

THE FLOOD CURRENT

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Certification Enhances Floodplain Management

Report from Ken Morris, Oklahoma NFIP Coordinator



Ken Morris

The Board's National Flood Insurance Program is well into another federal fiscal year and the Federal Emergency Management Region IV Headquarters continues to support our efforts. At the year's end review meeting, we chose as an important initiative pursuit of a State Hazard Mitigation Fund to assist communities purchase properties that have a history of repetitive flood loss. Many communities cannot afford the matching money required to take advantage of the federal programs. The Oklahoma Floodplain Managers Association (OFMA) intends to study the successful state hazard mitigation program in place in Arkansas and consider it a model in crafting legislation.

The Oklahoma Department of Civil Emergency Management has a state disaster assistance fund for emergencies not eligible under federal guidelines, but the program excludes personal property losses. The ODCEM probably would be the administrator if such a state fund were established.

Oklahoma was spared major floods this last year, with only isolated storms inflicting damage in Elgin, portions of Comanche County, Tipton and Cherokee. Had a state hazard mitigation fund been in place, structures could have been retrofitted or moved to higher ground.

A certification program for floodplain managers grew out of the Annual OFMA Conference in September. Requirements for certification include two years experience, eight continuing education credits, a completed application and a passing test score.

Certification sets standards and recognizes the professionalism of state floodplain management administrators. Oklahoma is one of only three states that have certification programs.

The Association of State Floodplain



Donetta Blanlot, OFMA chair signs a certification document.

Managers is also preparing a national program to certify floodplain managers. The ASFPM's Professional Development Committee met in Denton, Texas, in December to work on such a national program for the certification of floodplain managers. The Committee established a code of ethics, set out responsibilities of the ASFPM Board of Directors and Certification Board of Regents, identified experience requirements, recognized state programs, established testing and continuing education requirements and other program details.

Oklahomans working on the ASFPM certification task force are Joe Remondini, Tulsa District Corps of Engineers; Pat Hoggard, City of Tulsa; Diane Calhoun, FEMA Region VI, and Ken Morris, Oklahoma Water Resources Board. The ASFPM certification will recognize floodplain managers in states that have no certification programs.

January 12-16, FEMA and OFMA hosted a week-long course entitled "Managing the Nation's Floodplains" at the OU Center for Continuing Education on the Norman campus. Approximately 30 floodplain managers attended this course, until last year, offered only at the National Emergency Training Center in Emmitsburg, MD.

Additionally, FEMA is working on a home study course to be available next year that will make the training more accessible to even more floodplain administrators.

In this new year, I ask Oklahoma's floodplain administrators to continue their conscientious efforts in permitting to safeguard lives and property in Oklahoma. □



Ken Morris, NFIP Coordinator explains the importance of preparing for floods to Rebecca Miller of Putnam City West High School at the Career Day held at MetroTech in Oklahoma City November 12.

Certification Exam March 5

Carolyn Schultz, treasurer of the OFMA and member of the Professional Development Certification Committee (PDCC), announces that the Oklahoma examination for the Certification of Floodplain Managers will be administered at the OFMA Spring Technical Conference. The conference will be held March 5 at the State Office Building 440 South Houston, Tulsa.

Registrants for the Spring Conference who are interested in taking the certification exam are invited to sign up at the time of registration. Registration for the conference is free, but there is a \$10 fee for the examination. To reserve a test, please call Carolyn Schultz at (918) 669-4919.

The first meeting of the PDCC was held in October, at which time T.J. Davis was appointed chairman; Ab Friend, vice-chairman; and Jack Graham, secretary. Members include Carolyn Schultz, Ken Morris, Joe Remondini and Pat Hoggard.

According to Schultz, all 18 OFMA members who took the certification test at the Fall Conference passed.

NFIP Announces ICC Coverage

The National Flood Insurance Program (NFIP) recently modified the Standard Flood Insurance Policy to include coverage aimed at reducing the financial burden to elevate, floodproof, demolish or relocate damaged homes to bring them into compliance.

Increased Cost of Compliance (ICC) coverage provides for the payment of a claim to help cover the cost to comply with the community floodplain management ordinance after a flood in which a building has been declared substantially or repetitively damaged. ICC will help pay the costs up to a maximum benefit of \$15,000.

ICC coverage is additional to the building coverage for the repair of actual physical flood damages under the Standard Flood Insurance Policy. All policies issued or renewed after June 1, 1997 included ICC. Excluded are buildings insured under the Group Flood Insurance Policy or the Condominium Unit Owner Policy. Buildings located in emergency NFIP communities are excluded from ICC coverage.

Standard Flood Insurance Policies will increase in cost depending on flood risk zone and amount of coverage.

For more information on ICC, policy holders may call NFIP at 1-800-427-4661. Community officials may call Ken Morris at 405-530-8800.

Mitigation Built on Partnerships

An open letter to Oklahoma's emergency and floodplain managers from Fred W. Liebe, Recovery and Mitigation Division Chief, Oklahoma Department of Emergency Management:

As you know, many Oklahoma communities of moderate to large size are fortunate to have separate individuals to direct emergency (civil defense) and floodplain management activities. However, in many areas of the state, communication between these two offices has been less than ideal. As a result, mitigation and response to flooding events, Oklahoma's most prevalent disasters, occasionally suffer. It is obvious that we must strengthen partnerships between the emergency manager and floodplain manager, two disciplines which must go hand-in-hand for either to be effective.

Developing and nurturing these partnerships through communication is the task now before us if we are to efficiently mitigate the multitude of damages frequently caused by flooding in Oklahoma. Partnerships must be established when the threat of flooding is distant and the ultimate purpose of vital regulations, such as zoning and building permits and related controls to guide floodplain development, may appear abstract. In times of disaster, the value of communication and the partnerships fostered by communication become evident. The result is reduced threat to life and property and better response to various citizen needs which arise in the wake of floodwaters.

Floodplain management is an intricate part of mitigation, whether it be at the city, county or state level. Mitigation must be considered long before an emergency occurs. It includes all activities aimed at elimi-

Mitigation is the initial phase of the emergency management process

nating or reducing the probability of occurrence of an emergency or disaster as well as activities designed to postpone, dissipate, or lessen the effects of a disaster or emergency. Mitigation includes the purchase of flood insurance, development and enforcement of building codes and local land use ordinances; and removal of debris from drainage channels. Whatever action is taken, it must be taken in an enthusiastic spirit of partnership that compliments other ongoing community activities and result in long-lasting benefits.

To assist both emergency and floodplain management officials in assessing flood damage and associated community repair costs, FEMA has developed a computer program entitled "Residential Substantial Damage Estimator; Guidance on Estimating Substantial Damage," now available on loan from the OWRB. I urge you to establish that mitigation partnership with your local floodplain management official. Your community will benefit from this alliance. □

How to Survive a Community Assistance Visit

Floodplain administrators need to know all about Community Assistance Visits (CAVs) conducted by FEMA or state emergency management officials to monitor a community's progress in implementing local programs.

Take these helpful hints to survive:

1. Make local regulations consistent with FEMA criteria.
2. Enforce local regulations.
3. Review all development permits to determine if a flood hazard exists.
4. Ensure elevation of new structures above the 100-year base flood elevation and that structures are floodproofed.
5. Keep records of elevations of the lowest first floor (including basement), elevations of floodproofed buildings,

number of permits and variances issued in flood hazard areas; and number of permits issued for filling, dredging and other alterations above the 100-year floodplain.

6. Be prepared to produce these records.

7. Inspect developments to verify "as-built" elevations.

8. Perform regular inspections to determine if structures have been altered or substantially improved.

9. Require a No-Rise Certificate for any encroachments in the floodway in the community.

Failure to accomplish any of these tasks probably would cause your community to receive an unsatisfactory report and perhaps result in suspension from the NFIP. □