



The B.F.E.\*  
\*Base Flood Elevation



## OKLAHOMA FLOODPLAIN MANAGERS ASSOCIATION

JUNE 2015

VISIT  
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FOR UPCOMING  
TRAINING

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### OKLAHOMA FLOODPLAIN MANAGERS ASSOCIATION SELECTED AS THE ASFPM 2015 OUTSTANDING CHAPTER AWARD RECIPIENT

ASFPM honored OFMA with the 2015 Outstanding Chapter Award. This award recognizes an ASFPM Chapter and their exemplary practices and activities that deserve national recognition. It seeks to acknowledge distinguished works by a Chapter in going above and beyond its mission in a way that can be shared and replicated by other ASFPM Chapters.

The Outstanding Chapter Award is not given to any individual leaders but to the chapter as a whole to recognize



their abilities to promote sound floodplain management through teamwork.

Our chapter was nominated by the New Jersey Chapter for a variety of activities, including the DRT, our Legislative Education Program, our Outreach/ Education endeavors,

the OFMA Training CADRE/ PDCC, and Co-Sponsoring Code Revisions with ASFPM related to integrating building code enforcement with floodplain management.

OFMA did not self-nominate, but Bill Smith provided the backup documentation needed to the New Jersey Chapter to justify the award going to Oklahoma.

As the presenter acknowledged: "When a state 1,400 miles away nominates your association for an award, that says something about your chapter."

### 2015 ANNUAL OFMA FALL CONFERENCE

The Annual Fall Conference this year will be held in Norman, Oklahoma at the Embassy Suites Norman, 2501 Conference Drive on September 21-23, 2015. This will be an exciting conference as it is also OFMA's 25th Anniversary and a year full of record flooding! It will be a time to discuss the



past, present and future of floodplain management and saying goodbye to old friends and welcoming new ones.

The theme for this year's conference is "Creating a Resilient Community: Planning, Policies and Practices." We are currently looking for presenters for following: technical sessions on a variety of topics including floodplain program administration and permitting, community resiliency and post-disaster

response, well-designed infrastructure, recent federal and state policy initiatives, hazard mitigation, risk identification/mapping and stormwater quality. We would also like to incorporate stories about past experiences. Please send all abstracts and presentation ideas to Monica Cardin, CFM, OFMA Vice-Chair at [mcardin@cityofdelcity.org](mailto:mcardin@cityofdelcity.org). Also, if there is a topic you would like us to flush out more, please let me know. Keep weather-eye out for more information on the upcoming conference!

**ASFPM OUTSTANDING CHAPTER AWARD RESOLUTION - ESTABLISHED FEB. 12, 2012**

Association of State Floodplain Managers

RESOLUTION

ASFPM OUTSTANDING CHAPTER AWARD

**APPROVED**

The Association of State Floodplain Managers (ASFPM) hereby establishes the **ASFPM Outstanding Chapter Award** to recognize an ASFPM Chapter and their exemplary practices and activities that deserve national recognition. This award granted by the ASFPM Board of Directors, will acknowledge distinguished works by a Chapter in going above and beyond its mission in a way that can be shared and replicated by other ASFPM Chapters. The Outstanding Chapter Award is not given to an individual(s) leaders but to the chapter as a whole to recognize their abilities to promote sound floodplain management through teamwork.

**Nomination & Selection Process**

Any individual, Chapter, Corporate or Agency member of ASFPM may submit a written nomination to the ASFPM Awards Committee for a chapter meeting the criteria for selection. ASFPM will verify that nominee(s) meet standards for Eligibility and Prerequisites.

The ASFPM Board of Directors shall select the award recipient from the information presented by the Award Selection Committee, who processes the nominations. This award may be granted to no more than one chapter per year. It will not necessarily be presented every year.

**Selection Criteria**

1. Recognized activity is documented and can be replicated by other chapters.
2. Activity is communicated with ASFPM to be shared with other Chapters and Associations to help those
3. Chapters and Associations to grow their programs.
4. Recognized activity is supported through direct service or action by a variety of members within the chapter, not a single member.
5. Activity demonstrates significant measurable change and improvement in a Chapter's own activities over the course of the prior or current year (for example significant increase in membership, CFMs, etc.). This means that chapters of all sizes and financial levels will be eligible for consideration since it is based on positive change based on their prior year activities.

**Award Selection Committee**

The Outstanding Award Selection Committee will consist of a minimum of 3 and a maximum of 5 members to be chaired by the ASFPM Chapter and Training Coordinator with the ASFPM Training/Outreach/Education POD Facilitator as a standing committee member. Other committee members will be selected each year, but may not be members of any chapter nominated for consideration that award year.

**Chapter Eligibility and Prerequisites**

1. Chapter must be in good standing and in regular communication with ASFPM.
2. Chapter achieves its expressed mission as outlined in their Constitution.
3. Chapter works together as a team with many members, not just a couple of leaders on activities.
4. Promotes good floodplain management through various chapter activities, not just a single activity or initiative.

Approved by the ASFPM Board of Directors February 22, 2012

## ASFPM OUTSTANDING CHAPTER AWARD - 2015 NOMINATIONS & AWARD RECIPIENT - OKLAHOMA FLOODPLAIN MANAGERS ASSOCIATION

ASFPM received five nominations for the 2015 Outstanding Chapter Award. Nominations were submitted for the Florida Floodplain Managers Association (FFMA), the Illinois Association for Floodplain and Stormwater Management (IAFSM), North Carolina Association of Floodplain Managers (NCAFPM), the Oklahoma Floodplain Managers Association (OFMA), and the Texas Floodplain Management Association (TFMA).

While all nominations contained positive activities that our chapters have been engaged in, the Oklahoma Floodplain Managers Association (OFMA) activities best met the award criteria. The Chapter Award Selection Committee selected the Oklahoma Floodplain Managers Association (OFMA) as the 2015 award recipient.

### Oklahoma Floodplain Managers Association (OFMA)

*Nominated by: John Miller, NJ Chapter, 609-203-8935, jmiller@princetonhydro.com*

The Oklahoma Floodplain Managers Association (OFMA) was nominated by a fellow state chapter, the New Jersey Association for Floodplain Management (NJAFM). OFMA was the only nomination made from outside their chapter for this year's award. OFMA was selected as the 2015 Chapter Award recipient based on their measurable and replicable activities over the last year.

While OFMA was nominated for a variety of activities, the activity that best met the award criteria involved OFMA's legislative activities related to 22 bills with potential impacts to floodplain management in Oklahoma. OFMA holds an annual legislative

reception at the Oklahoma state capitol to build relationships with policy makers as well as to perform outreach and education regarding floodplain management. In the last year, the chapter has been closely monitoring 22 bills to keep policy makers, chapter members, and ASFPM informed about the beneficial and adverse impacts of these bills throughout the process.

OFMA continues to work hard to overcome a significant challenge in the last year that would limit the ability of local communities to regulate oil and gas exploration and production in the floodplain under a number of bills introduced by the oil and gas industry. Eight bills were introduced that remove all or nearly all ability of cities, towns, and counties to regulate drilling or production activities in the floodplain. OFMA has worked to educate legislators about the potential consequences of these bills, which would prohibit NFIP communities from regulating development within the SFHA and could result in sanctions for the entire state. This issue is still ongoing. OFMA has also developed and incorporated training on the topics of oil and gas permitting as well as on OFMA's role in the legislative area for their members focusing on this ongoing legislation that will affect floodplain managers state-wide.



Some activities of note from OFMA's nomination included:

- The addition of lessons to the chapter's Traveling Trunks outreach program that culminate with students making short videos about flood risk awareness that will be used to create Public Service Announcements.
- Incorporation of donated Unmanned Aerial Vehicles (UAV) AKA "drones" to survey, assess, and document the extent of flood events both pre- and post-disaster under the chapter's Disaster Response Team (DRT). Training on the use of these drones was offered at OFMA's 2015 spring conference to aid the DRT (92 volunteers) in providing support to the local communities post-disaster.
- Development of training on the International Building Code and how adoption of FEMA language in the Building Codes supports local floodplain ordinances.
- Outreach to building inspectors on floodplain management and encouraging their attendance at OFMA courses / conferences.

*(Continued on page 4)*

## ASFPM OUTSTANDING CHAPTER AWARD - 2015 NOMINATIONS & AWARD RECIPIENT - OKLAHOMA FLOODPLAIN MANAGERS ASSOCIATION, CONTINUED

*(Continued from page 3)*

- OFMA's presentation of a code change proposal to the International Codes Council Hearing to address an inconsistency between the floodplain management provisions in the code and the intent of the NFIP minimum standards in the area of Substantial Damage/Substantial Improvement.

### Activities of Note from other Nominees

#### Florida Floodplain Management Association (FFMA)

*Nominated by: Cece McKiernan, FL Chapter Executive Director, 813-765-3362, executivedirector@flfloods.org*

The Florida Floodplain Management Association was nominated for the chapter's ongoing training initiative that includes strategy to offer and better communicate chapter training opportunities to the FFMA membership and the formation of reciprocal relationships with the Florida Surveyors and Mappers, Building Officials Association of Florida, and the Governor's Hurricane conference to offer continuing education at each others' conferences. FFMA trained 477 individuals over the last year and through these efforts, increased their chapter membership from 338 to 613 since November of 2012.

#### Illinois Association for Floodplain

#### and Stormwater Management (IAFSM)

*Nominated by: Michael Sutfin, IL Chapter Floodplain Mgmt. Committee Chair, 815-433-0161 x219, msutfin@cityofottawa.org*

The Illinois Association for Floodplain and Stormwater Management (IAFSM) was nominated for activities related to the Illinois Valley Residency Alliance and the creation of their Rapid Assessment Flood Team. The chapter worked with Illinois Senator Rezin's office to form a coalition of communities to develop watershed-wide strategies to reduce future damages. The Alliance has resulted in communities adopting higher standards, a week-long floodplain class, more administrators taking CFM exams, and applications to join CRS. IAFSM created the Rapid Assistance Flood Team (RAFT) to assist communities in times of flooding or other natural disasters. RAFT has a statewide presence and offers training on a uniform standard for flood damage assessments.

#### North Carolina Association of Floodplain Managers (NCAFPM)

*Nominated by Cynthia Fox Barcklow, NC Chapter Board Member, 828-250-4836, cynthia.barcklow@buncombecounty.org*

The North Carolina Association of

Floodplain Managers (NCAFPM) was nominated for the chapter's creation of a Mentor Program which offers mentoring designed to supplement the state's training curriculum and professional development; NCAFPM's outreach to nearby chapters to offer 2 free registrations to their conference, and a membership growth initiative offering reduced registration fees to first time, student, and retired attendees.

#### Texas Floodplain Management Association (TFMA)

*Nominated by Joe Fernandez, TX Chapter Board Member, 210-302-3675, josef@sara-tx.org*

The Texas Floodplain Management Association (TFMA) was nominated for the chapter's partnership with the Texas Water Development Board and Texas Division of Emergency Management on training and incorporation of TFMA's higher standards survey into the state mitigation plan. TFMA offered 33 training opportunities in all ten chapter regions in 2014 to ensure each region offered at least one training course. The Texas Division of Emergency Management incorporated the higher standards survey questions developed by TFMA in the state's mitigation plan showing that Texas' communities not only comply with NFIP requirements, but many have adopted and enforce higher standards.

### ***Two New Articles from the ASFPM website - relevant to Oklahoma!***

[Does Federal Disaster Assistance Reduce the Demand for Insurance Protection? Empirical Evidence.](#) - A new brief from Wharton Center for Risk Management and Decision Processes.

["Seeing is Believing? Property Prices in Inundated Areas"--a new brief from the Wharton Risk Center](#) - A key element in hazard and disaster management is understanding how individuals perceive risk. Inadequate distinction between assessed risk and perceived risk is a major difficulty towards managing flood risk.

## LEGISLATIVE UPDATE - SB 809 IS ENACTED - AND IMPACTS ON COMMUNITIES ARE UNCLEAR - BY TOM LEATHERBEE, CFM

In the last days of this year's legislative session, an amended version of Senate Bill 809 was passed and sent to the Governor. After the legislature had adjourned, Governor Fallin signed the bill, enacting it into law.

### How it happened

Concerned about the bill's possible impacts on floodplain management, OFMA followed SB 809 from its introduction to its enactment. Regular updates were provided to the OFMA Board and the general membership as well as to FEMA staff and ASFPM leadership. OFMA created informational packets about the possible impacts of the bill's language on floodplain management and distributed this information to bill authors. We discussed these concerns with legislators and staff at our annual Legislative Reception. When the media became involved in covering stories about the bill, we gave interviews to print and television journalists. OFMA also worked cooperatively with other

stakeholders who would be impacted by the same provisions that caused us concern, including the Municipal League and the Bankers Association.

On its face, SB 809 is intended to prevent municipalities from attempting to regulate the location of oil and gas operations - particularly disposal wells for produced water and production wells for enhanced recovery techniques ("fracking"). From a legal perspective, the bill's effect is known as "preemption", or application of exclusive state jurisdiction in an area that has traditionally been regulated at the local level. At the beginning of the legislative session, there were a number of bills introduced to address preemption of local regulation of oil and gas activities. The bill that emerged, SB 809, was the subject of a great deal of discussion between bill proponents and concerned stakeholders. In this case, discussion should not be mistaken for good faith compromise, because very little good faith seemed to be exhibited during



these discussions. As detailed by a number of media outlets, the special interests that requested this legislation engaged in what some would consider "strong-arm" tactics in an effort to quell opposition. In the end, the process was likely irrelevant - SB 809 was authored by the President Pro Tempore of the Senate and the Speaker of the House, and as such its ultimate passage was all but guaranteed.

The substantive change to the language that did occur was the addition of an amendment regarding floodplain management. This amendment was not the language proposed by OFMA, but rather was

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## A REAL SUCCESS STORY - STORM SHELTER PERMIT IN THE FLOODPLAIN DENIED!



City of Del City  
Oklahoma

About two years ago a Del City resident applied for a storm shelter permit in his garage. Tom Leatherbee, Del City's Floodplain Administrator, denied the permit because the house was located in the Special Flood Hazard Area. The resident then applied to put the storm shelter in the back yard, and was again denied for the same reason. Tom suggested that he install a safe room with an elevated floor in the house or build up an area in the back yard for an above ground shelter. The

resident argued for months, got a lawyer involved to argue, went over Tom's head to the City Manager, and spoke at the City Council meeting about how Tom was personally putting him and his mother at risk. He called the Oklahoma Water Resources Board and FEMA Region VI. The City held firm and refused to issue the permit.

After the recent storms of May 6-11, this resident called the City Manager's office to say thank you for not allowing the shelter to be installed. He said that

he had two feet of water in the back yard and garage during the recent storm, all of which came up while the tornado sirens were still going off. Had he installed the shelter he believes his mother would have been trapped inside with no way to get out.

Floodplain management is often difficult and nearly always unpopular. But when it saves a life it becomes crystal clear why it is so important. Kudos to the City of Del City for a Job Well Done!

## LEGISLATIVE UPDATE - SB 809 IS ENACTED - AND IMPACTS ON COMMUNITIES ARE UNCLEAR - BY TOM LEATHERBEE, CFM, CONTINUED

*(Continued from page 5)*

language proposed by the Oklahoma Bankers Association, whose members have a vested interest in ensuring the availability of flood insurance to protect their collateral. The amendment states:

“Provided, notwithstanding any provision of law to the contrary, a municipality, county or other political subdivision may enact reasonable ordinances, rules and regulations concerning development of areas within its boundaries which have been or may be delineated as a one-hundred-year floodplain but only to the minimum extent necessary to maintain National Flood Insurance Program eligibility.”

This amendment was offered by the Speaker, passed the House by unanimous consent, and became part of the final bill. Other amendments, including one to allow cities to protect drinking water sources, were not allowed to be heard during the final debate on the bill.

### What it means

It is impossible to state with any degree of certainty what the exact impacts of SB 809 will be on the floodplain management program of any given NFIP community. It is pretty clear that, without the OBA amendment, a serious conversation would be taking place among appropriate regulators about suspending all communities within the state from the NFIP. While that immediate crisis has been averted, a large amount of uncertainty still looms, and with that uncertainty comes many questions but few answers.

Who determines what “ordinances, rules and regulations” are reasonable? The governing body of that participating community? The Corporation Commission? A District Court judge?

What is the “minimum extent necessary to maintain NFIP eligibility”? Is it enforcing an existing ordinance, regardless of provisions, because adopting and enforcing an ordinance compliant with 44 CFR 60.3 is the true minimum standard for NFIP participation? Or does it mean that only ordinances that reflect the absolute minimum land use regulations contained in 60.3 are eligible for protection under this amendment?

Has a situation been created in which communities that do more to protect citizens from flood risk will be punished, while those who do only the minimum will be “rewarded”?

When will the first court test of this law occur, and what form will it take? Or will the Corporation Commission attempt to intervene first, before a case ends up in District Court?

Should communities attempt to adopt new ordinances/regulations proactively, or wait for the situation to evolve? Could a “wait and see” approach subject the community to the risk of financial damages in a legal action?

What will the regulatory reaction from FEMA be about this new law? Is there still a risk of state-side suspension? What about the reaction if and when a participating community’s ordinance is overturned by a Court or by an

administrative law judge at the Corporation Commission?

What will the impacts be for CRS communities? Will any residents or business owners be financially penalized by this new law?

Aside from the specific floodplain amendment, does the “reasonable setback” clause inherently allow for floodplain regulation, since flood maps essentially create setbacks from hazard sources? Does the same logic justify water quality protection regulations or riparian buffers?

At this point, these questions remain unanswered. Perhaps City Attorneys or DAs could begin to speculate, and perhaps should begin attempting to advise their own communities in an appropriate manner, but there will be no sure answers until this law has become effective and has been tested.

### Going forward

This uncertainty was the very reason that, after the House and Senate sent SB 809 to the Governor for approval, OFMA renewed its efforts to educate about the bill’s potential unintended consequences. For quite some time, the bill sat on the Governor’s desk, unsigned. Because the Legislature had adjourned, there was no longer an automatic enactment that would occur if the bill was not signed within five days of receipt. From May 21st to May 29th, while SB 809 sat unsigned and awaiting attention, communities across Oklahoma were devastated by flooding. During that time, a State of Emergency was in place due to flooding. During that time, the State of Oklahoma was

*(Continued on page 7)*

## LEGISLATIVE UPDATE - SB 809 IS ENACTED - AND IMPACTS ON COMMUNITIES ARE UNCLEAR - BY TOM LEATHERBEE, CFM, CONTINUED

*(Continued from page 6)*

requesting aid from FEMA for a disaster declaration that included flooding. On May 29th the bill was signed and became law, to be effective in August.

As of now, the ability of communities who have chosen to properly regulate development in

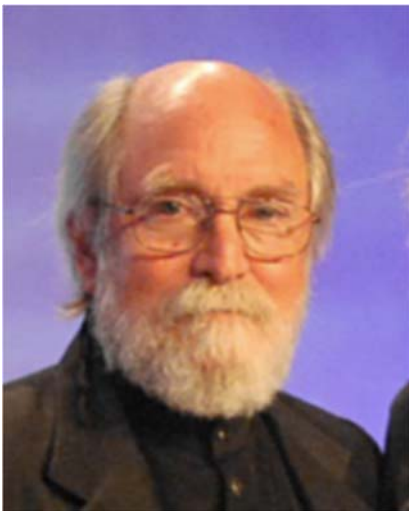
flood hazard areas to remain part of the National Flood Insurance Program appears to be safe, albeit tenuous. How long that safety will persist is unclear at this time.

Most troubling may be this question -- If such a law can be approved on literally the same day that homes and businesses are being destroyed by floodwaters, what can we expect

during the next drought?

*Particular thanks go out to Shawn Putnam, ASFPM District 3 Chapter Director and Chad Berginnis, ASFPM Executive Director, both of whom went out of their way to lend support and credibility to our education efforts.*

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



The DRT has responded thus far in four communities - Pittsburg County (Lake Eufaula area), Elk City, Cache, and Slaughterville, and provided educational assistance to Okmulgee County. We have been in contact with numerous other communities throughout the State during the month of May, providing guidance and moral support to the local FPAs. We are working closely with OEM and the FEMA JFOs that have been set up. There are FEMA IA people in the field in many communities.

don't want to be an "I told you so", but in March I predicted "While the change in the weather is nice after the long cold winter, be ready because--- "It will Rain Again, and it will Flood Again"!!!!"

No one wished that not to have that come true more than myself, but so many of our communities repeatedly have been inundated with floodwaters, water rescues, property damage, and unfortunately death. May was a record rainfall month in Oklahoma as we are all aware and now in June, as this is being written, Tropical Depression "Bill" is upon us.

On the news last night there was video of communities cleaning out ditches and storm drain manholes of debris from the May flooding in anticipation of the June rains. It is never too late to do some prevention and maintenance.

The OFMA DRT is ready to respond to your community needs. We are considering, at the request of FEMA, to create a FEMA Region VI DRT that will pull volunteers from other Re-

gion VI states - Texas, Oklahoma, New Mexico, Arkansas and Louisiana together to support each other in times of large disasters as is currently ongoing. While in its infancy, the concept is being considered and slowly developed. Texas and Oklahoma lead the nation right now in flooding events and we should be able to help each other.

The forecast is for a cooler than normal summer and a wetter than

normal summer, similar to last year. The grounds are totally saturated, so 1 inch of rainfall = 1 inch of runoff. Flooding will be prolonged so "Be Prepared".



## NOTES FROM THE NFIP STATE COORDINATOR MATT ROLLINS, OKLAHOMA WATER RESOURCES BOARD, NFIP STATE COORDINATOR

As the month of June nears an end, I see a similar year to one experienced in 2007. The year started with drought, which had been on-going for 5+ years, with continued agricultural, municipal and cultural impacts from the drought being noticed throughout the state.

Then, the month of May arrived, and in a matter of 60 days we have had floods of record, several Reservoirs exceeding flood control pools over 100%.

And as if to seem to cap off the year, Tropical Storm Bill made a visit via Texas, with rainfall rates being recorded at the Newport Mesonet station (NW of Ardmore) measuring a 48 hour rainfall of 11.52 inches. Several areas in the State have to date received an annual rainfall of 48 inches to date and with 6 months remaining in the year.

To date, the following communities have been approved to be under the Federal Disaster Declaration granted for;

### Federal Disaster Declaration DR-4222

Incident: Tornadoes, Severe Storms, Straight-line Winds and Flooding

Incident Period: May 5 to June 4,

2015

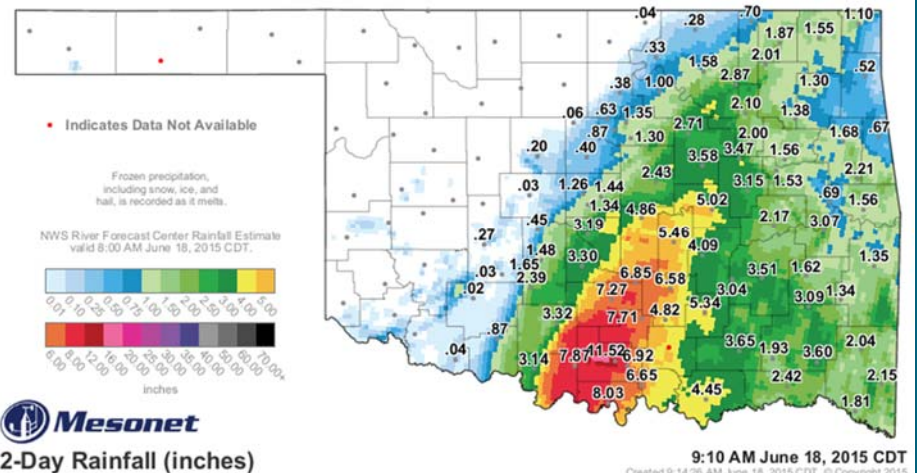
Federal Declaration: Individual Assistance, Public Assistance and Hazard Mitigation

Declared: May 26, 2015

### Individual Assistance

Approved Counties: Atoka, Beckham, Bryan, Caddo, Canadian, Choctaw, Cleveland, Comanche,

Grant, Haskell, Hughes, Jackson, Jefferson, Johnston, Kay, Kingfisher, Kiowa, Latimer, Le Flore, Logan, Love, Major, Marshall, McClain, McCurtain, McIntosh, Murray, Muskogee, Noble, Okfuskee, Oklahoma, Okmulgee, Ottawa, Pittsburg, Pontotoc, Pottawatomie, Pushmataha, Roger Mills, Seminole, Sequoyah, Stephens, Tillman,



Cotton, Grady, Johnston, Kiowa, Le Flore, Marshall, McClain, McCurtain, McIntosh, Oklahoma, Pittsburg, Pottawatomie, Rogers, Seminole, Tillman and Wagoner (24)

### Public Assistance

Approved Counties: Adair, Atoka, Beckham, Bryan, Caddo, Canadian, Carter, Choctaw, Cleveland, Coal, Comanche, Cotton, Craig, Creek, Custer, Dewey, Garvin, Grady,

Wagoner and Washita (54)

Additional communities may be added as damages from Tropical Storm Bill are tallied and reported.

With six months left in 2015, what additional surprises will be in store for us? Additional floods, another hurricane, or will the state move back to a drought. Time and events will tell, for 2015 will already be in the records.

### ASPFM WEBINAR: PAYING FOR STORMWATER - THE BENEFITS OF A UTILITY

Ever thought about how to bring up a stormwater utility as a funding source for your stormwater program? EPA is sponsoring an online webinar on August 13, 2015 from 12:00pm to 1:30pm CST. Registration will open in late July. Sign up to receive training and registration information at: [ASPFM Training Newsfeed](http://www.aspfm.org/training). Once the site is activated in late July, [http://water.epa.gov/infrastructure/greeninfrastructure/gi\\_training.cfm](http://water.epa.gov/infrastructure/greeninfrastructure/gi_training.cfm) will be the location to register for the webinar.



## THE VOICE - INCREASING AWARENESS, ENCOURAGING MITIGATION ACTION FEMA REGION VI

FEMA Region 6 has just released the latest issue of our newsletter, *The Voice*, and it is available on our website at [http://www.riskmap6.com/documents/resource/TheVoice\\_Jun2015\\_Vol11\\_508.pdf](http://www.riskmap6.com/documents/resource/TheVoice_Jun2015_Vol11_508.pdf). You can sign up on RiskMAP6.com to receive future issues of The Voice newsletter upon publication release.

The June 2015 issue includes information and links related to Substantial Damage and what to do after a flood. We've also included articles on smartphone apps you'll find helpful during hurricane season, some of



FEMA's newest posters on earthquake safety, and news on a the FEMA Region 6 "Virtual Brown Bag" Webinars, a new online series to help communities create useful GIS products with the flood risk products delivered during a Risk MAP study.

We encourage our readers to share local Mitigation Success stories with us for future issues of The Voice. You may now reach us through [R6-Mitigation-Outreach@fema.dhs.gov](mailto:R6-Mitigation-Outreach@fema.dhs.gov).

For those communities located in designated counties of declared disasters, we want to remind you of the ways to register for assistance:

- Online at <http://www.DisasterAssistance.gov>
- By calling 800-621-FEMA (3362)
- The toll-free telephone numbers will operate from 7 a.m. to 10 p.m. CT seven days a week until further notice

–A new NFIP Helpline has been added as an option when you call

–Multilingual operators are available

–Disaster assistance applicants, who have a speech disability or hearing loss and use TTY, should call 800-462-7585 directly

–For those who use 711 or Video Relay Service (VRS), call 800-621-3362.

•By visiting a FEMA Mobile Disaster Recovery Intake Center or state-FEMA Disaster Recovery Center in your area

The Voice has been in publication since 2009 and previous issues are available at [www.RiskMAP6.com](http://www.RiskMAP6.com).

**RiskMAP6.com**

"Helping communities understand a complete picture of their natural hazard risk"

## A NEW APPROACH TO FUNDING OF MITIGATION PLANNING, BY JOHNNY BARRON, PE, CFM



At the State Hazard Mitigation Team Meeting on April 23, 2015, the team voted to approve a new

approach for estimating cost of plan updates in Oklahoma. The previous approach was to use a spreadsheet calculator that estimated project cost using inputs of population and number of schools. Some thought this approach produced cost estimates that were too high (especially for larger communities).

For instance, OKC and Tulsa each recently updated their hazard mitigation plans. OKC sought proposals from consultants without the uses of the existing spreadsheet estimator and hired

an out-of-state consultant who did not use the calculator and complete their update for \$97,000. Tulsa used the calculator as a first step and completed their update for \$220,000. Annie Vest, the State Hazard Mitigation Office explained that this was evidence that at least in some cases, estimates not based on actual time and materials can be inflated and waste public funds.

To explore alternatives, Annie created a committee of state agencies and officials from Tulsa and OKC and they came up with an alternative method as follows:

Small Jurisdictions with <20,000 population can get funding up to \$50,000 based on actual need.

Mid-sized Jurisdictions with population between 20,000 and 200,000

can get up to \$80,000 based on actual need.

Large Jurisdictions (including regional plans) can get up to \$200,000 based on actual need.

There are no minimum project costs. This new approach doesn't look that different except for the fact that grant amounts will now be based on actual need. Communities and consultants will have to show documentation to justify the amount they seek. There was no formal description of what OEM will be looking for as documentation.

Annie said that this change is effective immediately. From this point on, we'll have to sharpen our pencils to justify planning grant amounts.

## TURN AROUND DON'T DROWN® POSTER CONTEST 2015 AWARD WINNERS

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.

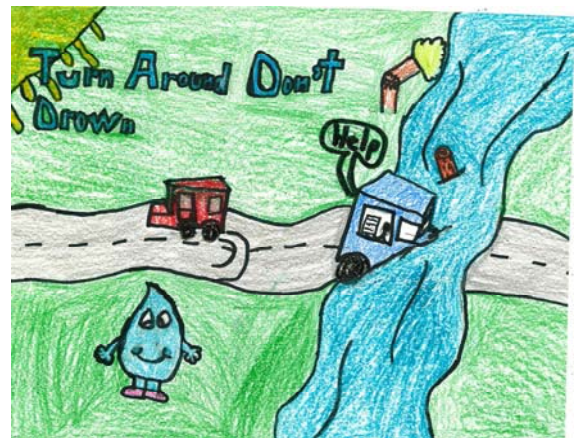
Over five-hundred participants competed for the four State awards. Winners are (top to bottom):

- 1st Place Makayla Pierre, Ridgecrest Elementary School, Lawton
- 2nd Place Janessa Chastain, Maryetta Elementary School, Stillwell
- 3RD Place Samantha Caldwell, Bridge Creek Elementary School, Blanchard
- Honorable Mention Owen Ellis, Mary White Elementary School, Haskell

All State winners received trophies, and 1st, 2nd and 3rd Place winners also received cash awards in the amount of \$150, \$100 and \$50, respectively. Top 13 posters in the State will be published in the annual OFMA Turn Around Don't Drown® calendar.

Each entry will be awarded with a Certificate of Participation. Teachers will be awarded with a Certificate of Appreciation. Special mention is given to the following schools for supporting student participation in the 2015-2016 program:

- Bridge Creek Elementary School, Blanchard
- Denison Public School, Idabel
- Geronimo Road Elementary School, Fort Sill
- Hartshorne Elementary School, Hartshorne
- Horace Mann Elementary School, Hominy
- Lawton Academy of Arts and Sciences, Lawton
- Mary White Elementary School, Haskell
- Maryetta Elementary School, Stilwell
- Mission Elementary School, Anadarko
- Nichols Elementary School, Miami
- Nicoma Park Intermediate School, Choctaw
- Ridgecrest Elementary School, Lawton
- Rockdale elementary School, Miami



## AGENCIES ISSUE FLOOD INSURANCE RULE - PUBLISHED ON NATIONAL MORTGAGE PROFESSIONAL MAGAZINE ([HTTP://NATIONALMORTGAGEPROFESSIONAL.COM](http://nationalmortgageprofessional.com))

Five federal regulatory agencies have announced the approval of a joint final rule that modifies regulations that apply to loans secured by properties located in special flood hazard areas. The final rule implements provisions of the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) relating to the escrowing of flood insurance payments and the exemption of certain detached structures from the mandatory flood insurance purchase requirement. The final rule also implements provisions in the Biggert-Waters Flood Insurance Reform Act of 2012 (the Biggert-Waters Act) relating to the force placement of flood insurance.

In accordance with HFIAA, the final rule requires regulated lending institutions to escrow flood insurance premiums and fees for loans secured by residential improved real estate or mobile homes that are made, increased, extended or renewed on or

after January 1, 2016, unless the loan qualifies for a statutory exception. In addition, certain regulated lending institutions are exempt from this escrow requirement if they have total assets of less than \$1 billion. Further, the final rule requires institutions to provide borrowers of residential loans outstanding as of Jan. 1, 2016, the option to escrow flood insurance

premiums and fees. The final rule includes new and revised sample notice forms and clauses concerning the escrow requirement and the option to escrow.



These provisions clarify that regulated lending institutions have the authority to charge a borrower for the cost of

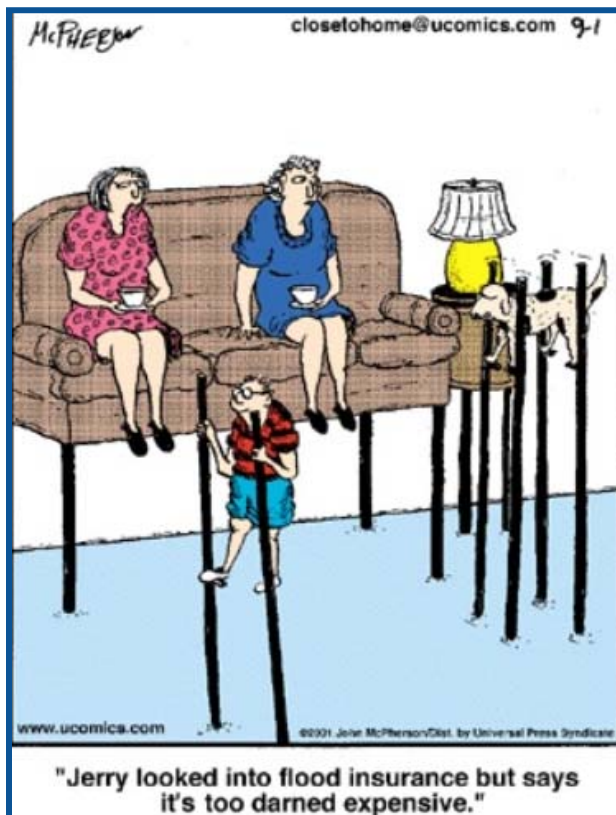
force-placed flood insurance coverage beginning on the date on which the borrower's coverage lapses or becomes insufficient. The final rule also stipulates the circumstances under which a lender must terminate force-placed flood insurance coverage and refund payments to a borrower.

This final rule does not address the private flood insurance provisions in the Biggert-Waters Act. The agencies plan to address these provisions in a separate rulemaking.

The final rule is being issued by the Board of Governors of the Federal Reserve System, the Farm Credit Administration, the Federal Deposit Insurance Corporation, the National Credit Union Administration, and the Office of the Comptroller of the Currency.

The agencies expect the final rule to be published in the Federal Register shortly.

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The final rule includes a statutory exemption from the requirement to purchase flood insurance for a structure that is a part of a residential property if that structure is detached from the primary residence and does not also serve as a residence. However, under HFIAA, lenders may nevertheless require flood insurance on the detached structures to protect the collateral securing the mortgage.

Lastly, the final rule includes the Biggert-Waters Act provisions on force placement.

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ADDRESS CORRECTION  
SERVICE

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