

# Floodplain Management

## FACT SHEET



Created in 1968, the National Flood Insurance Program (NFIP) enables property owners to purchase flood insurance if they live in a community that participates in the program. The NFIP is administered by the Federal Emergency Management Agency (FEMA), which is responsible for coordinating all federal response to flooding and other natural disasters. Community participation in the NFIP is based on an agreement with the federal government that floodplain management regulations will be enforced.

The OWRB has been designated as the state NFIP coordinating agency in Oklahoma, and the nine-member board serves as the State Floodplain Board. OWRB floodplain management responsibilities include ensuring that participating communities are meeting FEMA 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

- Interpreting NFIP requirements
- Conducting Community Assistance Visits and Community Assistance Contacts for 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, including the Annual Oklahoma Municipal League Conference
- 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

- Partnering with the Oklahoma Floodplain Managers Association (OFMA) and the Association of State Floodplain Managers (ASFPM) and promoting a "No Adverse Impact" approach to floodplain management

### 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 OFMA Disaster Response Team.

### No Adverse Impact

The ASFPM promotes No Adverse Impact (NAI), a policy that ensures development in the floodplain will cause no harm to adjacent properties. The overall goal of NAI is to reduce national flood losses. The OWRB supports and encourages communities to consider the NAI approach to floodplain management.

Bulletin No. 6 of the Floodplain Management Information Series goes into more detail about taking ownership at the local level and going above and beyond the minimum NFIP standards. Chapter 6 in Oklahoma's Floodplain Management 101 Textbook contains additional information on NAI.

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