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April 7, 2011

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Spring  
Conference

at TTC, Tulsa  
RL Jones Airport

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The B.F.E.\*

\*Base Flood Elevation

## OKLAHOMA FLOODPLAIN MANAGERS ASSOCIATION NEWSLETTER

Volume 18— Winter 2011

January 2011

### OFMA LEADS THE NATION—BY AMY BRANDLEY, CFM, SECRETARY

OFMA members, here is another reason to be proud of your state and the work of our organization: Oklahoma leads the Nation in efforts to regulate the oil and gas industry in our floodplains.

The word has gotten out, and floodplain managers from around the country have been calling me for guidance in their own oil and gas management practices. Over the last two years, I have gotten calls from Texas, Louisiana, Arkansas, West Virginia, Pennsylvania, and others. During our national presentations at ASFPM conferences, we have reached many other states with our ground-breaking work.

Oklahoma counties have been stepping up efforts to regulate an industry that had largely gone unregulated in our flood hazard areas. OFMA has worked to educate our floodplain administrators (FPAs) in this process, and we have recently taken a bigger step in developing a comprehensive package for counties to use to process their oil and gas floodplain permits. Included in this package is all the paperwork

specifically designed for oil and gas development that a county will need to process an oil and gas permit (rules, application, permit, letter to accompany the permit, compliance certificate to be completed by an oil/gas engineer, certificate of burial depth of pipeline, and certificate of completion of permit). Also included are two instructional PowerPoint presentations—one for the FPA and one for the oil and gas company.

It is very important that all counties processing oil and gas permits transition to using these standardized forms. Our main goal is to create the consistency that the industry needs to have a good working relationship with floodplain management. The oil and gas industry has been dissatisfied over the last few years about the lack of consistency across the state with various county floodplain permit requirements and the speed with which permits are handled. The industry in the past has discussed having the Oklahoma Corporation Commission (the state agency in charge of oil and gas



Amy Brandley, CFM  
Floodplain Administrator  
Canadian County

regulation) take over oil and gas floodplain permitting in order to get their desired consistency. I don't think we want this agency in charge of our floodplain management. The industry has also thwarted floodplain management legislative efforts over the past years and has supported removing county authority to charge floodplain permit fees. (Remember SB1838? See *The BFE* Volume 16.) We must make an effort to supply a powerful industry with the consistency and standardization they need.

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**E**ven though the National Flood Insurance Program is a federal program, it is based on local control. Participating communities make a commitment to use local regulatory powers to restrict development in areas of high risk in exchange for access to reasonably priced flood insurance. Federal regulations spell out minimum standards for participation, but the implementation of those standards is carried out at the local level.

OFMA is an organization committed to floodplain management on the local level. Our members are local floodplain administrators who regulate floodplain development on a daily basis, state officials who are committed to supporting local communities by assisting with ordinance adoption and providing guidance about implementing regulations, and floodplain management professionals who work on projects at the local level, including master drainage plans, letters of map change and elevation certificates.

Several recent issues have arisen that have underscored the

## WORDS FROM THE CHAIR—BY TOM LEATHERBEE, AINS, CFM

importance of enhancing local control of floodplain management.

### REGULATION OF OIL AND GAS DEVELOPMENT WITHIN THE FLOODPLAIN

Special interests have attempted to deter local communities from regulating oil and gas development within the floodplain, despite the fact that such regulation is a requirement under NFIP regulations. These efforts have taken many forms, including an attempt to remove the ability of local communities to charge permit fees for issuance of floodplain development permits and an attempt to shift regulation of oil and gas activity within the floodplain from local communities to the more lenient Oklahoma Corporation Commission. While these particular attempts were not successful in the past, a changed political landscape may lead to different outcomes if these proposals are reintroduced. It appears likely that some changes to the way this type of development is permitted may be legislated in the near future. OFMA will be a part of any negotiations and will represent the interests of its members and seek to preserve local control to the extent possible.

### MAP MODERNIZATION AND RISKMAP

As the Map Mod program ends and the RiskMAP program gets

underway, a number of communities across the state have or will soon receive new maps. In several cases, the mapping products that have been approved by FEMA are quite problematic. OFMA has become directly involved in one such issue in Ottawa County, where the City of Afton has received new maps that can only be described as entirely bogus. Working with Congressman Boren's office, OFMA held a town hall meeting in Afton to allow local officials to air concerns and to provide information about the mapping process and also about insurance options, including the applicability of the new 2-Year Preferred Risk Policy Extension. We will continue to work to help the affected communities to the extent we can and have prepared information packages to assist floodplain administrators in areas that will be receiving new maps in the near future. In addition, the situation in Afton has brought to light an important point: if these maps were being produced by local engineers, instead of by nameless, faceless, and unresponsive national consulting teams, these problems likely would not occur. Similarly, if resources existed to allow these new maps to be reviewed by local engineers before they became final, these problems likely

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would not occur. OFMA has begun the process to advocate for the portion of the RiskMAP funding set aside for Quality Control to be redirected to local engineers, rather than having it be used to pay the same national consultants who were paid to make the bad maps in the first place.

#### **STREAM GAUGE FUNDING**

Stream gauge data is a critical tool for local communities in their efforts to deal with flooding and to mitigate future flood risks.

This year, it was announced that a number of stream gauges across the state were being abandoned due to lack of funding. OFMA, working with OWRB and other agencies, is seeking to find ways to restore this funding to ensure that these tools will be available to local communities.

OFMA has been and will be a voice in favor of enhancing local control of floodplain management. We will continue to provide training for floodplain administrators and those who are involved in local floodplain management at our conferences, through local

outreach efforts sponsored by our Education and Outreach Committee, and by the efforts of our Training Cadre. We will continue to advocate for the interests of local communities, both in the map change process and through our legislative education agenda. We will continue to advocate for work to be done by local engineers and surveyors, because our members know our communities better than national consultants. Finally, and perhaps most importantly, we will continue our strong commitment to our Disaster Response Team, which allows our members to help local communities when they need it the most.

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### **OFMA DRT CORNER—BY W. B. “BILL” SMITH, PE, CFM, DRT COORDINATOR**

In keeping with *The BFE's* January 2011 theme of Oil and Gas Floodplain Management, I did some investigation and thought concepts as to what the local floodplain administrator would be required to do if there is a flood in the area of oil and gas wells.

The local floodplain administrator is responsible for permitting oil and gas well production sites, including verifying a BFE for the production site, and reviewing permit applications which provide information concerning tank tie-downs, flood protection fences, etc. So what happens if there is a flood? The local floodplain administrator would investigate the sites to see if there is any oil or gas leakage, overturned or “runaway” tanks, etc. Depending on the area of the flood impact, and the size of the jurisdiction

area, this could be a time-consuming process. However, there are really no substantial damage assessments to be performed as would occur with residential or commercial structures. Any leakage or spill oversight and cleanup would probably be handled under the EPA or Oklahoma Corporation Commission guidelines. The local floodplain administrator would likely be a local point of contact with these agencies and would primarily be involved in re-permitting activities to restore the well sites to operating conditions. Further, if access roads or drainage culverts are damaged or washed out, the floodplain administrator would be responsible for oversight of the replacement structures to assure

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*“In keeping with *The BFE's* January 2011 theme of Oil and Gas Floodplain Management, I did some investigation and thought concepts as to what the local floodplain administrator would be required to do if there is a flood in the area of oil and gas wells.”*

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## FEMA FLOOD MAP TIMELINE AND THE PRP EXTENSION—BY GAVIN BRADY, CFM, STATE NFIP COORDINATOR

The Map Modernization Program concluded in 2009. Communities chosen to be remapped had already been determined by then, and the only thing remaining was to produce the new FIRMs. The first countywide FIRM produced was for Payne County in May of 2007. As of February 4, 2011, 26 other countywide maps have been completed and adopted throughout the state of Oklahoma leaving only 14 remaining.

As many of you know, the mapping timeline usually takes a minimum of two to three years from time of selection to finally receiving the finished product. During this time frame there are several opportunities to have direct input with FEMA, the state and the mapping contractor. The first contact FEMA and its contractor have with a community is the Scoping meeting. As this time FEMA and the mapping contractor inform the communities within the county that new digital maps will be produced and also solicit data that might help produce a better map. Unless the contractor can find better and more recent topographic data, they fall back on older USGS quad sheets. Most

of these are 10-20 foot contours which obviously leave room for error. After FEMA and the contractor input all the data, a preliminary FIRM is produced and mailed to the communities. After the community has had a month or so to review, a Consultation Coordination Officer (CCO) meeting is conducted. Again, FEMA and the mapping contractor will travel to Oklahoma and meet with community officials to discuss the preliminary FIRMs. At the CCO meeting, FEMA will explain the 90 day Appeal/Protest period. After the CCO meeting, FEMA will publish in a local newspaper that the new maps can be viewed at a location chosen by the local FPA. After the second of two publications, the 90 day Appeal/Protest period begins. This is a critical time in the mapping process when the local FPA, city council, county commissioners, city/county engineers and other community officials review the preliminary FIRMs and look for any potential mapping errors. This is also a time when the local community should compare the old FIRM with the new and determine where the floodplain boundaries have

changed—whether decreasing or, more importantly, increasing. If the floodplain boundaries have increased, this 90 day period is critical to perform public outreach and let citizens know the insurance requirements associated with having a federally backed mortgage on a structure located in the floodplain.

FEMA, the state and many local FPAs have been bombarded with angry calls from citizens who had no idea they were now placed in the floodplain and are being required to purchase flood insurance. The NFIP is extending the eligibility for the Preferred Risk Policy (PRP) for two years following the effective date of a map change that has occurred on or after January 1, 2011. This PRP extension was created to help ease the financial transition of property owners newly designated as high-risk who no longer qualify for the low cost PRP under the old rules.

Go to [www.FloodSmart.gov/PRPExtension](http://www.FloodSmart.gov/PRPExtension) or [www.fema.gov/business/nfip/prp\\_state\\_local\\_off.shtm](http://www.fema.gov/business/nfip/prp_state_local_off.shtm) for more information on the PRP Extension.

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# FEMA

## NEW LIVE CHAT

The FEMA Map Information eXchange (FMIX) is pleased to announce a new exciting service: Live Chat. Live Chat will allow FEMA stakeholders to interact with Map Specialists real-time via an online forum. Specialists can field inquiries pertaining to a wide variety of topics including Letters of Map Change, Elevation Certificates, the release of new flood maps, and more. Map Specialists will be available for online chat Monday through Friday, from 9:00 am to 11:00 am and again from 3:00 pm to 5:00 pm Eastern Standard Time (Eastern Daylight Time).

To use Live Chat or for information regarding services provided by the FMIX, please contact FMIX by telephone at 877-FEMA MAP (877-336-2627) or by email at [FEMAMapSpecialist@riskmapcads.com](mailto:FEMAMapSpecialist@riskmapcads.com).

## AGENCY BLOG

FEMA is pleased to announce the launch of the Federal Emergency Management Agency's blog, which can be found at: <http://blog.fema.gov>. This will be another tool for communicating directly with you, our many partners in the emergency management community, and the American people. It will feature posts from FEMA Administrator Craig Fugate and other senior leaders across our agency.

As Administrator Fugate explains in his inaugural post on the blog, it will provide key resources for families and communities before, during and after a disaster. It will be a place to check for the latest information on what we are doing to prepare for, respond to, or recover from the many hazards we face. It will also allow us to highlight the great work that all members of our nation's emergency management team do every day to keep our country safe, from State and local officials to volunteer groups to the private sector to everyday citizens. In addition, we will use it to better inform all of our stakeholders about our mission and daily operations.

# ANNOUNCEMENTS

We hope you will find this new tool useful as you continue to follow FEMA activities. Moreover, as a key stakeholder, we invite you to join us in our outreach efforts by sending us your ideas for constructive posts.

Please feel free to subscribe to the blog by signing up for our RSS feeds, and please help us spread the word by sharing our URL with your colleagues and constituents. As always, we encourage your feedback, especially as we get the blog up and running.

## PROTECT COMMUNITIES AGAINST THE IMPACTS OF DISASTERS

FEMA announces contest to come up with ideas on how we can all help prepare our communities for disasters.

The Challenge: To come up with ideas on how we can all help prepare our communities before disaster strikes and how the government can support community-based activities to help everyone be more prepared.

The sky is the limit. We want ideas from across the spectrum, from within whichever field you work, for whatever community in which you live. If you're a doctor, what role can the medical community play? If you're an artist, how can you use your medium to contribute?

This could be a new project or means of engaging the public to prepare for disasters on the individual or family level; a public service announcement about business preparedness to play on local radio or TV stations; or a new device, technology, application or piece of equipment to mitigate the effects of disaster.

Submissions will be judged based on originality, level of community engagement, and ease of implementation. Submit an idea at: <http://challenge.gov/FEMA/87-preparing-our-communities-before-a-disaster-strikes>.

**WISH TO SUBMIT AN ARTICLE FOR PUBLICATION ON THE B.F.E.?  
PLEASE CONTACT ANA STAGG, VICE-CHAIR, AT [ASTAGG@MESHEKENG.COM](mailto:ASTAGG@MESHEKENG.COM)**



FEMA



FEMA and Halff Associates, Inc. would like to invite you to attend a 4-day course to learn about:

## The Community Rating System

### E278 - National Flood Insurance Program/Community Rating System

#### Workshop Details

When: Monday, March 7, 2011 through  
Thursday, March 10, 2011

Where: Halff Associates, Inc.  
1201 North Bowser Road  
Richardson, TX 7508

This EMI field-deployed course covers the Community Rating System (CRS), a nationwide initiative of FEMA's National Flood Insurance Program. The 4-day course will describe activities eligible for credit under CRS, how a community may apply to participate, and how a community modifies an application to improve its classification.

#### Registration Information

Contact Jessica Baker, P.E., CFM, PMP at [jbaker@halff.com](mailto:jbaker@halff.com) or (214) 217-6692 to reserve a seat. Only 35 seats are available for this **free** course. Fill out the General Admission Application, FEMA Form 75-5 at <http://training.fema.gov/Apply/75-5.pdf>. Bring the completed form to the first day of the class.

**Requirements:** Attendees must: (1) be a Certified Floodplain Manager, (2) have completed the E/L273, Managing Floodplain Development through the National Flood Insurance Program course, **or** (3) be a full-time Floodplain Manager with more than 3 years of full-time floodplain management experience.

## HIGHER STANDARDS IN FLOODPLAIN MANAGEMENT—BY JANET MESHEK, PE, CFM

In October 2010, the Association of State Floodplain Managers published “A Guide for Higher Standards in Floodplain Management.” The document is intended to “provide options for communities that want to implement floodplain regulations which reduce flood damage and the overall impacts of floods,” as reported in the December 2010 issue of ASFPM *News & Views*.

As Mr. Leatherbee states, OFMA members are bound by our commitment to responsible floodplain management. We do so to reduce impacts on human risk, environmental damage, property damage, flood insurance claims, displacement of residents, and burdens on community infrastructure and services.

On a personal note, to me, responsible floodplain management means that we must commit to protecting lives, property, and the environment while simultaneously promoting responsible growth and vital development in our communities. We should commit to

exploring new practices and technologies to ensure the best balance between all competing factors. And guides, such as that recently published by ASFPM, provide a good model for achieving such a difficult balance.

It should be noted that this guide is not intended as a substitute for a set of community floodplain regulations; rather, the document presents guidelines for enhancing existing regulations with higher standards that will greatly reduce risk and provide protections to functional floodplains.

Similar to the protective floodplain practices used by cities of Tulsa and Broken Arrow, the higher standards proposed by ASFPM center around the maximization of the protection already provided by the natural functions and resources of the floodplain. In other words, it promotes the use of the floodplain for the flood mitigation purpose nature intended.

The sample language presented in the ASFPM document was

recommended to promote effective floodplain management and to mesh with the FEMA minimum flood damage reduction standards described in 44CFR§60.3.

Each community may tailor the sample language to meet its own specific needs. ASFPM strongly believes that the minimum NFIP floodplain regulations do not provide adequate long-term flood risk reduction for communities and that the benefits of flood risk reduction achieved by higher regulatory standards far outweigh the burden of administering them.

OFMA encourages you to review the full paper—including all the specific regulation recommendations—at the ASFPM website. You may also find assistance from our large membership. Many of our community members such as the City of Tulsa, Broken Arrow, Del City, and Edmond have implemented higher standards and currently benefit from the advantages such afford.

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that they are reconstructed in conformance with floodplain regulations.

How does the OFMA DRT get involved with the local floodplain administrator? Depending on the extent and magnitude of the flood event, the DRT volunteers could assist the local floodplain administrator with the activities described above. These activities are not as critical as the substantial damage assessments that allow individuals and commercial businesses to return to their homes or businesses but still need to be performed in a *timely manner*.

Our search of the FEMA library resulted in no specific guidelines from FEMA on oil and gas disaster response. This appears to be an overlooked area and one which will be addressed by FEMA in the future. As for now, the DRT is supportive of any local floodplain administrator’s request for assistance.

The OFMA Spring Technical Workshop will be upon us soon, and planning for the OFMA Annual Conference is beginning. As we continue our training program, if there are any specific issues of interest to our volunteers, please let me know. We are already thinking and planning for the spring flood season.

## 2011 OFMA LEGISLATIVE RECEPTION—BY ANA STAGG, PE, CFM, VICE-CHAIR

Our 2011 Legislative Reception will be held on **February 16, 2011**, from 11:00 am to 1:30 pm, in **Rooms 412A and 412B, State Capitol**. This is one of our best opportunities to voice floodplain management concerns to our legislators. This session is open to all OFMA members. If you can attend, we would love to see you then!

Although OFMA does not carry a political agenda, we do share a common plea. At the forefront of our efforts has been the enabling more Oklahoma communities to participate in the National Flood Insurance Program (NFIP).

Federally backed mortgages for properties in floodplains require owners to obtain flood insurance. However, for citizens to have access to (FEMA's) affordable flood insurance, their community must join the NFIP. Others must purchase insurance from the few private carriers available —often at a much higher premium.

Additionally, even in the event of a Federal Disaster, federal disaster relief dollars generally come in the form of loans, not cash, to pay for damages. Therefore, an uninsured or underinsured property owner will end up paying for the damages.

Our State NFIP Coordinator, Mr. Gavin Brady, recently reported that 380 Oklahoma communities participate in the NFIP. He also reported that an additional 109 have been classified as "Total Not In Program With Hazard Area Identified" by FEMA.

OFMA believes that participation by this additional 109 could be facilitated if current floodplain legislation were revised to eliminate the requirement of a five-member floodplain board. To achieve this goal, OFMA has repeatedly supported efforts by our legislators to introduce language that would eliminate the five-member board requirements. It is expected that this topic will be revisited during the 2011 legislative session.

The 2011 legislative session may also include discussions related to the standardization of regulation of Oil and Gas development within the floodplain. The objective of such discussions will be to identify legislation that would create consistency across the state (with various floodplain permit requirements) and expedite permitting while delivering responsible floodplain management.

Lastly, efforts are currently being made to introduce new legislation to enable the reimbursement of expenses incurred by first responders when attending to emergencies caused by negligent crossing of safety ("Turn Around Don't Drown") barricades. Only drivers who enter floodwaters after driving around safety barricades will be affected by this law.

**Please make time to join us on February 16, 2011, even if for just a few minutes. What you have to say is important to OFMA and to our legislators.**

## DECLARED DISASTERS INCREASED OVER LAST DECADE—BY ANA STAGG, PE, CFM

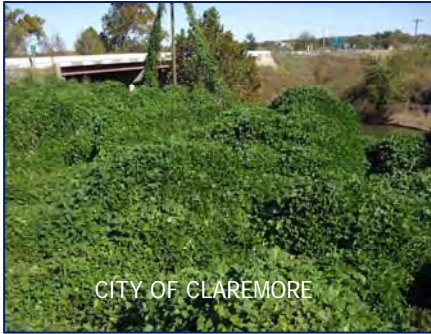
STATE	Ems		DRs		FMAGs	
	NOW	THEN	NOW	THEN	NOW	THEN
Arkansas	3	2	18	8	0	0
Louisiana	6	0	13	11	1	1
New Mexico	1	2	5	5	29	7
Oklahoma	6	3	28	10	42	13
Texas	8	4	15	16	75	118
<b>TOTAL</b>	<b>24</b>	<b>11</b>	<b>79</b>	<b>60</b>	<b>147</b>	<b>139</b>
% Increase	118%		32%		6%	

NOW	2001 - 2010
THEN	1991 - 2000

Mr. Lee Baker, Emergency Analyst of FEMA Region 6, recently reported the number of declared Major Disasters and Emergencies over the last 10 years (calendar 2001 to 2010) for FEMA's Region 6. The data shows a 118% increase in the number of Emergency Services declarations (Ems), accompanied by an increase of 32% and 6% for Disaster Relief (DR) and Fire Management Assistance (FMAGs) declarations.

Oklahoma experienced the highest change in the number of declared disasters—among Region 6 states—with increases of 100%, 180% and 223% in Ems, DRs and FMAGs, respectively. In 2010, Oklahoma ranked third in the number of declared disasters for the year—behind Texas and California.





CITY OF CLAREMORE

### WHAT IS KUDZU?

Kudzu is a nitrogen-fixing legume vine (*Pueraria montana*) that grows from 12 to 18 inches a day, spreading over anything it approaches (trees, fences, buildings, utility poles, vehicles, rocks, bushes, anything). It spreads unchecked by weather in the deep south, especially in Mississippi, Georgia, Louisiana, etc., where its eradication is ineffective and costs cities and state agencies tens of millions of dollars annually to try to keep in check.

Kudzu's growth is tempered somewhat by colder temperatures in mid-continent states. For years, as it spread across the deep south, it was thought impossible to become established in Oklahoma. However, at present there are over 25 documented sightings in Oklahoma; the nearest known in the Tulsa area is a large patch in Claremore by the Highway 88 crossing of Dog Creek. Kudzu's thick leafy canopy covers all plants underneath, killing shrubs, grasses and trees, leaving behind only the kudzu growth.

### HISTORY OF KUDZU:

Kudzu was introduced into the United States in 1876 for ornamental purposes, to be used as erosion control in gullies and stream channels, and as feed for farm

## KUDZU IN OKLAHOMA—BY GREEN COUNTRY STORMWATER ALLIANCE

animals. It quickly spread out of control due to the rich growth environment of heat and rain in the southern states. By the 1950s it was declared a noxious weed to be eradicated. While there continues to be interest in kudzu as an alternative to corn for ethanol production or as feed for cattle, the greatest focus is in finding cost-effective ways to stop the destructive advancement of kudzu in the warmer climates.

### OKLAHOMA CONCERNS:

In southern states, kudzu is classified as a noxious weed in order to promote its eradication and control its dispersal. In Oklahoma, there is no such designation, so at present there are no controls on planting or dispersal of kudzu. While Oklahoma winters normally keep kudzu from spreading in the out-of-control manner of the deep south, it eventually does grow outward because the vines do not all die off, but drop their leaves and re-vegetate in the spring. It has been reported that even small patches in Oklahoma are difficult to eradicate and can take several years just to keep one area under control, often requiring strong chemicals and a lot of manual labor. A small patch can extend to over an acre in just a few years, especially in the warmer parts of Oklahoma.

### CONTROL:

Oklahoma's agricultural community is taking an increased interest in the potential spread of kudzu due to its ability to kill beneficial forage grasses and choke off pasture and farm lands. There are certain

chemicals that can kill the leafy vegetation, with the herbicide Tordon showing particular effectiveness. But the massive entanglement of the vine's runners requires difficult manual labor to remove them even after the leaves are killed. Experts in Oklahoma on invasive species urge removal of kudzu patches whenever possible to prevent any increased threats in the years ahead.

### WHAT SHOULD MS4S DO?

There are no regulations that require any action to control kudzu in Oklahoma. The thick tangle of vines and runners, along with the dense canopy of leaves, can invade drainage ditches and retard the flow of stormwater, so it is best to control the spread of kudzu where even small patches are located. Waiting even a few years might result in widespread coverage over an acre, which could be much more difficult to control. There are likely numerous unreported patches of kudzu distributed across Oklahoma.

### CONTACTS FOR MORE INFORMATION:

Karen R. Hickman, Professor, OSU-Natural Resource Ecology & Management (NREM), Range Ecology/Invasive Species, (405) 744-9579, karen.hickman@okstate.edu

Bruce Hoagland, Oklahoma Natural Heritage Inventory and Department of Geography

University of Oklahoma, (405) 325-0562, bhoagland@ou.edu

Oklahoma Invasive Plants Council:  
<http://www.ok-invasive-plant-council.org/>

## RETHINKING THE NFIP, COMMENTS FROM ASFPM— BY LARRY LARSON, ASFPM EXECUTIVE DIRECTOR

On January 11, 2011, ASFPM published “Rethinking the NFIP,” providing a commentary on the existing shortfalls of the NFIP. Excerpts from the article are shown below. Refer to [http://www.floods.org/ace-files/documentlibrary/National\\_Policy/Rethinking\\_the\\_NFIP\\_Comments\\_from\\_ASFPM\\_1-11-11.pdf](http://www.floods.org/ace-files/documentlibrary/National_Policy/Rethinking_the_NFIP_Comments_from_ASFPM_1-11-11.pdf) for the full article.

“ASFPM is pleased FEMA is undertaking a major review of the NFIP with the intent to present Congress with options for NFIP Reform. This effort will also inform FEMA leadership and staff what actions can be taken through rules or guidance by the agency to improve implementation of the NFIP. ASFPM understands this effort is long term, and while it has been underway for about a year now, will need to continue to the summer of 2011, when FEMA plans to present a report and some options to the Administration and Congress. The effort will need to continue beyond that in order to provide Congress with more analysis and data to inform Congressional efforts if the needed significant reform of the NFIP is to occur.

ASFPM has provided extensive comments to FEMA on various aspects of the NFIP for decades, and participated in the 5-year evaluation of the NFIP, as well as the current rethinking effort since its inception in the fall of 2009, through the December 2010 listening sessions held in Washington D.C. and Denver. We will continue to provide input based on the

experience and expertise of our 14,000 members and 29 chapters throughout the Nation as this effort continues.

**Average annual flood damage in the Nation increased over the 20th century, despite 32 years of implementing the NFIP, and despite billions of federal dollars spent for levee and dam building programs of the US Army Corps of Engineers (USACE), Natural Resources Conservation Service (NRCS), Department of the Interior (DOI), and other federal agencies. Flood damages continue to increase this century as do the costs of disaster relief related to flooding. While the rate of increase has slowed in some years, it continues to rise and in years with extreme events, the negative physical, financial and social impacts are very large, such as occurred in 2001, 2004, 2005 and 2008. Direct flood damage in the first decade of the 21st century ranged from \$1.5 to \$48 billion, averaging \$10 billion/year.**

The NFIP must be considered in the context of the Nation’s total effort to manage flood risk and its consequences. While the NFIP is a key part of that effort, it is just one part. Changes to the NFIP must be viewed through the lens of all federal, state and local efforts to manage flood risk and reduce the costs and human suffering from floods. For example, if changes to the NFIP result in avoiding borrowing from the federal treasury to pay flood insurance claims, but then those savings are more than

offset by federal dollars used for disaster relief—not just from FEMA, but for disaster dollars provided by the US Department of Housing and Urban Development (HUD), US Department of Transportation (DOT), US Army Corps of Engineers (USACE), Small Business Administration (SBA), Environmental Protection Agency (EPA), National Oceanic and Atmospheric Administration (NOAA), or other federal programs—the federal taxpayer loses. Someone may benefit, but someone else will pay.

For these reasons, it is important Congress (and FEMA) consider NFIP changes in the context of all federal programs and federal costs for managing flood risk in the Nation, and also in the context of the costs at all levels of government and the private sector for flooding. **In reality, the most effective measures to manage flood risk rest at the local and state levels through land use management and building codes.** The primary tool available from federal programs is money, which should be used to provide incentives for communities and states to guide development toward lower flood risk areas, and to reward those communities who do that well, because in the long term, these actions will be less expensive for the federal taxpayers. Managing flood risk and reducing flood damage and human suffering from flooding is a shared responsibility among all levels of government and the private sector. **The current national approach**

*(Continued on page 11)*

## SAVE THE DATE—CHAD M. ROSS, CFM

Make Your Hotel Reservations Now! Even though May still seems like a long way off, it will be here before you know it! Be sure to make your hotel reservation for the ASFPM 2011 Conference now to ensure you get a room under our group block at the Galt House hotel. Hotel information is online at [http://](http://www.floods.org/index.asp?menuid=664&firstlevelmenuid=181&siteid=1)

[www.floods.org/index.asp?menuid=664&firstlevelmenuid=181&siteid=1](http://www.floods.org/index.asp?menuid=664&firstlevelmenuid=181&siteid=1)

The full conference brochure and registration information will be posted to the website in January, so look for it at [www.floods.org](http://www.floods.org).



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Another benefit to these forms is that they are simply easier to use. Most of the paperwork we have used up to now has been designed for residential and commercial buildings. Trying to fill out a permit application for an oil rig and production equipment with questions like “elevation of lowest

floor” is confusing and frustrating. These documents should make life a little easier.

The oil and gas package will soon be available on the OFMA website. We welcome your feedback on these materials so that we can improve our program. If you are a county regulating oil and gas, please contact me and I will assist you in using these forms and try to

answer any questions you may have.

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**does not incentivize good long-term approaches, but instead rewards those communities and states that do the least to prevent increasing risk or avoiding developing in high risk areas.**

Those communities and individuals who insist on placing future development in flood risk areas must become responsible for paying for the consequences of those decisions. At the same time, parts of some communities were established in flood risk areas before the flood risk was mapped, and individuals and businesses in those communities may need some assistance to reduce that risk, using the best mitigation practices that the Nation has developed over the past half century. ASFPM

does not believe the needed major adjustments in the Nation’s programs to manage flood risk can happen in the next year or two. FEMA, the Administration, and Congress can make some needed modifications to the NFIP in the near term, while continuing to work toward a comprehensive flood risk management approach integrating the myriad of federal programs impacting flood risk, and by working with state and local partners to appropriately share the responsibility for managing and reducing flood damages and human suffering from **floods**. Such an effort may take a few more years, but the Nation must move away from the piecemeal, one program at a time approach that often results in one program inadvertently working against

another, or rewarding local and state activities that only compound the long-term problem. The four policy options presented by FEMA each have composites of various ideas, but none by itself is the answer. These ASFPM comments set forth basic principles and concepts that can be used in the near term and long-term efforts by FEMA, the Administration, and Congress.”

In this article, ASFPM provides a listing of basic principles that must apply to the NFIP reform, which link to the same principles in a National Flood Risk Management program or strategy. For full article, see [http://www.floods.org/ace-files/documentlibrary/National\\_Policy/Rethinking\\_the\\_NFIP\\_Comments\\_from\\_ASFPM\\_1-11-11.pdf](http://www.floods.org/ace-files/documentlibrary/National_Policy/Rethinking_the_NFIP_Comments_from_ASFPM_1-11-11.pdf).

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ADDRESS CORRECTION  
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