



# FEMA

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

**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.”



Ottawa County,  
Oklahoma



### Quick Facts

Year:

**2001**

Sector:

**Public**

Cost:

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

Primary Activity/Project:

**Acquisition/Buyouts**

Primary Funding:

**Hazard Mitigation Grant Program (HMGP)**