



## Where O, Where Does the Water Go? Not in My Home

### Full Mitigation Best Practice Story

#### *Ottawa County, Oklahoma*



**Miami, OK** – On July 3, 2007, floodwaters from the Neosha River and Tar Creek inundated homes in six neighborhoods of Miami, Oklahoma. While most homeowners sought temporary housing, 19 former residents of the affected neighborhoods rode out the storm from the security of their newly acquired housing since selling their formerly flood-prone habitats as part of the City of Miami’s acquisition projects.

“The water covered so much area that residential properties became uninhabitable and local businesses had to close,” said Gary Brooks, Emergency Management Director for the City of Miami, Oklahoma. City emergency management estimated the disaster damage to exceed \$6 million.

The City looked to buy flood-prone properties with help from the Federal Emergency Management Agency (FEMA) Hazard Mitigation Grant Program (HMGP) and Repetitive Flood Claims Grant Program (RFC). From 2002 to 2006 both programs provided Miami with a total of \$1,149,555. Over all, the City has acquired 34 properties through both programs.

The HMGP assists State and local communities to implement long-term mitigation measures following a major disaster. FEMA can fund up to 75 percent of the eligible cost of each project with the local government funds covering the remaining 25 percent. Funds are administered to the local governments through the State.

The RFC provides mitigation funding for structures insured under the National Flood Insurance Program (NFIP) that had one or more claim payments for flood damage. The funds are available to NFIP participants who are not able to meet the cost share of other FEMA grant programs.

Participation in acquisition projects is strictly voluntary. Those homeowners who have participated in acquisition projects gain peace of mind as future flood loss to their home is eliminated. In addition, homeowners receive fair compensation, a chance for a new start, recovery without loans, and the potential to recoup financial investment of devalued property.

“Acquisitions add another layer of flood deterrents in Miami,” said Brooks. “In July, however, when up to 40 inches of water fell in just a few days, acquisition proved the only complete protection against flooding.”

#### Activity/Project Location

Geographical Area: **Single County in a State**

FEMA Region: **Region VI**

State: **Oklahoma**

County: **Ottawa County**

City/Community: **Miami**

### Key Activity/Project Information

Sector: **Public**  
Hazard Type: **Flooding**  
Activity/Project Type: **Acquisition/Buyouts**  
Activity/Project Start Date: **03/2006**  
Activity/Project End Date: **Ongoing**  
Funding Source: **Hazard Mitigation Grant Program (HMGP); Other FEMA funds/ US Department of Homeland Security**  
Funding Recipient: **Local Government**  
Funding Recipient Name: **CITY OF MIAMI**  
Application/Project Number: **1355-107-R**

### Activity/Project Economic Analysis

Cost: **\$1,149,555.00 (Actual)**

### Activity/Project Disaster Information

Mitigation Resulted From Federal Disaster? **Yes**  
Federal Disaster #: **1355 , 01/05/2001**  
Federal Disaster Year: **2001**  
Value Tested By Disaster? **Yes**  
Tested By Federal Disaster #: **1712 , 07/07/2007**  
Repetitive Loss Property? **Yes**

### Reference URLs

Reference URL 1: **<http://www.floodsmart.gov>**

## Main Points

- On July 3, 2007 floodwaters from the Neosha River and Tar Creek inundated homes in six neighborhoods of Miami, Oklahoma.
- The water covered so much area that residential properties became uninhabitable, and local businesses had to close. Estimated damage was \$6 million.
- The City looked to buy flood-prone properties with help from the Hazard Mitigation Grant Program (HMGP) and Repetitive Flood Claims (RFC) Grant Program. From 2002 to 2006, both programs provided Miami with a total of \$1,149,555. The City bought 19 properties in four neighborhoods.
- Participation in acquisition projects is strictly voluntary. There are associated benefits. Participants also have the advantage of peace of mind.
- Residents have built flood walls, installed pumping systems, and raised foundations three to four feet.
- In July acquisition worked, where other actions couldn't keep up to 40 inches of water in just a few hours.



Miami Park Post Acquisition: Centennial Rotary Park



Water Marks on an Inn located in Miami, Oklahoma.