

The Oklahoma Water Resources Board (OWRB) has been designated as Oklahoma's coordinating agency for the National Flood Insurance Program (NFIP), which was created in 1968 to coordinate all federal response to flooding and other natural disasters. As such, the OWRB partners with other state and federal agencies and local governments to prevent and mitigate the catastrophic effects of flooding disasters. OWRB officials stress implementation of land-use strategies that reduce the likelihood of future flood damages and encourage the safe conveyance of floodwaters.

Oklahoma Floodplain Management Act

The Oklahoma Floodplain Management Act, passed in 1980, authorizes communities (i.e., cities, towns and counties) to develop floodplain regulations, designate flood hazard areas and establish floodplain boards. An amendment in 2004 calls for community floodplain administrators to become accredited through the OWRB, ensuring that these officials are properly trained to effectively administer local floodplain regulations.

Community participation in the NFIP is based on an agreement with the federal government that floodplain management regulations will be enforced. OWRB floodplain management responsibilities include ensuring that participating communities are meeting federal requirements.

Economic Benefits

A key component of floodplain management implementation is convincing community leaders that reducing flood loss at the local level can help develop a sound, stable economy. By following regulations and ensuring

that development in the floodplain meets required standards, taxpayers and local governments will save money and overall federal disaster recovery costs can be reduced.

Program Responsibilities

Responsibilities of the OWRB's Floodplain Management program include the following:

- Interpreting NFIP requirements;
- Conducting Community Assistance Visits and Community Assistance Contacts for the Federal Emergency Management Agency (FEMA);
- Assisting in the identification of Flood Hazard Areas;
- Assisting with establishment of community floodplain boards;
- Assisting with the preparation, adoption, and review of floodplain ordinances and regulations;
- Assisting with development, administration, and enforcement of permitting systems;
- Hazard Mitigation Planning;
- Providing technical assistance and review of flood damage prevention ordinances and floodplain board regulations;
- Coordinating FEMA's review of existing flood maps and the determination of map revision needs;
- Training and accreditation of floodplain managers throughout the year at various locations;
- Presenting NFIP and floodplain management information during the Annual Oklahoma Emergency Management Conference;
- Educating insurance agents and adjusters about the NFIP through the Oklahoma Department of Insurance;

- Providing public outreach through website, brochures, posters, textbooks, and conference exhibits;
- Providing general technical assistance and information to local officials, insurance agents and adjusters, real estate professionals, consulting engineers, legislators, and the public; and
- Partnering with the Oklahoma Floodplain Managers Association (OFMA) and the Association of State Floodplain Managers (ASFPM) to promote a "No Adverse Impact" approach to floodplain management.

No Adverse Impact

Consistent with protecting the natural functions of the floodplain and reducing flood losses, the OWRB values the No Adverse Impact floodplain management approach. NAI strategies promote responsible floodplain development through community-based decision making.

Substantial Damage Evaluation

In NFIP communities, local officials are required to evaluate the amount of damage a home or business has sustained after a flood and determine if there has been "substantial damage." If multiple homes or businesses have been damaged, community officials can ask for assistance with substantial damage evaluations from the Oklahoma Floodplain Managers Association (OFMA) Disaster Response Team.

More information can be found on the OWRB website:

www.owrb.ok.gov/fpm