

November 19, 2024

# Oklahoma Governor's Water Conference and Research Symposium

Tony Robinson, Region 6 Administrator

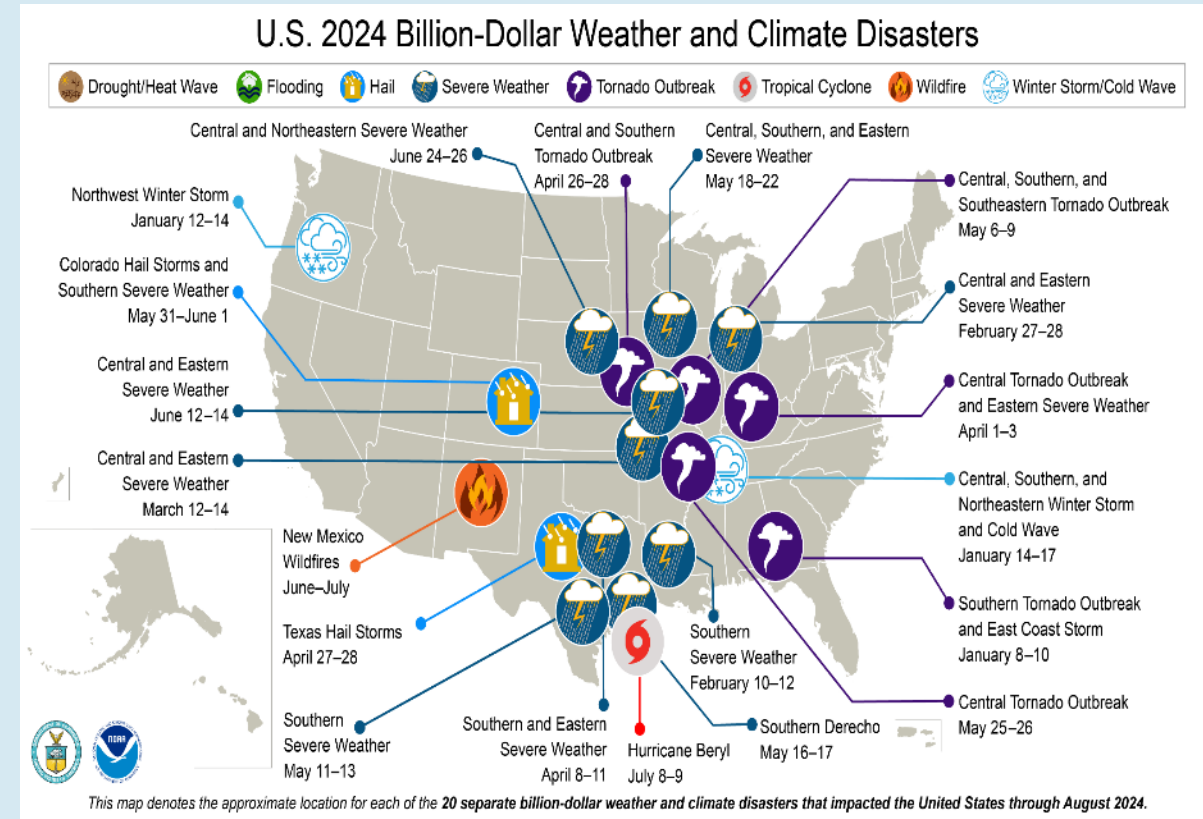


# FEMA



# Weather and Climate Disasters

- 2024 Billion-Dollar Disasters Since August 2024
  - 20 disasters
  - Exceeding \$1 billion each
- FEMA has had 152 Stafford Act Declarations in 2024
- \$2.1 billion in hands of survivors



# 2024 Disasters in Region 6

- 10 Major Disasters for States and Tribal Nation since April 30
  - Arkansas - 1
  - Louisiana - 1
  - New Mexico - 2
  - Oklahoma - 2
  - Texas - 2
  - Chickasaw Nation
  - Santa Clara Pueblo
- 5 additional Tribal Nation declarations as sub-recipients under the states
- \$1.1 Billion in IHP for 2024
- \$2.3 Million obligated in IA grant funding





# Triple X Road Project

- Triple X Road, Oklahoma County suffered from erosion from the North Canadian River
- Impacts to the road included safety hazards and travel
- Changes to the river mitigated the damage
- Completed in 2022 with enhanced safety features for residents



*Before: road damage with closed road barrier*

*After: The new stretch of Triple X Road as seen looking north from NE 36th. (PHOTO BY RYAN HORTON)*



# NFIP

- We still need to encourage participation in NFIP
- Remind communities about discounts
- Training available



# Tulsa CRS Rating 1

- Tulsa is a model community for risk reduction.
- Tulsa identified and addressed flood risk through leadership
- Tulsa is only city with a CRS Rating 1 in Region 6
- This rating provides a 45% discount on flood insurance to community policy holders



# National Flood Risk Management Standard

- Strengthens standards for current and future flood risk
- Builds resilience before disasters strikes
- Uses best available science
- Learn more at [Federal Flood Risk Management Standard | FEMA.gov](#) or [Federal Flood Standard Support Tool](#)





# NFIP monthly installments

## Federal Register Rule

## FAQs



**FEDERAL REGISTER**  
The Daily Journal of the United States Government

**NATIONAL ARCHIVES**

**Rule**

### National Flood Insurance Program Installment Payment Plan

A Rule by the Federal Emergency Management Agency on 11/01/2024

**PUBLISHED DOCUMENT: 2024-25213 (89 FR 87299)**

**DOCUMENT HEADINGS**

Department of Homeland Security  
Federal Emergency Management Agency  
44 CFR Parts 61 and 62  
[Docket ID FEMA-2024-0030]  
RIN 1660-AB16

**AGENCY:**  
Federal Emergency Management Agency, Department of Homeland Security (DHS).

## Floodsmart Installment Plan FAQs

Release Date: Nov 4, 2024

FEMA's National Flood Insurance Program (NFIP) is providing a new option for NFIP policyholders to pay their annual flood insurance premiums. Traditionally, these premiums were paid solely on an annual basis, but FEMA is in the process of allowing NFIP policyholders the choice to pay their annual flood insurance premiums via monthly installments. Below are some frequently asked questions (FAQs) on this forthcoming option for policyholders.

### 1. What are installment plans?

- Installment plans allow policyholders to split one annual payment into a series of smaller, recurring payments. For more than 55 years, FEMA has required NFIP annual premium payments in full at the time of application or renewal. FEMA is now in the process of allowing NFIP policyholders - both new customers at the time of application and existing customers at the time of renewal - the option of paying their flood insurance premiums in monthly installments rather than one upfront annual payment. This does



## NFIP flood insurance claim data

**Repetitive Loss (RL):** Two or more \$1,000 claim payments in a 10-year window

**Severe Repetitive Loss (SRL):** 4 or more \$5,000 claim payments; or 2 or more paid losses cumulatively exceeding structure's value

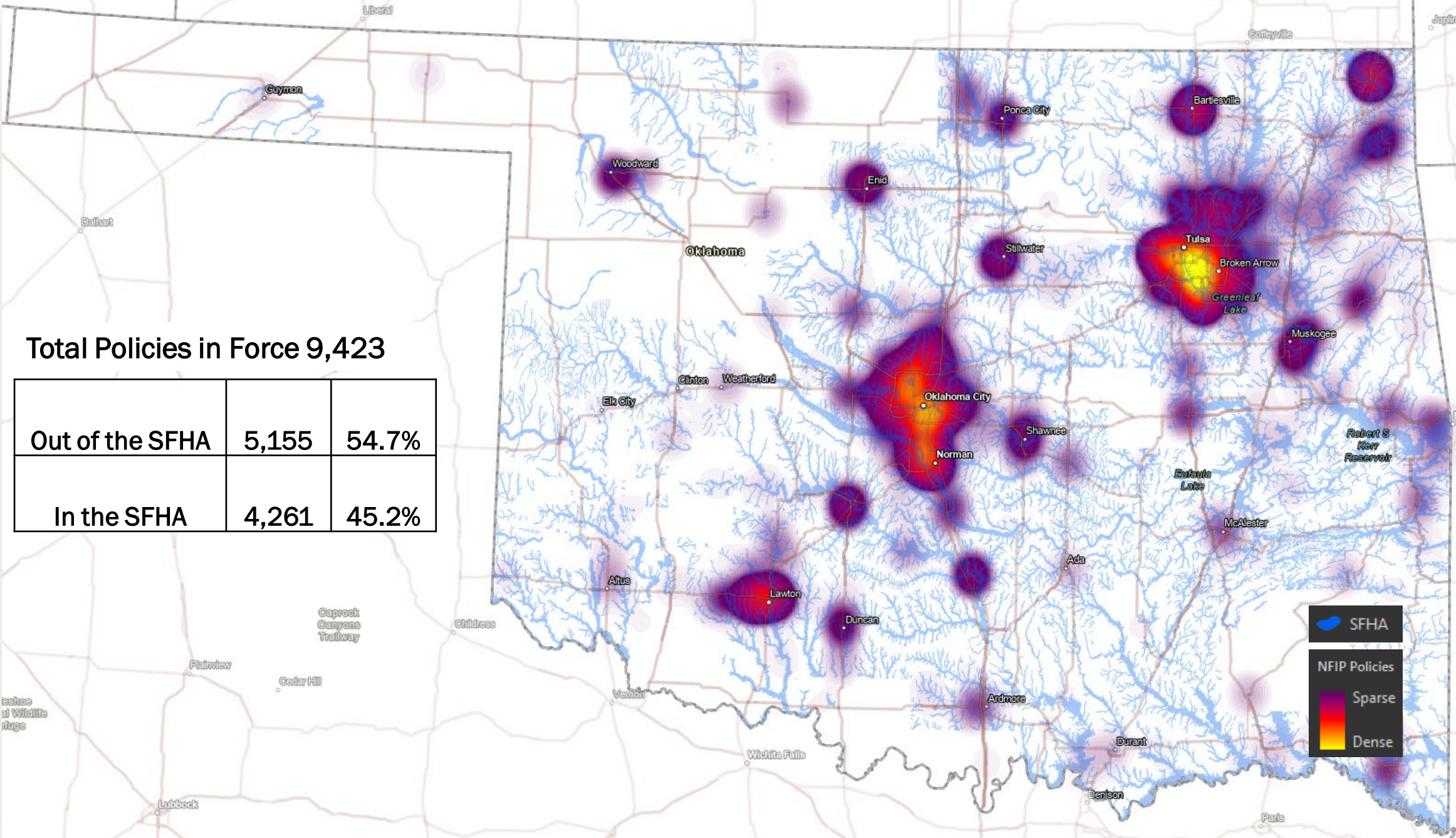
**SRLPs in THE UNITED STATES have an average of 5.1 NFIP claims, but the actual number of floods may be higher. SRLPs account for 0.8% of all NFIP policies in THE UNITED STATES but 12.8% of the claim payments**

*Definitions vary between FEMA programs.*

[Losing Ground: Flood Data Visualization Tool](#)  
([nrdc.org](http://nrdc.org))

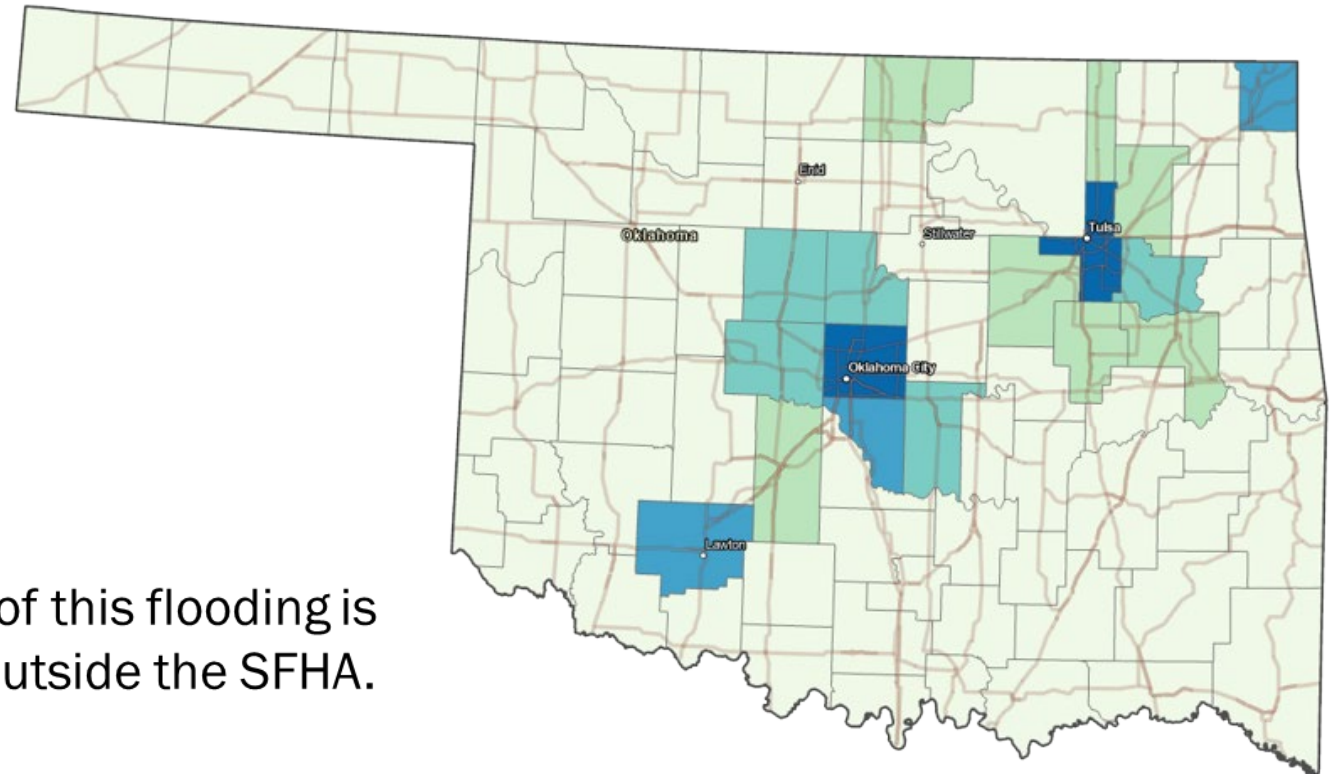
### Total Policies in Force 9,423

Out of the SFHA	5,155	54.7%
In the SFHA	4,261	45.2%



# Oklahoma high flood-risk properties

Repetitive Loss Type	Count
IA Rep Loss (2 losses)	572
IA Severe Rep Loss (4 or more losses)	2
NFIP-FMA Rep Loss (2 losses)	770
NFIP-FMA Severe Rep Loss (4 or more losses)	181
<b>Total</b>	<b>1,525</b>

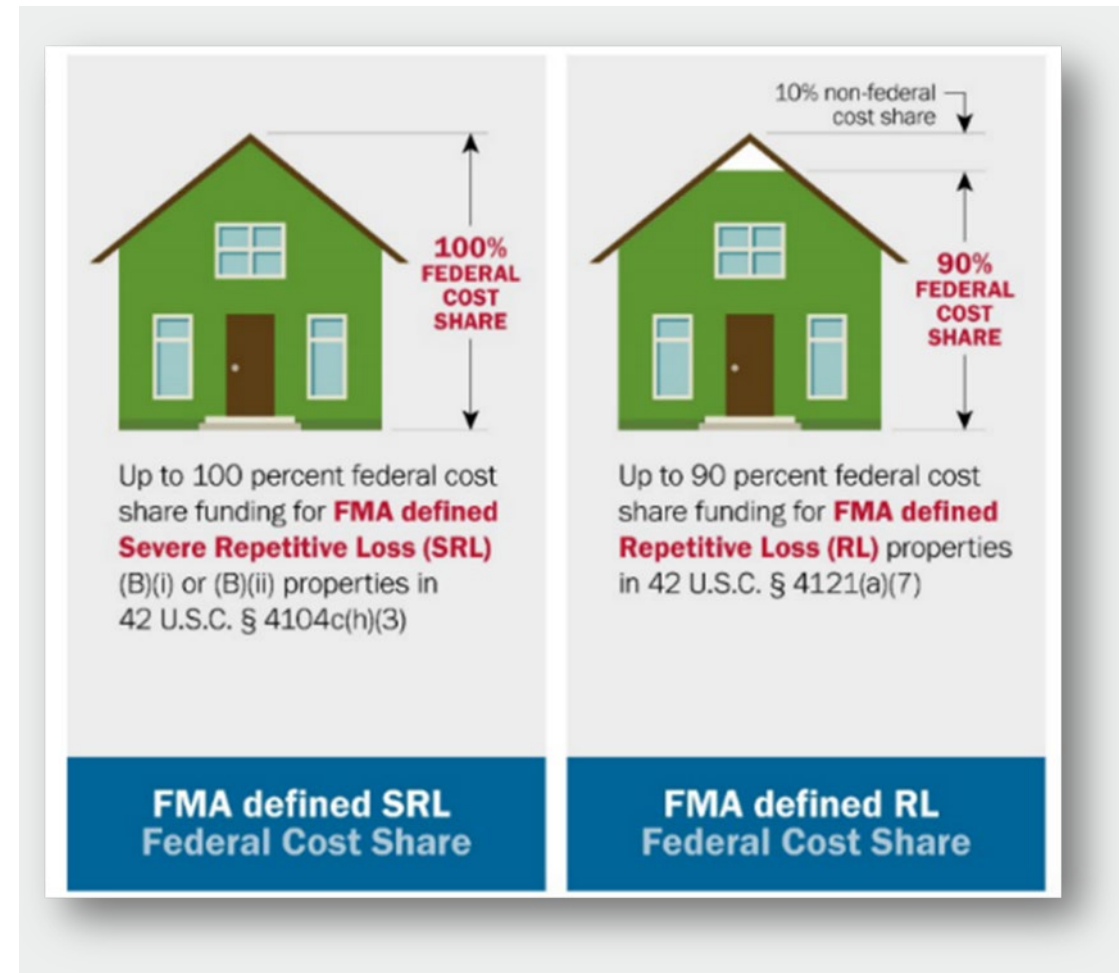


## High Flood-Risk Communities

Top 10 High Flood-Risk Communities	IA Repetitive Loss (RL)	IA Severe Repetitive Loss (SRL)	NFIP Repetitive Loss (RL)	NFIP Severe Repetitive Loss (SRL)	Total
Oklahoma City, City of	138	0	129	20	287
Lawton, City of	29	0	45	11	85
Tulsa, City of	0	0	74	2	76
Miami, City of	27	0	31	9	67
Norman, City of	34	0	18	0	52
El Reno, City of	35	1	6	1	43
Ottawa County*	22	0	11	3	36
Guthrie, City of	0	0	20	14	34
Pottawatomie County*	18	0	12	3	33
Kingfisher, City of	3	0	23	3	29

## FEMA's Flood Mitigation Assistance (FMA) Grant

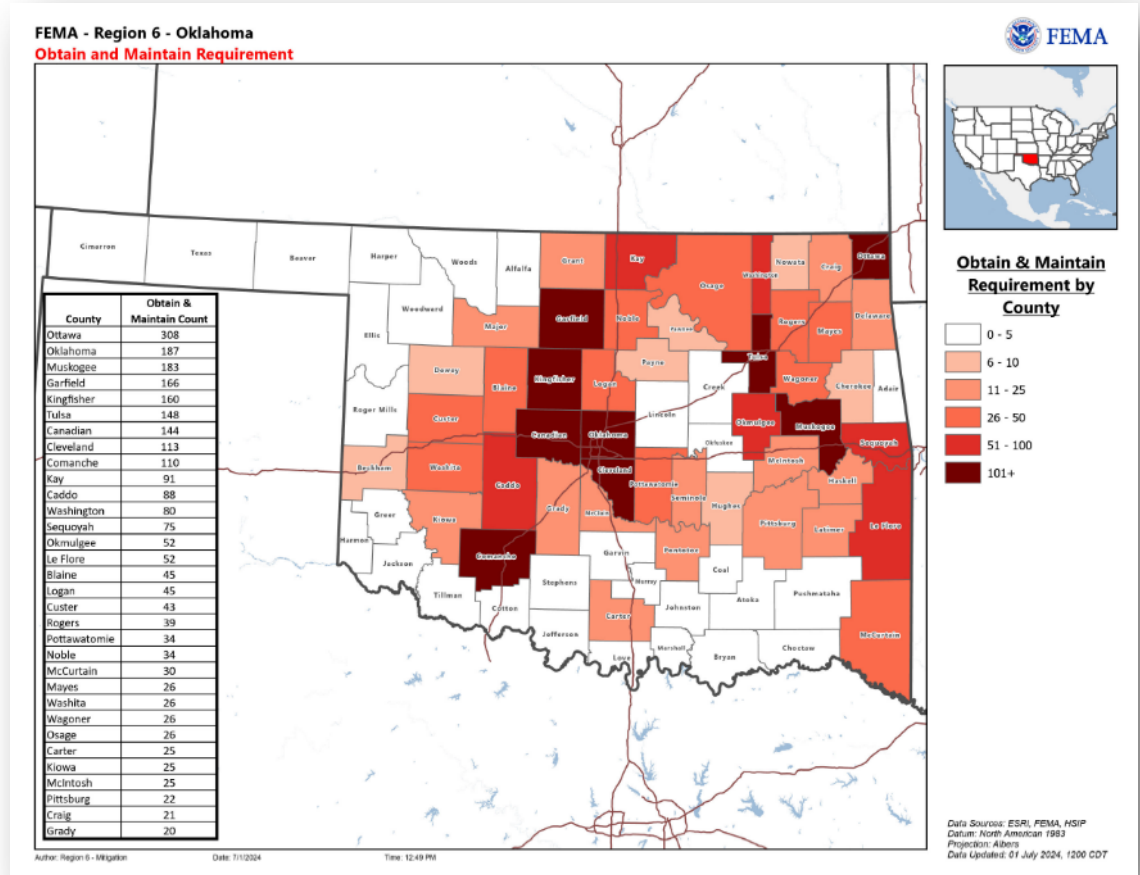
- Benefits only NFIP-insured structures/areas
- NFIP-insured structures with multiple losses are first in line for the grant



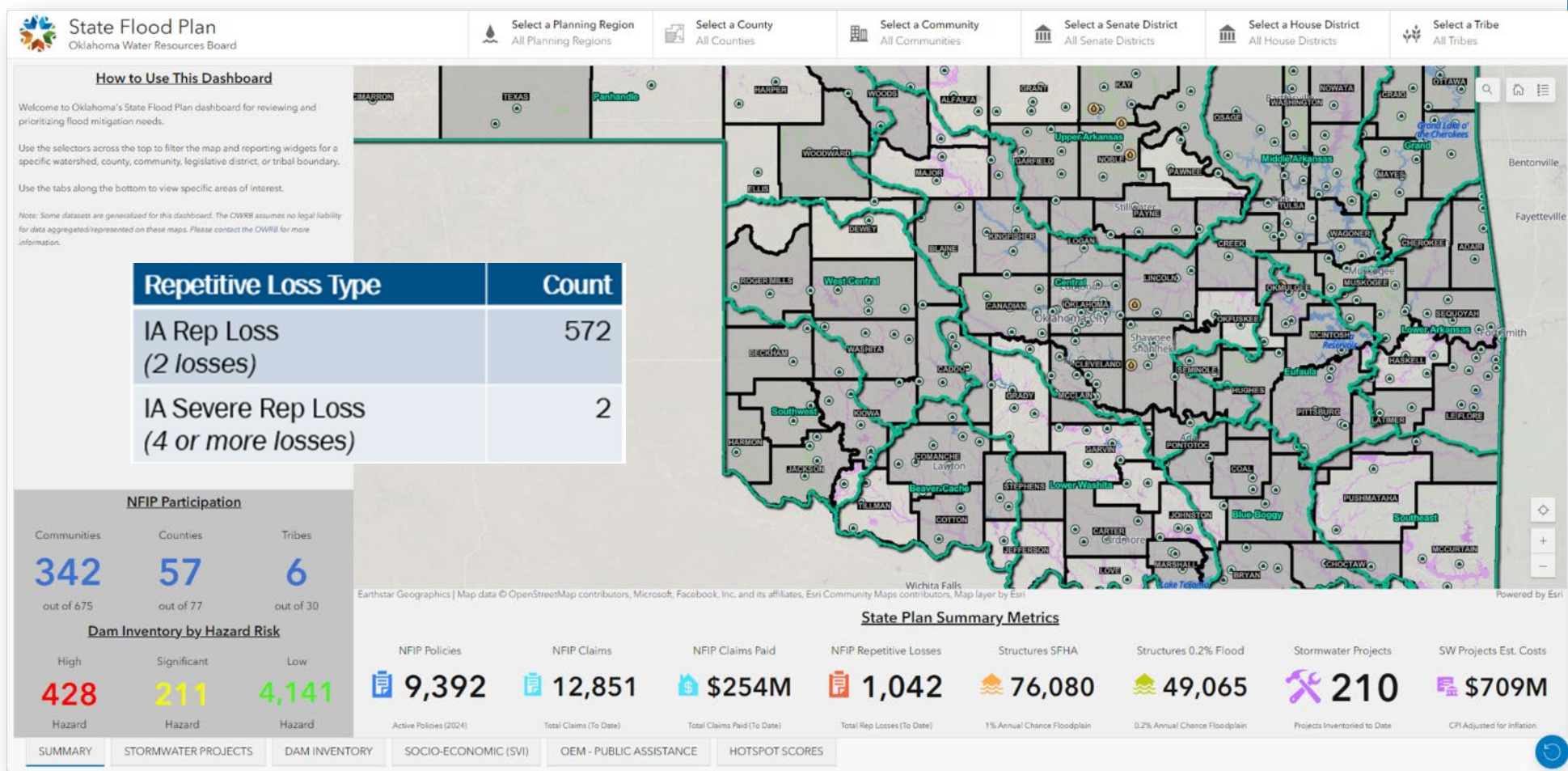
# Obtain and Maintain (O&M) Flood Insurance Requirement

Applies to households in the Special Flood Hazard Area (SFHA) that receive federal disaster assistance for flood-damage repair or replacement of home or personal property

- **Homeowners** must purchase and maintain coverage on the property for as long as it exists. Requirement stays with the property. Must disclose to next buyer/owner.
- **Renters** must maintain coverage for as long as they live at the rental property. Requirement ends if they move from that property. 40%-60% of FEMA applicants are



# How could high flood risk properties be added to the OK State Flood Plan?





# Thank You

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FEMA