

FLOOD CURRENT

Planning Opportunity Is Storms' Silver Lining

W. Kenneth Morris, CFM

State Floodplain Manager, OWRB



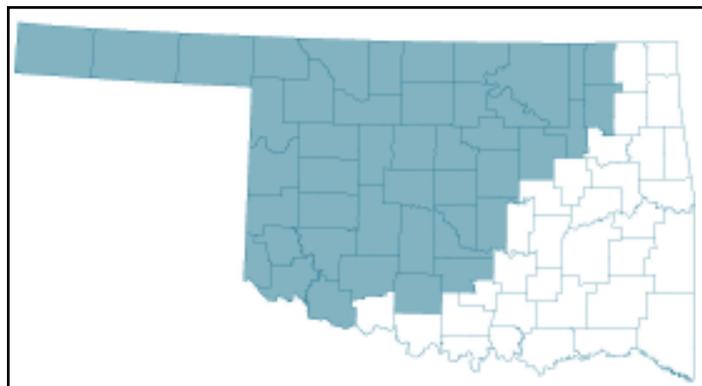
Ken Morris

On January 30, the second major winter ice storm in two years jolted Oklahoma, knocking out power to more than 245,000 residents, suspending travel, and closing schools in many areas. The event once again reminded us that natural disasters frequently strike without warning.

The subsequent disaster declaration, signed by President Bush within two days of the event, makes state and affected local governments in 45 counties eligible for federal funding to pay 75 percent of the costs associated with debris removal and emergency services. In addition, at press time, almost 25,000 Oklahomans had applied for individual assistance.

As in January 2001, the 2002 declaration also made cost-shared funding available for projects that reduce future disaster risks, including approximately \$19 million for National Flood Insurance Program (NFIP) member communities to develop "all-hazard plans." These mitigation strategies include planning for future wildfires, high winds, tornadoes, floods, terrorism, hazardous material events, and other disasters that can devastate a community. Last year, under the leadership of Albert Ashwood, Executive Director of the Oklahoma Department of Civil Emergency Management, municipalities of all sizes took advantage of this opportunity. The ultimate goal of state officials involved in emergency management is to have a comprehensive all-hazard plan in place for every county in Oklahoma. If you are a community official and have not yet taken action on this excellent opportunity, please contact Connie Dill, State Hazard Mitigation Officer, at (405) 521-2481.

On a related note, I want to recognize Norbert Schwartz and Rusty Rickart of Federal Emergency Management Agency (FEMA) Region V in Chicago for their valuable leadership in responding to the January disaster. Also, thanks to Mike Klitzke and Jim Blix, disaster assistance employees from Wisconsin and Minnesota, respectively, who were assigned the difficult task of working with communities not in the NFIP to encourage their future



Counties eligible for various public and individual federal assistance as a result of the January 30, 2002, ice storm

participation. Almost 50 communities were contacted and several have expressed interest in joining. OWRB staff—Gavin Brady, Hank Elling, Jason Shiever, and myself—assisted our FEMA Region V partners in this unexpected additional task.

To all state floodplain managers and officials: keep fighting the flood fight, enforce your ordinance in a professional manner, and attend flood management training on a regular basis.



Flooding of the Mountain Fork River due to heavy rains during late March (more than six inches in some areas). Many roads in southeast Oklahoma, including sections of state highways, were closed as rivers reached or surpassed their flood stages.

Governor Declares March & May as Flood Months

Each year in Oklahoma, thousands of citizens who experience flood damage lack the protection afforded through readily available flood insurance. To inform Oklahomans about intelligent floodplain development and warn them of dangers posed by flooding events, Governor Frank Keating has designated March as "Flood Insurance Month" and May as "Flood Awareness Month."

"All too often, property owners and renters only become aware of flood insurance and other protection measures after a flood has financially devastated them or their community," says Duane Smith, Executive Director of the OWRB. "The Governor's proclamation provides the OWRB, insurance companies, and emergency management organizations with a valuable opportunity to spread the word on availability of relatively inexpensive flood insurance."

Smith adds that the timing of the Flood Insurance Month designation is appropriate because Oklahoma's spring flooding season is just around the corner. "Most flood insurance policies require a 30-day waiting period," he points out. "Now is the time for those citizens who reside in designated floodplains to purchase flood insurance if they have not already." A flood insurance policy may be purchased from any licensed property insurance agent.

"Severe flooding episodes occur in Oklahoma most frequently in the spring and fall," says Ken Morris, state floodplain management coordinator. "Implementation of sound floodplain management and building strategies, particularly through the National Flood Insurance Program (NFIP), is the most effective way for communities to avert potential flood damages."

On an individual basis, Morris reminds Oklahomans of the dangers of driving into floodwaters. "Almost one-half of flood-related fatalities occur in vehicles, primarily when people drive into flooded highway dips or low drainage areas at night. As little as six inches of water can cause drivers to lose control of their vehicles. Two feet of water will sweep most cars off the road," he points out.

Of the 38 presidentially declared disasters in Oklahoma since 1955, 28 have involved flooding. In an effort to mitigate such emergencies, the OWRB was named the state coordinating agency for the NFIP by Governor Dewey Bartlett in 1969. The NFIP assists Oklahomans by making flood insurance available at affordable rates and helping communities make wise decisions concerning floodplain use. To be eligible for flood insurance,

participants must establish a floodplain board, recognize floodplain boundaries and restrict development in those areas. Such strategies typically result in reduced federal outlays to mitigate flood damages. The OWRB is the state agency designated to coordinate the NFIP in Oklahoma in a cooperative partnership with the Oklahoma Insurance Department, Oklahoma Department of Civil Emergency Management and the Oklahoma Floodplain Managers Association.

According to Morris, only 12 percent of all homes or structures in the state that lie in the 100-year floodplain are covered by flood insurance. He adds, "It is disheartening that relatively few people take advantage of the benefits afforded through the purchase of flood insurance, especially since it is so inexpensive and offers such comprehensive protection against one of our most common natural disasters."

Flood Forum Confronts Need for Flood Insurance

The third annual *Oklahoma Flood Forum*, sponsored by the OWRB, Oklahoma Insurance Department, Oklahoma Floodplain Managers Association, and Federal Emergency Management Agency, was held March 19 in Oklahoma City. Attending the event, held in conjunction with Flood Insurance Month in Oklahoma, were insurance agents, claims adjusters, appraisers, surveyors, lenders, and floodplain management officials from across the state. Among those who addressed the attendees were Keynote Speaker and Oklahoma Lieutenant Governor Mary Fallin (far left); Opal Ellis, Oklahoma Insurance Department (upper left); Thad Balkman State Rep. (upper right); Jack Roberts, Apache Mayor and Farm Bureau insurance agent (lower left); and Lonnie Ward, FEMA Region VI (lower right). Speakers concurred that the flood insurance industry must do a better job of providing flood insurance coverage to Oklahomans. More than 87 percent of properties in Oklahoma's floodplains and approximately 87,000 homes and businesses in special flood hazard areas lack flood insurance coverage.

