

# Floodplain Management

## OWRB FACT SHEET

The Oklahoma Water Resources Board (OWRB) has been designated as the state's coordinating agency for the National Flood Insurance Program (NFIP), which provides flood insurance to property owners, renters, and businesses in eligible communities. 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.

The Oklahoma Floodplain Management Act, passed in 1980, authorizes communities to develop floodplain regulations, designate flood hazard areas, and establish floodplain boards. An amendment in 2004 calls for floodplain administrators to become accredited through the OWRB, ensuring that they are properly trained to administer local floodplain regulations effectively.

The OWRB works with the Oklahoma Floodplain Management Association (OFMA), the Oklahoma chapter of the Association of State Floodplain Managers, to educate and advocate for the state's floodplain managers and bring floodplain management issues to light for decision makers at the state and national level.

### Floodplain Management Program Responsibilities

Floodplain management staff are responsible for the following activities:

- Interpreting NFIP requirements;
- Assisting in the identification of Flood Hazard Areas;
- Assisting with establishing community floodplain boards;
- Assisting with the preparations, adoption, and review of floodplain ordinances and regulations;
- Conducting Community Assistance Visits and Community Assistance Contacts for the Federal Emergency Management Agency (FEMA);
- Providing technical assistance and review of flood damage prevention ordinances and regulations;
- Coordinating FEMA's review of flood maps;
- Hazard Mitigation Planning;
- Training and accreditation of floodplain managers;
- Providing general technical assistance and information to local officials, insurance agents, real estate professionals, consulting engineers, legislators, and the public about floodplain management issues; and

**1 in 4**

There's a one in four chance that your home will be flooded during your 30-year mortgage.

**\$200 MILLION**

Nearly \$200,000,000 in NFIP payments have been received by Oklahomans.

**30%**

Thirty percent of NFIP claims come from areas outside of the 100-year flood boundary.

- Assisting communities at the local level to promote No Adverse Impact (NAI) floodplain management approaches consistent with protecting the natural functions of the floodplain and reducing flood losses.

### State Flood Plan

In 2020, the Oklahoma Legislature passed Senate Bill 1269, which directed the development of the State Flood Plan. The Plan is a comprehensive inventory of flood mitigation strategies and projects and will provide guidance on managing resources and increasing public awareness at the State and community level. Flood Planning Watersheds have been delineated based on the planning regions of the Oklahoma Comprehensive Water Plan.

### Oklahoma Flood and Drought Management Task Force

In 2023, House Bill 2293 was passed, establishing the Oklahoma Flood and Drought Management Task Force, comprised of local, state, and federal entities and charged with coordinating communication and developing and recommending drought and flood response, recovery, and mitigation initiatives. The task force will update the Oklahoma Drought Management Plan and provide an annual update on drought and flood conditions and mitigation activities to the Oklahoma legislature.

The OWRB emphasizes 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.

More information on floodplain management in Oklahoma can be found on the [OWRB website](https://www.oklahomawaterresourcesboard.com).



**OKLAHOMA**  
**Water Resources Board**  
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