

# Oklahoma Department of Emergency Management

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# Advancing Mitigation: Community Decision Making

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- **Knowing Risk vs. Understanding Risk**
  - **Key Questions:**
    - Where will it flood?
    - When will it flood?
    - How bad will it flood?
  
- **Determining an Acceptable Level of Risk**
  - **Considerations:**
    - Where will you build? (land use)
    - How will you build? (codes and standards)

# Planning for Disasters

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- **Planning for the most probable Worst-Case Scenario**
  - **Shift the mindset:**
    - From: “It will never happen.”
    - To: “It could happen, and here is the probability and outcome.”
- **Don’t rely on FEMA**
  - **Shift the mindset:**
    - From: When will FEMA be here?
    - To: Insurance and emergency funding

# Securing Funding: Federal Disaster Thresholds in Oklahoma

- Public Assistance: \$7.4 Million Statewide and each county threshold met
- Individual Assistance: Varies
- Small Business Administration: 25 homes or businesses damaged, uninsured



# Federal Mitigation Funding

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- Many sources
- Cannot typically be used together for one project
- Often competitive
- Local cost share a challenge



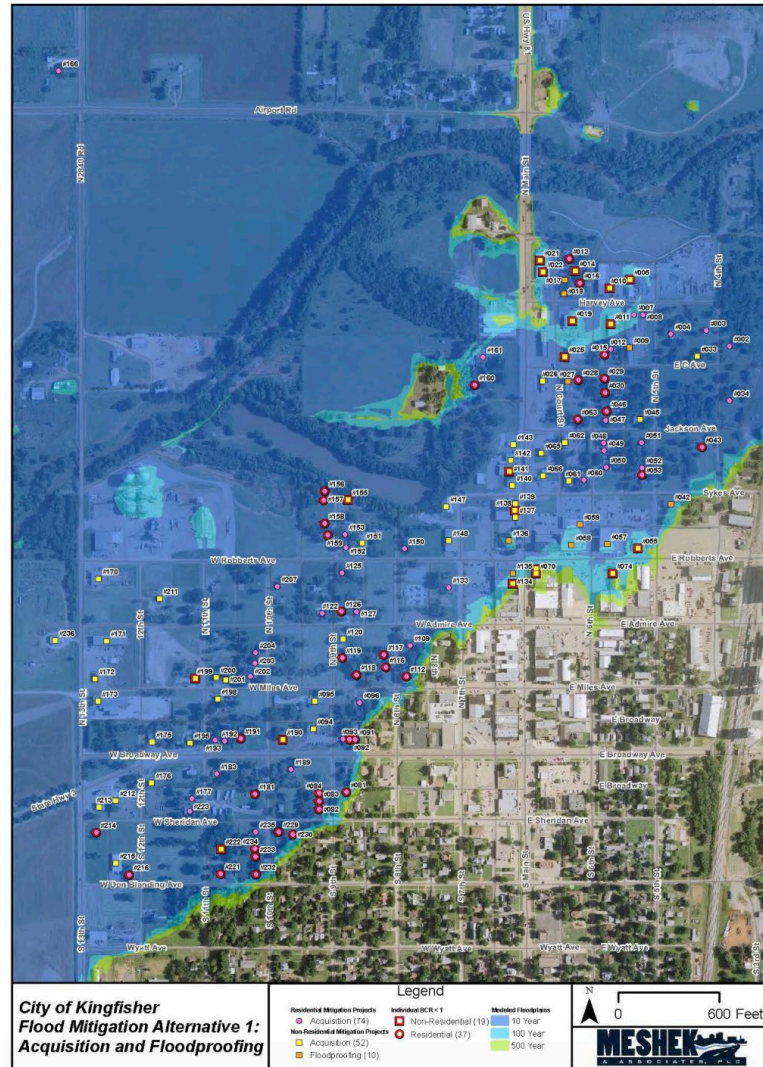
# Challenges to Resilience

- Localized flood events will rarely meet a statewide threshold for assistance (Muskogee 2022, Guymon 2024)
- Lack of maintenance before a flood event will result in denied Federal assistance post event.
- Historically, most disasters less than \$6 million. Will not have an easy time receiving Federal assistance moving forward.
- Reliance on Federal funding and the availability of Federal funding now compared to the availability of Federal funding moving forward.





# Persistence Pays Off: Kingfisher, OK



# Questions?

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