flood Recovery

Special Announcement from FEMA

The draft Recovery Policy on Building Code and Floodplain Management Administration and Enforcement is currently open for a 45-day public review and comment period, ending on Friday, March 6, 2020. Please submit your comments to FEMA-Recovery-PA-Policy@fema.dhs.gov.

Comments received during the public comment period will be reviewed and adjudicated by the Public Assistance (PA) Program. Edits will be made to the draft policy, which will then be issued as a final policy.

On October 5, 2018, Congress passed the Disaster Recovery Reform Act (DRRA) of 2018 to reduce the complexity of FEMA and build the nation's capacity for the next catastrophic event. DRRA section 1206 amended sections 402 and 406 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act to authorize FEMA to provide assistance to state, territorial, tribal, and local governments for building code and floodplain management ordinance administration and enforcement, including assessments for substantial damage compliance.

FEMA is implementing DRRA section 1206 through the PA Program. The draft policy defines the framework and requirements for consistent and appropriate implementation through the PA Program.

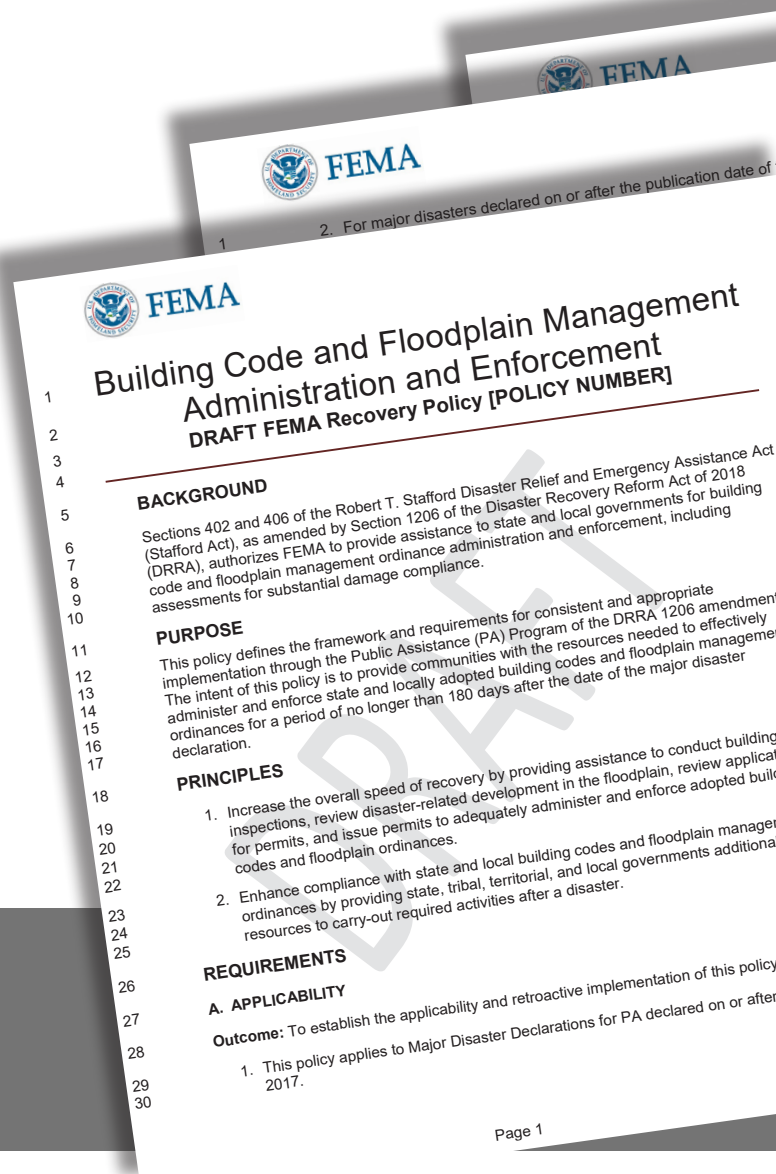
The intent of this policy is to provide communities with the resources needed to effectively administer and enforce building codes and floodplain management ordinances adopted by state, territorial, tribal, and local governments for a period of no longer than 180 days after the date of a major disaster declaration.



# FEMA

Draft documents are available for download and review by visiting:

<https://www.fema.gov/media-library/assets/documents/185634>





## Two Floodplain Management Bills Introduced to Oklahoma Legislature

Aaron Milligan, CFM, RPES

State Senator Dave Rader (R-Tulsa) has sponsored Senate Bill 1269 which would direct the Oklahoma Water Resources Board (OWRB) to develop a comprehensive State Flood Plan and create a State Flood Resiliency Revolving Fund to fund the Plan.

The Oklahoma Water Resources Board and other State agencies are concurrently preparing a draft State Flood Plan.

The statewide plan will examine flood risks and potential flood mitigation projects on a watershed basis, not just at the community level.

The Plan will examine need for additional flood risk information, such as flood maps, and also identify areas where flood control projects are needed.

Needs identified by the Plan would then be ranked according to a cost-benefit ratio. Flood risk needs and assessments within watersheds could also be coordinated between communities in those watersheds.

State Rep. Lonnie Sims (R-Jenks) has sponsored House Bill 2776, The Oklahoma Hazard Mitigation Assessment District Act, which provides the framework for residents in each county to elect and establish a hazard mitigation assessment district.

The Bill is the first piece of legislation to be introduced following interim studies Sims hosted at the State Capitol in September and October 2019 to conduct a comprehensive review of the historic Arkansas River Flood of 2019.

To support and help gather information for the State Flood Plan, the OWRB and OFMA have developed a Joint Regional Outreach Plan.

The objective is to develop working relationships with communities to increase knowledge of floodplain management and the National Flood Insurance Program.

Community input will be gathered to assess resource needs and potential flood mitigation projects.

The Program will also promote the OWRB and OFMA as resource partners.

Two regional workshops will be held in 2020.



State Senator Dave Rader  
(R-Tulsa)



State Rep. Lonnie Sims  
(R-Jenks)

# DRT Corner QUIZ



Rev. Bill Smith, PE, CFM

Let's take a little quiz this month – just to keep you on your toes!!

1. What are the 3 primary tools in the FPA Tool Box?
2. What are two inexpensive and timely mitigation measures a community can do to reduce spring flooding? When would you do them?
3. Does a community have to permit activities in the floodplain for public work projects?
4. If an FPA has a CLOMR or LOMR Application submitted for review, are they required to review and sign off? If they don't know how to evaluate the H/H information what should they do?
5. Does the FPA sign off on a LOMA? When does the FPA know that a LOMA has been submitted and issued?
6. Are LOMA's valid indefinitely?
7. Do you have a Pre-Disaster Plan for the Community?
8. What can the FPA do to assist the Emergency Manager during a disaster?
9. If the FPA is the EM, does that person have different duties during a flood event?
10. When does Substantial Damage (SD) become Substantial Improvement (SI)?

*Answers on Page 8.*



## Oklahoma Will Receive \$36 Million in CDBG-DR Funds in Response to May 2019 Flooding

Annie Vest

After many months of uncertainty, Oklahoma will receive a total allocation of \$36,353,000 in Community Development Block Grant-Disaster Recovery (CDBG-DR) funds to address seriously damaged housing, businesses, and infrastructure from the devastating May 2019 flood event. CDBG-DR grants support a variety of disaster recovery activities, including housing redevelopment and rebuilding, business assistance, economic revitalization, and infrastructure repair. The Department of Housing and Urban Development (HUD) will issue administrative guidelines shortly for the use of the funds to address grantees' long-term recovery needs, particularly in the area of housing recovery.

The Oklahoma Department of Commerce has been designated as the entity responsible for administering the funds that will assist in the recovery of areas impacted by the May 2019 flood event, FEMA-DR-4438. HUD has identified the most impacted and distressed areas based on the best available data for all eligible affected areas.

At least 80 percent of the total funds provided must address unmet disaster needs within the HUD-identified most impacted and distressed areas, in Oklahoma, HUD identified Tulsa County, Muskogee County, and the 74946-zip code in Sequoyah County. A minimum of \$29,082,000 must be expended for recovery in these areas.



Before cities, counties and states can begin utilizing CDBG-DR funds (expenditure) several steps must be completed to include creation of a disaster recovery web page, Action Plan approval, applicable environmental reviews and the execution of a grant agreement with HUD. HUD typically gives themselves 60 days to review the plans, but timing can change with each federal register. Then a grant agreement must be signed by HUD and the state. And after that, the state can distribute funds.

*continued on Page 7...*

## Calling Grade School Artists!

### Turn Around Don't Drown Flood Safety Poster Contest

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 drownings, many are preventable, but too many people continue to drive around the barriers that warn you the road is flooded.

Participation in the Turn Around Don't Drown Flood Safety Poster Contest helps children learn and inform their

parents about flooding hazards, a particularly timely subject given last year's record flooding. Plus students and their teachers could win cash prizes.

If this is something your local school (third through fifth graders) would like to participate in, please contact your Region Representative (contact information on Page 12) to receive 2020 OFMA calendars, which include this year's calendar contest guidelines.

Calendars must be received by April 1.



## CDBG-DR Funds

*... continued on Page 6*

As part of the CDBG-DR Action Plan, grantees must provide an analysis of the disaster impact and the resulting needs that have not been addressed through other sources such as FEMA and SBA funding or insurance proceeds. This unmet need is codified in the Unmet Needs Analysis component of the Action Plan.

The Robert T. Stafford Disaster Relief and Emergency Assistance Act prohibits federal disaster recovery assistance from providing a duplication of benefits (DOB) to a

beneficiary. To ensure CDBG-DR funds are only used for recovery needs that have not already been funded by another source, grantees must work with all entities that provided assistance to affected homeowners and businesses following the disaster. This includes insurance companies, FEMA, Small Business Administration (SBA), U.S. Army Corps of Engineers (USACE), the American Red Cross, and any other sources of assistance such as local charities and nonprofits. Unfortunately, there is not one repository for this data; each entity collects and manages its own data set.

Making a long story short: Commerce

is working diligently to ramp up the CDBG-DR program and establish a solid foundation. Communities anticipating funds should be prepared to document unmet needs, DOB, and documented methods of procurement in place in compliance with 2 CFR 200. Additionally, direct recipients of CDBG-DR funds (or any Federal funding) that reside in the SFHA must maintain flood insurance for the life of the structure.

Look for an update on post-disaster recovery and the vast array of Federal funding opportunities at the OFMA Spring Technical Workshop!

## Save the Date for the Third Annual Stormwater Quality Technical Workshop!

OFMA, in conjunction with the Central Oklahoma Stormwater Alliance (COSWA) and the Green Country Stormwater Alliance (GCSA), is hosting the Third Annual Stormwater Quality Technical Workshop on Wednesday, July 15th, 2019, at the Moore Norman Technology Center, Franklin Road Campus, in Norman.

The workshop will include presentations on municipal stormwater management, green infrastructure, inspections and enforcement, and total maximum daily loads (TMDLs) and runs from 8:30 am to 4:30 pm.

Representatives from the Oklahoma Department of Environmental Quality, the Oklahoma Conservation Commission, the Indian Nations Council of Government, and the Oklahoma Water Survey will be in attendance.

If you are looking for stormwater training for your inspectors or other city officials, this is a perfect opportunity to get them to a local workshop focused on stormwater quality.

Registration is \$50 per person and will be open soon.

Lunch and snacks will be provided.

If you have an interesting topic to present or want to recommend a speaker, please contact Carrie Evenson at [carrie.evenson@normanok.gov](mailto:carrie.evenson@normanok.gov).

Check out [www.okflood.org](http://www.okflood.org) for more information.



## DRT Corner Answers

*...continued from Page 5*

1. Ordinance, FIRM Panels, and Flood Insurance Study
2. Cleanout Ditches and Culverts during the “dry” winter months
3. Yes
4. Yes. Retain a consultant to review
5. They can, but it is not required. When FEMA issues the LOMA
6. LOMAs have to be revalidated during a map revision process. It is the FPAs responsibility to assure they are revalidated.
7. You should
8. Provide Floodplain information (limits and elevations), emergency access routes, possible evacuation needs of individuals in the SFHA, assist with post disaster damage assessments
9. Yes, the EM assesses damages for the Governor’s proclamation of a State Disaster and request for Federal Disaster. The FPA assesses the same damages for SD/SI, issues permits for repairs and determines compliance.
10. When SD is greater than 50% of the Fair Market Value of the structure.

## Floodplain Management Training Calendar

The OWRB offers the following resources to educate and train floodplain management professionals on effective floodplain management practices and requirements. Floodplain administrators can earn credit toward Oklahoma's accreditation requirements by attending an approved conference or workshop, or completing FEMA's online courses.

**Sign up today! Space is limited. Courses, dates, and locations are subject to change or cancellation.**

**2020\***

### Floodplain Management 101

February 3: Midwest City  
February 19: Oklahoma City  
March 4: Clinton  
March 25: Chickasha  
April 14: Altus  
May 13: Woodward  
May 27: Adrmore  
June 17: Northeast TBD  
June 24: Oklahoma City

### Advanced Training

February 3: Midwest City  
February 19: Oklahoma City  
March 4: Clinton  
March 25: Chickasha  
April 14: Langley  
May 13: Woodward  
May 27: Adrmore  
June 17: TBD  
June 24: Oklahoma City

*\*Dates and locations subject to change.*

### General Course Information

- No registration fee required
- All courses are worth six CECs unless otherwise noted in the course descriptions
- Open to all community officials, engineers and interested individuals
- Lunch is on your own
- Floodplain Administrator Accreditation Application
- Memo on Accreditation to Community and County Officials
- Contact Cathy Poage by email at [cathy.poage@owrb.ok.gov](mailto:cathy.poage@owrb.ok.gov) or at 580.256.1014 if you have questions or need help registering.

## Facts About Flood Insurance

Insurance Information Institute



**INSURANCE  
INFORMATION  
INSTITUTE**

Ninety percent of all natural disasters in the United States involve flooding, and flood damage strikes frequently in low or moderate risk areas. Homeowners policies don't cover flooding so—whatever your area's risk level—learn about flood insurance protections.

### The risk of flood damage or loss

According to the Federal Emergency Management Agency (FEMA) floods—including inland flooding, flash floods and flooding from seasonal storms—occur in every region of the United States. In fact, 90 percent of all natural disasters in the U.S. involve some type of flooding.

If you're moving into a new home, apartment or business location, ask your mortgage lender, your local officials or your insurance professional if the location has been known to flood. The National Flood Insurance Program (NFIP) will also be able to provide flood risk information on your area.

Even if you don't live in a high flood risk area, you're in some danger of loss from a flood, because 20 percent of all flood claims are filed in low to moderate flood risk areas. That means, you should know how to prepare for the possibility of a flood, know your flood insurance options and obtain adequate coverage.

### Flood insurance basics

Insuring yourself against a flood is a little different than other policies.

- Floods are not covered under homeowners and renters policies. Only a specific flood insurance policy will cover home flood related losses.
- Most flood insurance is administered through the federal government. Homeowners, renters and businesses can purchase flood policies from an insurer under contract with FEMA. Federal flood insurance is available where the local government has adopted adequate flood plain management regulations under the NFIP—and many communities participate in the program.
- Flood insurance covers direct physical losses from floods and losses resulting from flood related erosion caused by waves or currents of water exceeding anticipated cyclical levels and accompanied by a severe storm, flash flood, abnormal tide surge or a similar situation that results in flooding.
- Flood insurance coverage for the structure and contents of the home are sold separately. Buildings are covered for replacement cost, but coverage for personal property is available on an actual cash value basis only.
- The maximum flood insurance coverage amount is \$250,000 for the structure of the home and \$100,000 for the contents of the home. ("Excess" coverage over and above the maximums that are available from NFIP is offered by private insurers.)
- Flood losses for cars are covered under the optional, comprehensive portion of a standard automobile insurance policy.
- Commercial flood insurance is available from the NFIP; it provides up to \$500,000 of coverage for your building and up to \$500,000 for its contents. You can also purchase what's called "excess" insurance coverage to rebuild properties valued above those limits.

## Buying flood insurance

When buying flood insurance, you should know that:

- It's easy to purchase – Federal flood insurance policies can be purchased directly from an insurance professional. Nearly 100 insurance companies write and service NFIP policies.
- It requires a waiting period – There is a 30-day waiting period before a flood insurance policy takes effect, so don't wait until the last minute to purchase it.
- It can be augmented with "excess" insurance – The NFIP policy maximums are inadequate to fully cover some people's assets so a growing number of private insurers have begun offering excess flood policies, intended to provide water damage protection to homeowners over and above the coverage provided by the NFIP policies. Some private insurers are also starting to offer "first dollar" flood policies.

## What if I don't have flood insurance and there's a flood?

Having a flood insurance policy is way to protect your assets most fully from the cost of flood damages and loss.

Without insurance, relief from floods primarily comes in the form of loans. If your community is declared a disaster area, no-interest or low-interest loans are often made available by the federal government as part of the recovery effort. However, these loans must be paid back, which means you're still liable for the entire cost of your damages or losses.



## Funding Acknowledgment

Funds to produce The BFE come in part from the National Flood Insurance Program and State Support Services Element of the Community Assistance Program, which is administered by the Federal Emergency Management Agency.

The BFE is published by the Oklahoma Floodplain Managers Association, Inc. Information and opinions contained herein do not necessarily reflect the views of the Board of Directors. Items for publication and other editorial matters should be directed to:

Editor, The BFE | PO Box 8101 | Tulsa, OK 74101

### Chair

Brandon Claborn, PE, CFM  
Meshek & Associates  
No. 1550  
1437 S. Boulder Ave.  
Tulsa, OK 74119  
918.392.5620 ext. 207  
bclaborn@meshekengr.com

### Region I Representative

Lincoln Irvine, PE, CFM  
9400 North Broadway  
No. 300  
Oklahoma City, OK 73114  
405.242.6277  
lincoln.irvine@benham.com

### Region V Representative

David Smith, CFM  
City of Woodward  
1009 Ninth St.  
Woodward, OK 73801  
580.254.8522  
dsmith@cityofwoodward.com

### Ex Officio

Julie Cunningham  
Executive Director  
OWRB  
3800 N. Classen Blvd.  
Oklahoma City, OK 73118  
405.530.8800

### Vice Chair

Ron Johnson, CFM  
McClain County  
102 E. Center Road  
Goldsby, OK 73093  
405.288.2064  
mcclain.em@gmail.com

### Region II Representative

Joseph Remondini, PE, CFM  
Corps of Engineers—*Retired*  
3225 S. Detroit  
Tulsa, OK 74105  
918.361.8636  
jremondini@aol.com

### State NFIP Coordinator

Yohanes Sugeng, PE, CFM  
OWRB  
3800 N. Classen Blvd.  
Oklahoma City, OK 73118  
405.530.8800  
yohanes.sugeng@owrb.ok.gov

### Honorary Board Member

Ken Morris  
OWRB—*Retired*  
5400 E. Tecumseh Road  
Norman, OK 73026  
405.573.7990

### Secretary

Rachael Cooper, PE, CFM  
Wagoner County  
307 E. Cherokee St.  
Wagoner, OK 74467  
918.485.7979  
rcooper@wagonercounty.ok.gov

### Region III Representative

James Kuykendall  
Town of Kingston  
PO Box 638  
Kingston, OK 73439  
903.814.2839  
kingstonfd@hotmail.com

### Past Chair

Monica Cardin, CFM, CCEA, CCEO  
City of Del City  
3701 SE 15th St.  
Del City, OK 73115  
405.670.7315  
mcardin@cityofdelcity.org

### Honorary Board Member

Ronald D. Flanagan, CFM  
R.D. Flanagan & Associates  
3015 E. Skelly Drive  
No. 270  
Tulsa, OK 74105  
918.749.2696  
rdflanagan@rdflanagan.com

### Treasurer

Carolyn Schultz, CFM  
Corps of Engineers—*Retired*  
3527 S. 401st W. Ave.  
Mannford, OK 74044  
918.906.3922  
cschultz@cimtel.net

### Region IV Representative

Johnny A. Barron, PE, CFM  
City of Altus  
509 S. Main  
Altus, OK 73521  
580.481.3518  
jbarron@altusok.gov

### PDCC Chair / Honorary Board Member

Joseph Remondini, PE, CFM  
Corps of Engineers—*Retired*  
3225 S. Detroit  
Tulsa, OK 74105  
918.361.8636  
jremondini@aol.com

### BFE Editor

Janet K. Meshek, PE, CFM, SR/WA  
Meshek & Associates  
1437 S. Boulder Ave.  
No. 1550  
Tulsa, OK 74119  
918.392.5620  
jmeshek@meshekengr.com