

OKLAHOMA WATER NEWS

Bimonthly Newsletter of the Oklahoma Water Resources Board



*from
the desk
of the
Director...*

Do you have a question about water law in Oklahoma, the status of a water right or what programs have been consolidated into the Department of Environmental Quality?

Sometimes it is hard to get accurate information and get it directly from a knowledgeable person. The OWRB has four field offices staffed with exceptional people who know the answers to these questions and to many others as well. Drop by one of our offices and bring your questions to Gavin Brady in Tulsa, Ira Smith in Woodward, Kent Wilkins in McAlester and Hank Elling in Lawton. Of course, the staff in Oklahoma City is only a telephone call away. Check the box below for all our telephone numbers.

OK City	(405) 231-2500
Tulsa	(918) 581-2924
McAlester	(918) 426-5435
Lawton	(405) 248-7762
Woodward	(405) 256-1014

The field offices are often the scene of loan and grant awards to communities for upgrading their water systems or their wastewater plants. Since the inception of this highly successful program, the Board has loaned over \$177.5 million to 137 communities, depleting the funds available

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Enid H.S. Summer Students Assist in Meadow Lake Study

On June 28, summer students in the Biology Studies class taught by Dee Anne and Gary Sacket at Enid High School were introduced to "Oklahoma Water Watch," the volunteer monitoring program sponsored by the Oklahoma Water Resources Board (OWRB). Keith Owen, Water Watch coordinator, said visiting the Sackets' class was part of the Board's effort to recruit volunteers to help in a water quality sampling program at Meadow Lake, now under scrutiny in the Board's Clean Lakes Phase I Study.

Students enrolled in the class are Marcy Toepel, Celeste Koehn, Krystal DeWitt, Amanda Driskill, Kendra Fischer, Debbie Hunter, Mike Walls, Lisa Everett, Linda Hays, Keith Goodman, James Unruh, Michael Brinkley, Jason Bennett, Michael Sacket and Terry Stough.

Gary Sacket, who teaches chemistry and physics, and his wife Dee Anne, who teaches biology and astronomy at the high school, have been trained as citizen monitors, and they will continue training the students in water sampling

procedures. This is not the first group from Enid High School to assist the Water Board. During the regular school year, students of the Sackets and Adrienne Nixon, also an Enid High School teacher, sampled and recorded data at Meadow Lake.

Owen said he hopes the training will result in enough volunteers to regularly collect water samples at Meadow Lake, a popular recreational lake on the city's south side. Juli Watterson and Paul Koenig, also of the Water Board, assisted Owen in showing the students how to test the lake water for pollution. Koenig is finishing up a Phase I study of Meadow Lake and, with the students' help, will continue monitoring its water quality throughout the summer.

"In followup sessions, the Sackets will introduce the students to the monitoring equipment, teach them how to test for dissolved oxygen; how to use pH, turbidity and color kits,

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What color is the water sample?" OWRB Trainer Keith Owen asks Marcy Toepel, Celeste Koehn, Krystal DeWitt and Amanda Driskill, four of the 15 students helping in the OWRB "Water Watch" volunteer monitoring program.



Students, continued from page 1

and how to use the secchi disk and thermometer. "Once the students are familiar with the equipment, the class will move to the field for hands-on



Juli Watterson, left, of the Oklahoma Water Resources Board shows Enid High School teacher Dee Anne Sacket one of the water quality tests the students will perform at Meadow Lake.

practice in performing the various water quality tests," said Dee Ann Sacket.

The sampling and collection of data by these students is very important to the study," Koenig emphasized. He

Board Meets, Holds Workshops in Guymon

Board members, OWRB Executive Director Patty Eaton, division chiefs and water rights specialists of the Water Management Division traveled to Guymon August 2-4 to attend the monthly Board meeting and assist Panhandle water rights holders.

The Board schedules meetings in different quadrants of the state each year, Eaton pointed out. "It was important for us to visit with the farmers, ranchers and business people of the Panhandle to hear their concerns," she said. "It also gave us an opportunity to discuss water law and the changes effected by HB 1308."

The Board hosted water rights workshops at the Ambassador Inn in Guymon the afternoon of August 2, August 3 following the Board meeting and the morning of August 4. Staff helped residents amend existing permits if land or wells had been added, assisted in the filing of new applications for

said the 12-acre lake is the focal point for recreational activities in the 240-acre Meadow Lake Park. Over time, sediment deposits have made the lake very shallow. Poor water quality and algae impair fishing in the lake and detract from its aesthetic beauty. Siltation and pollution have caused some community activities and recreational facilities formerly based at the lake and park to move elsewhere. "The study in progress will analyze the physical, chemical and biological characteristics of the lake and monitor its tributaries to determine sources of pollution," said Koenig. "Then we will design some management alternatives and suggest some ways to restore the recreational benefits at Meadow Lake," he said.

The Water Resources Board study of Meadow Lake is one of several U.S. Environmental Protection Agency cost-shared Phase I Projects in the state. Other OWRB Clean Lakes studies in progress include Lake Hefner in Oklahoma City, city lakes in Perry and Newkirk, Lake Tenkiller in Cherokee and Sequoyah Counties, Lake Carmen in Alfalfa County, Hunter Park Lake in Kiowa County and Lake Wister in LeFlore County.

groundwater use and tested water well drillers and pump installers for licensing.

OWRB members also met with members of the Texas County Irrigation and Water Resources Association on August 2 and toured Optima Lake, a playa lake and a cattle feeding operation on August 3.

Ervin Mitchell, a farmer/rancher from Balko, represents Panhandle interests on the nine-member Water Resources Board.

Assistant Director Duane Smith told workshop participants the results of the 1993 well measurement conducted cooperatively by the OWRB and the U.S. Geological Survey.

Smith reported that 10 wells measured in various aquifers in the western third of Cimarron County showed changes in water levels ranging from +0.2 to +0.6 feet to -0.2 to -3.0 feet since last year. In the Ogallala Aquifer in Cimarron County, 24 wells

Director, continued from page 1

and requiring the Board to seek underwriting for an additional 50 million dollar bond issue. The low interest rate now available through the program has greatly increased the number of applications and the financial staff has been working overtime to meet the demand.

Our goal is to meet our customers' needs with innovative, responsive and professional programs and service. Our challenge this year is to do that with a 10 percent budget cut.

The Water Management Division has conducted a water rights workshop in Guymon and will hold others in various locations around the state. If we can help you understand the rules and regulations better, you can help us administer those rules more efficiently and at less cost. We hope the challenge can be a shared opportunity.

Another challenge we welcomed was that of facilitating an ad hoc committee to bring together the diverse interests of the Cache Creek Basin. We passed a resolution at the August 3 Board meeting to create an advisory committee.

Patterned after other such successful efforts, we envision a membership representing all areas and interests, including municipal, rural, agricultural, tribal, substate planning districts and state and federal agencies.

We will encourage members to cooperate in collecting all available information and formulating solutions to the long-standing flooding problems in the Cache Creek Basin.

declined less than 1.0 foot, however three declined more than 3.0 feet.

In Texas County, 10 wells in the western quarter of the county showed changes ranging from +1.0 to +4.0 to declines of less than one foot. The 75 Ogallala wells measured showed declines of less than one foot. Wells in the east-central and northeast corner showed increases of 0.5 feet.

In Beaver County, water levels in 51 wells in the Ogallala ranged from +0.5 to +1.0 to -0.5 feet. A few wells in the alluvium showed levels ranging from -0.8 to +0.7 feet since measurement in 1992.



Board Approves Leak Loans

At its July 13 meeting, the Oklahoma Water Resources Board awarded interest-free loans to three rural water districts to fund water system audits and locate leaks. The Board approved loans for \$10,000 and \$3,000 to Cherokee County RWDs #10 and #13, respectively, and a \$15,000 loan to Tillman County RWD #1. The loans are the first under the program established last year with \$300,000 in federal oil overcharges refunded by the U.S. Department of Energy.

The OWRB administers the program in cooperation with the Oklahoma Rural Water Association. The ORWA coordinates the water system audits and leak detection surveys; the OWRB draws up contracts and disburses the loan funds.

The program targets rural systems that lose millions of gallons of treated drinking water each year through leaks and failing meters. Districts repay the loans through savings in water and energy (pumping) costs.

Mike Mathis, chief of the OWRB Planning Division, said eligibility is limited to rural water systems, corporations, towns and public trusts which provide service to fewer than 10,000

customers. For more information on the Rural Energy and Water Conservation program, call the ORWA at (405) 672-8925 or the OWRB at (405) 231-2576.

Martin Named to Compact

Edwin L. Martin, Sallisaw businessman, was recently appointed by Gov. Walters to a 4-year term as commissioner on the Arkansas-Oklahoma Arkansas River Compact. Martin succeeds Cookson resident Jacob Miller on the Commission.

The Arkansas River Compact Commission promotes good will between the states by fairly apportioning the water of the Arkansas River, cooperating in the development of the river and promoting pollution abatement activities in the area. Other Oklahoma members are J. Denny Moffett of Tulsa and Patricia P. Eaton, OWRB executive director, who serves as ex-officio member.

Martin is a graduate of Sallisaw High School and North-eastern State University and serves on the board of Sequoyah County Rural Water District and the Central Rural Fire District.

Horton and Farmer Appointed

Gov. Walters recently announced the appointment of Paul H. Horton of Hollis and Lonnie L. Farmer of Davidson to the Oklahoma Water Resources Board and the reappointment of Bill Secrest of Broken Arrow. Secrest has been elected vice chairman by his fellow Board members six years of his previous nine years on the Board.

Horton, farmer, rancher and owner of the Hollis Cotton Oil Mill and Western Fibers, Inc., is president of the Southwest Water and Soil Conservation Society.

Farmer, a previous mayor of Davidson, is president of First State Bank in Davidson and serves on the Board and Executive Committee of the Oklahoma Rural Water Association (ORWA).

Secrest is a farmer/rancher, manager of Wagoner County RWD and member of the ORWA Executive Board.

Six seasonal employees joined the OWRB Water Quality Programs Division to assist with Clean Lakes projects, studies cost shared by the Board and EPA. Front: Ferrella Carey, UCO graduate in biology; Courteney Parrott, OU graduate in public administration; Ami Jones, OU civil engineering student. Back: Juli Watterson, OU zoology graduate; J.D. Strong, OSU student in wildlife ecology; and Sheila Morris, UCO biology student.



FINANCIAL ASSISTANCE PROGRAM UPDATE			
Approved at July and August Board Meetings			
Loans			
(3.072%; 30-year maximum term)			
Choctaw UA			\$ 605,000
Kremlin PWA			\$ 175,000
Tulsa MUA			\$ 2,250,000
Red Rock PWA			\$ 130,000
Galumet PWA			\$ 735,000
Tulsa MUA			\$ 10,500,000
SRF Loans			
Tulsa MUA			\$ 6,223,800
Totals as of 8/3/93			
	FAP LOANS	FAP GRANTS	SRF LOANS
APPROVED	130	304	14
AMOUNT	\$145,965,000	\$17,480,829	\$72,158,329.03
FUNDED	125	275	12
AMOUNT	\$121,150,000	\$15,956,940.15	\$56,410,729.03

New OWRB members Paul H. Horton, left, and Lonnie L. Farmer, right. Bill Secrest, center, was reappointed.



THE FLOOD CURRENT

JULY-AUGUST 1993

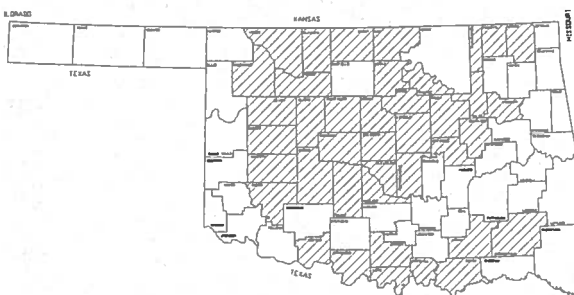
Program Funds Flood Projects, Prevents Future Damages

Responding to May floods which caused more than \$10 million in damages throughout Oklahoma, the OWRB and other agencies are working to identify flood mitigation projects that could

the potential for future damages as well as the need for state and federal financial assistance," he adds.

Of the 41 federal disaster declarations in 1991, 30 were caused by flooding. From 1982 through 1991, nine such declarations were made in Oklahoma resulting in more than \$50 million in federal aid to the state.

Morris is also the OWRB representative on the State Hazard Mitigation Site Survey Team, formed to identify projects in the disaster areas that could be eligible for HMGP grants. The team, which includes officials from FEMA and the Oklahoma Office of Civil Emergency Management, recently toured areas of the state hit hardest by the devastating May floods.



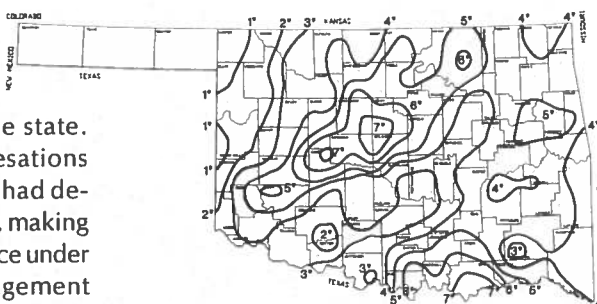
OKLAHOMA COUNTIES DECLARED FEDERAL DISASTER AREAS

MAY 1993 FLOODS

soon be eligible for federal funding.

From May 7 to May 9, heavy rainfall -- in some areas, totaling more than seven inches in 24 hours -- caused widespread flooding problems which claimed the lives of four Oklahomans. Less tragic, but more costly, was the ensuing damage to infrastructure, homes, property and businesses in the state. Within three days following cessations of the rains, President Clinton had declared 43 counties disaster areas, making them eligible for federal assistance under the Federal Emergency Management Agency's Hazard Mitigation Grant Program (HMGP).

According to Ken Morris, OWRB floodplain coordinator, the HMGP was created in 1988 to reduce a community's vulnerability to flooding and related natural disasters. "In turn, projects funded through the program decrease



STATE PRECIPITATION TOTALS

May 7 through May 10, 1993

Data courtesy Oklahoma Climatological Survey and National Weather Service

"Our primary objective is to prevent, or at least decrease the likelihood of, future flood-related disasters -- especially loss of life," Morris said.

The HMGP provides a 50/50 cost-

Continued on page 5

Common Myths About the NFIP

Myth: You can't buy flood insurance if you are located in a high-risk flood area.

Fact: You can buy federal flood insurance no matter where you live if your community belongs to the NFIP. In fact, as a condition to receiving a federally backed mortgage loan, borrowers whose property is located within a Special Flood Hazard Area are **required by law** to purchase flood insurance.

Myth: You can't buy flood insurance immediately before or during a flood.

Fact: You can purchase flood coverage at any time. However, there is a five-day waiting period after you have applied and paid for the premium before the policy is effective. No waiting period is required if a property's title is transferred. New policies do not cover a "loss in progress" and coverage cannot be increased during this initial one-day period.

Myth: Flood insurance is available only for homeowners.

Fact: Flood insurance is available to protect homes, condominiums, apartments, commercial structures and their contents.

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The Flood Current is supported by funding through the Federal Emergency Management Agency Co-op Agreement No. EMT-92-K-0230 as part of the Community Assistance Program -- State Support Services Element of the National Flood Insurance Program. The contents do not necessarily reflect the views and policies of the federal government.

Program, continued from page 4

match for both public and private projects, including those for structural hazard control, such as debris basins or floodwalls; retrofitting, or floodproofing to protect structures from future damage; acquisition and relocation of structures; warning systems and accompanying disaster preparedness and mitigation plans; and development of state or local protective standards.

Findings and project recommendations of the Site Survey Team are currently under review by the Interagency Hazard Mitigation Team, a second, much larger contingent of state and federal agencies involved in flood fore-

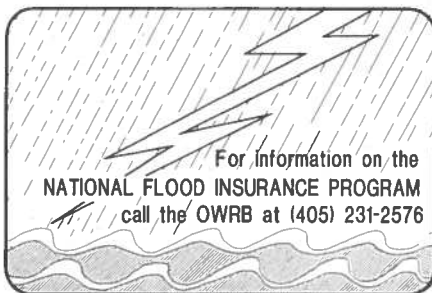
casting, preparedness, management and response. A final report will be released in the coming weeks.

Morris encourages local communities in the disaster areas to take a more active role in the Hazard Mitigation Grant Program. "We want floodplain administrators throughout the state to assess their flooding situations and recommend local projects that are needed to prevent a recurrence of what happened in May. These officials know their communities and counties better than anyone," he said.

To accelerate the grant process, Morris also hopes that Oklahoma will someday establish a ready-made funding source for the state's required 50 percent match.



Fences in floodways often catch leaves and other debris that obstruct flood flows. Break-away fence posts, an example of projects eligible under the HMGP, allow floodwaters to pass safely downstream.



Myths, continued from page 4

Myth: You can't buy flood insurance if your property has been flooded.

Fact: It doesn't matter how many times your home, apartment or business has flooded, you can purchase flood insurance if your community is an NFIP member.

Myth: Only residents of high-risk flood zones need to insure property.

Fact: It is advisable to have flood insurance even if you live in an area which is not flood-prone. One-third of the NFIP's claims come from outside high-risk areas.

Myth: Federal disaster assistance will pay for flood damage.

Fact: Before a community is eligible for disaster assistance, it must be declared a federal disaster area. (Such declarations are awarded in less than 50 percent of flooding incidents.) Federal flood insurance premiums are usually less expensive than federal disaster loan payments. If you are uninsured and receive federal disaster assistance after a flood, you must purchase flood insurance to receive future disaster relief.

Be Aware of Flood Policy Regulations

The following story, from the FEMA newsletter *Watermark*, highlights the need for greater public awareness regarding flood policy requirements. Educational efforts should not only target property owners such as "Mable" (an alias), but also those involved in buying, selling and renting properties exposed to flood hazards. Insurance agents, in particular, should be aware of their obligation to provide flood insurance, if at all possible, to eligible policy applicants -- as demonstrated by the following true account.

Mable, 66-years-old, lives in Texas with her 86-year-old mother. Their only income is social security and they rent a home in what is considered a low-rent part of town. Mable's home was flooded in May 1989 and, because of her limited income and lack of flood insurance coverage, she applied for and received \$10,300 in federal assistance to cover the loss of personal belongings and household furnishings.

Mable lives in the 100-year floodplain and, as a result, she was required by law to purchase a flood insurance policy in the amount of the grant she received from the federal government. Mable called every insurance company in town but had no success in obtaining a flood policy on the contents of her home. Some agents told her flood insurance was not available for contents only (untrue); others said she could not purchase flood insurance because she resided in the 100-year floodplain (also untrue); still others told her they did not write policies in her area (probably untrue). Frustrated and confused, Mable abandoned her efforts to obtain flood insurance and, instead, hoped for the best.

Luck was not with Mable -- she was flooded again the following year. She applied for another federal grant but her request was denied because she had been required to purchase a flood insurance policy and keep it in force for three years as a condition of receiving disaster assistance the previous year. As a result, Mable and her mother have permanently lost almost all of their valued possessions because they were unable to locate an informed insurance agent who recognized his or her civic responsibility to protect and serve other residents of the community.

It is likely that there are other Mables in the U.S. who will become future victims of a similar situation. While only a minority of insurance agents are unaware of flood insurance policy regulations, citizens who depend upon these individuals often suffer.

**STORAGE IN SELECTED OKLAHOMA LAKES & RESERVOIRS
AS OF JULY 27, 1993**

PLANNING REGION LAKE/RESERVOIR	CONSERVATION STORAGE (acre-feet)	PRESENT STORAGE (acre-feet)	PERCENT OF STORAGE		PLANNING REGION LAKE/RESERVOIR	CONSERVATION STORAGE (acre-feet)	PRESENT STORAGE (acre-feet)	PERCENT OF STORAGE	
			conservation	flood				conservation	flood
SOUTHEAST					EAST CENTRAL				
Atoka	124,100	117,097	94.4	N/A	Eufaula	2,314,600	2,314,600	100.0	9.2
Broken Bow	918,070	855,165	93.2	0.0	Tenkiller	654,100	654,100	100.0	4.6
Hugo ¹	187,603	174,042	92.8	0.0	Wister ¹	58,601	56,026	95.6	0.0
McGee Creek	113,930	113,567	99.7	0.0	NORTHEAST				
Pine Creek ¹	73,346	72,062	98.3	0.0	Birch	19,200	18,007	93.8	0.0
Sardis	274,330	267,502	97.5	0.0	Copan	43,400	43,400	100.0	0.1
CENTRAL					Eucha	79,600	79,600	100.0	N/A
Arcadia	27,520	27,378	99.5	0.0	Fort Gibson	365,200	365,200	100.0	5.3
Hefner	75,400	72,044	95.6	N/A	Grand	1,672,000	1,672,000	100.0	3.4
Overholser	15,900	15,782	99.3	N/A	Heyburn	7,105	6,983	98.3	0.0
Stanley Draper	100,000	89,488	89.5	N/A	Hudson	200,300	200,300	100.0	3.5
Thunderbird	119,600	116,120	97.1	0.0	Hulah	31,160	31,160	100.0	0.3
SOUTH CENTRAL					Oologah	553,400	553,400	100.0	18.2
Arbuckle	72,400	71,333	98.5	0.0	Skiatook	322,700	317,410	98.4	0.0
Texoma ¹	2,740,000	2,705,886	98.8	0.0	Spavinaw	30,590	30,590	100.0	N/A
Waurika	203,100	199,349	58.8	0.0	NORTH CENTRAL				
SOUTHWEST					Kaw	428,600	428,600	100.0	50.6
Altus	132,830	113,574	85.5	0.0	Keystone	557,600	557,600	100.0	28.5
Ellsworth	72,490	63,369	90.2	N/A	NORTHWEST				
Fort Cobb	80,010	80,010	100.0	0.7	Canton	111,310	110,834	99.6	0.0
Foss	178,410	171,406	96.1	0.0	Fort Supply	13,900	13,900	100.0	0.1
Lawtonka	58,327	57,519	98.6	N/A	Great Salt Plains	31,420	31,420	100.0	7.1
Tom Steed	88,970	84,894	95.4	0.0	STATE TOTALS	13,151,122	12,874,717	97.9	4.2

¹Seasonal pool operation

N/A -- not applicable; no flood storage allocation.

Data courtesy of the U.S. Army Corps of Engineers, Bureau of Reclamation, Oklahoma City Water Resources Department, City of Tulsa Water Superintendent's Office and City of Lawton.

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