

Resolution

Version 2.5 released on 6/29/23

Use for all types of Resolutions



CITY COUNCIL USE ONLY

Date Received: _____
Committee Date: _____
1st Agenda Date: _____

Tracking #: _____
Committee: _____
Hearing Date: _____
2nd Agenda Date: _____

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Date: 09.25.2024
Item #: 2409.02495

All department items requiring Council approval must be submitted through the Mayor's Office.

Primary Details

Board Approval

Department: Water and Sewer
Contact Name: Joan Gausvik

Resolution Type: Adopting/Amending a Plan

Amount: _____ Case Number: _____

Description (Subject): City of Tulsa Program for Public Information and Flood Insurance Coverage 2024 Annual Report

Section: _____ Township: _____

Lot: _____ Block: _____

Other Board Name: _____

Email: jgausvik@cityoftulsa.org

Owner-Grantor: _____

TMAPC Number: _____

Bid/Project Number: _____

Range: _____

Address: _____

City Council Approval

Yes No

Phone: 918-596-9798

Budget

Funding Source(s): _____

TOTAL:

Enter the funding source(s) using the appropriate Munis funding format: Org (Allocation Code)-Object-Amount (1001211-531401-\$10.00) or Project String-Amount (144104.AbstrTitle5413102.6001-4043122-541102-\$30,000.01)

Approvals

Department: _____
Legal: _____
Board: _____
Mayor: James Wagner
Other: _____ Mayor Pro Tem

Date: 9.11.2024
Date: SEPT. 13 XXIV
Date: _____
Date: _____
Date: _____

Policy Statement

Background Information

Submitted is a Resolution adopting the City of Tulsa Program for Public Information and Flood Insurance Coverage Improvement Planning 2023-2024 Annual Evaluation Report. This report is a significant element of the City of Tulsa Community Rating System (CRS) credit. The report provides an update on public outreach key messages and the status of implemented projects. The Program for Public Information Committee reviewed the report on June 6, 2024, and approved by the Stormwater Drainage and Hazard Mitigation Advisory Board (SDHMAB) on August 20, 2024.

Provide background information on the requested action.

Summation of the Requested Action

Approve the resolution to adopt the PPI and FICIP reports.

Summarize the pertinent details of the requested action.

Emergency Clause?

Yes
 No

Reason for Emergency Clause

An emergency exists to allow the City to maintain its annual requirements to maintain its current FEMA Community Rating System (CRS) Class I rating.

Explain why you are requesting that the City Council approve the action with an emergency clause.

Processing Information for City Clerk's Office

Post Execution Processing

Mail vendor copy (add'l signature copies attached)
 Must be filed with other governmental entity
 Add'l governmental entity approval(s) required

Additional Routing and Processing Details

A24-4951

(Published in the Tulsa World,

_____, 2024.)

RESOLUTION _____

A RESOLUTION ADOPTING THE CITY OF TULSA – PROGRAM FOR PUBLIC INFORMATION AND FLOOD INSURANCE COVERAGE IMPROVEMENT PLANNING 2023-2024 ANNUAL EVALUATION REPORT, CRS ACTIVITIES 330 AND 370, OF THE CITY OF TULSA, OKLAHOMA, AND IS ATTACHED HERETO AND MADE A PART THEREOF; PROVIDING THAT COPIES OF SAID PLAN BE FILED AND KEPT IN THE OFFICE OF THE CITY CLERK; MAKING SAID PLAN AVAILABLE TO THE PUBLIC AT A REASONABLE CHARGE; AND DECLARING AN EMERGENCY AND SETTING AN EFFECTIVE DATE.

WHEREAS, since 1991, the City of Tulsa has participated in the Federal Emergency Management Agency Community Rating System Program and, at present, maintains a Class 1 rating in this program, which rating saves the citizens of Tulsa 45% flood insurance premiums.

WHEREAS, the above program provides that the City Council's approval and adoption of said plan as the official plan of the City of Tulsa is a condition for credit in the Community Rating System program.

WHEREAS, said the report, approved by the Stormwater Drainage and Hazard Mitigation Advisory Board (SDHMAB) on August 20, 2024, has been so prepared and is attached hereto.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY OF TULSA:

Section 1. That the attached City of Tulsa Program for Public Information and Flood Insurance Coverage Improvement Planning 2023-2024 Annual Evaluation Report issued as of August 2024, is hereby approved and adopted as the official City of Tulsa Program for Public Information and Flood Insurance Assessment 2023-2024 Annual Progress Report.

Section 2. That copies of said official City of Tulsa Program for Public Information and Flood Insurance Assessment 2023-2024 Annual Progress Report be filed and kept in the Office of the City

Clerk of the City of Tulsa.

Section 3. That copies of the said official City of Tulsa Program for Program for Public Information and Flood Insurance Assessment 2023-2024 Annual Progress Report be made available to the public for a reasonable charge.

Section 4. That said, the City of Tulsa Program for Public Information and Flood Insurance Assessment 2023-2024 Annual Progress Report will be evaluated for effectiveness, accuracy, and possible modifications for improvement each year.

Section 5. That an emergency exists for the protection of the public health, safety, and welfare, whereby this Resolution shall take effect immediately upon its adoption.

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ADOPTED by the Council _____
Date

Chairman of the Council

ADOPTED as an emergency measure _____
Date

Chairman of the Council

OFFICE OF THE MAYOR

Received by the Mayor: _____, at _____
Date Time

G.T. Bynum, Mayor

By: _____
Secretary

APPROVED by the Mayor of the City of Tulsa, Oklahoma: _____
Date

at _____
Time

Mayor

(Seal)

ATTEST:

City Clerk

APPROVED:

City Attorney *QIC-MDS*



Director



City of Tulsa – Flood Insurance Assessment (FIA)

Update September 2024 City of Tulsa Stormwater Drainage & Hazard Mitigation Advisory Board

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Introduction



Flooding has historically caused significant property damage to homes and businesses throughout Tulsa. The financial impacts of these losses can be catastrophic to families trying to rebuild their lives after the event. The National Flood Insurance Program (NFIP) is a federal program enabling property owners and renters to purchase flood insurance. It is based on an agreement between communities and the federal government whereby a community

adopts and enforces certain floodplain regulations so the federal government will make flood insurance available in that community. The Community Rating System (CRS) is a voluntary program for NFIP participating communities. The goals of the CRS are to reduce flood damage to insurable property, strengthen and support the insurance aspects of the NFIP, and encourage a comprehensive approach to floodplain management. The CRS was developed to provide incentives in the form of flood insurance premium discounts for communities that go beyond the minimum floodplain management requirements and develop extra measures for protection from flooding.

The City of Tulsa has participated in the National Flood Insurance Program since 1971 and has been a member of the CRS since 1991.

A program for public information (PPI) is an ongoing local effort to identify, prepare, implement, and monitor a range of public information activities that meet specific local needs. The CRS credits the implementation of public outreach projects identified in a PPI. Through the PPI planning process, projects are monitored, evaluated, and revised to improve their effectiveness. Communities that conduct their CRS outreach activities through the coordination of a PPI stand to gain more points than they would for conducting the outreach as a standalone activity. A PPI planning committee becomes a value-added mechanism for maximizing a community's CRS score.

A flood insurance assessment (FIA) is an analysis of a community's level of flood insurance coverage that identifies where increased coverage would be beneficial. It is the first step toward developing a flood insurance coverage improvement plan in the community. Both the assessment and the plan are credited under Activity 370 (Flood Insurance Promotion) of the Community Rating System (CRS).

Flood Insurance Coverage Assessment

This first section includes a brief assessment of the local flood hazard and the community's natural floodplain functions. A complete assessment can be found in the 2019 City of Tulsa Hazard Mitigation Plan (HMP). Using the best available data from the Federal Emergency Management Agency (FEMA) Region VI, the Flood Insurance Coverage Assessment, previously a standalone document, is included in this section for Activity 370.

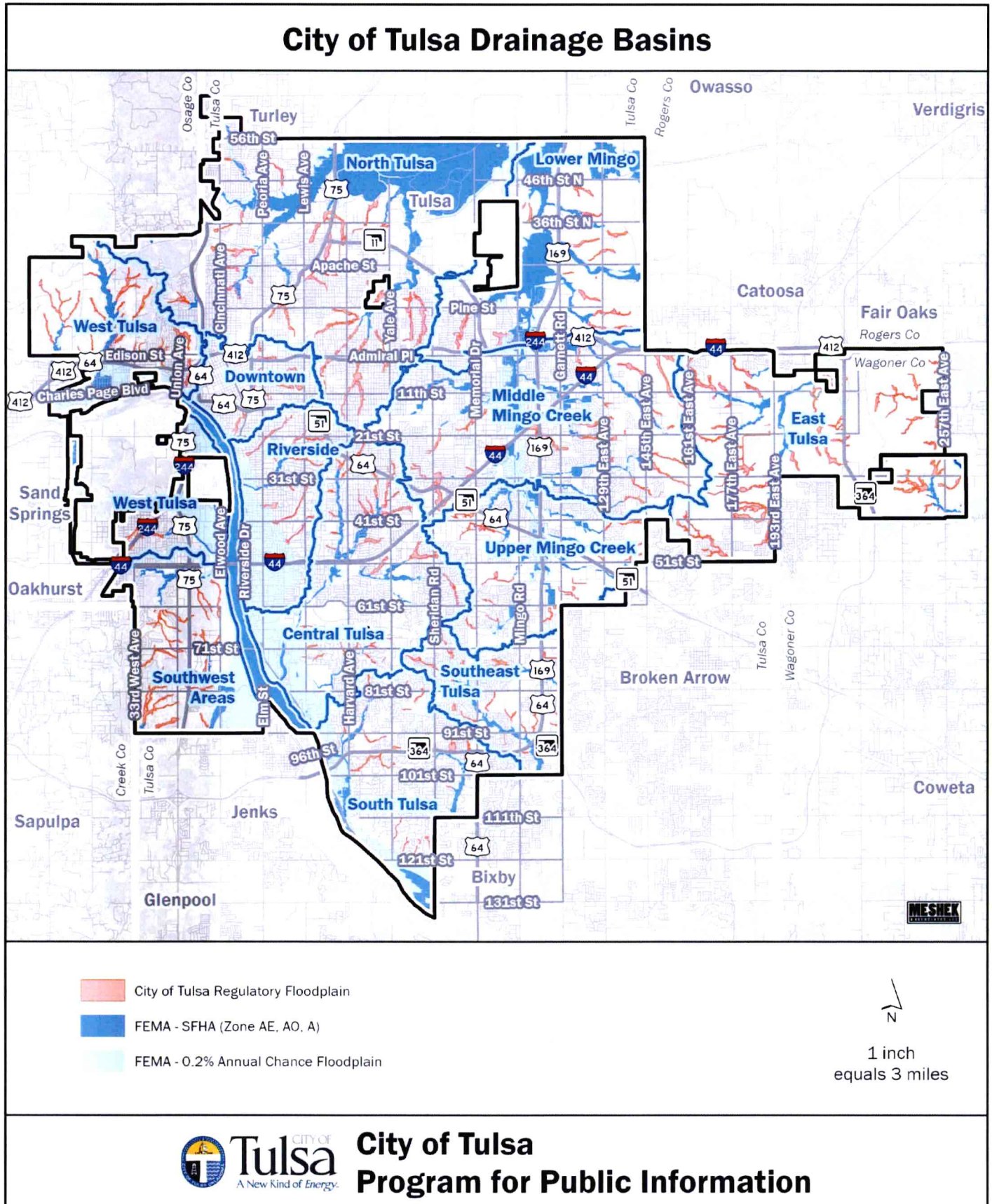
1.1 City of Tulsa Flood Assessment

Tulsa incorporates 213 square miles, containing 56 creeks and watersheds. These ultimately drain into either the Arkansas River or into Bird Creek, a tributary to the Verdigris River. A major ridgeline runs diagonally northwest to southeast through Tulsa. Watersheds to the southwest of the ridge generally flow to the Arkansas River, and those to the north and east flow into Bird Creek. FEMA and Tulsa have identified those areas within the watersheds of Tulsa's streams that have a 1% (100-year) chance of flooding in any given year.

The City of Tulsa adopted a "City of Tulsa Regulatory Floodplain" based on a 1% or 100-year flood under the maximum level of planned ultimate development under fully urbanized conditions that is anticipated within the drainage basin. These floodplains extend upstream in the drainage basin to a point where there is approximately 40 acres of drainage. The FEMA SFHA floodplains only extend to a point where there is approximately one square mile (640 acres) of drainage area. It is important to note that while FEMA digital flood data is recognized as best available data for planning purposes, it does not always reflect the most accurate and up-to-date flood risk. Flooding and flood related losses often occur outside of delineated special flood hazard areas.

For the purposes of the 2024 PPI and FIA update, Tulsa's watersheds have been grouped into 13 areas, mapped in Figure 1, below. A complete assessment of NFIP policy and claims information is included in Appendix A. The PPI can use this information to be more strategic in expending resources on outreach activities.

Figure 1 Tulsa Drainage Basins



1.2 Flood Insurance Coverage Assessment

In order to help guide outreach efforts, a Flood Insurance Coverage Improvement Plan (FICIP) was conducted in 2017 and updated in 2022. These assessments try to understand changes in the overall coverage level of the city and if there are specific areas lacking in flood insurance coverage.

FEMA provided detailed flood insurance data to the City of Tulsa in spreadsheet format that details Policy, Claim, and Repetitive Loss information. It should be noted that property-specific policy information that includes policy holder addresses is protected under the Privacy Act of 1974 and cannot be shared with the public. In addition, data reported in this 2024 FIA update features FEMA NFIP data received in April of 2024.

2023 Flood Insurance Coverage Assessment

Generalized FEMA NFIP policy data published in April 2024 shows a decrease in the number of policies from the 2022 FICIP report from 1,208 to 1,100 (see Table 2). FEMA also provided detailed data for individual policies in February 2024 that indicated the number of policies is at 1,159, an increase from the 2023 data which specified 994 policies in the City of Tulsa. The increase between the 2023 and 2024 data is likely due to a more accurate dataset provided in 2024, which included latitude and longitude points instead of just addresses. It is believed that the 2024 policy total is not indicative of an actual increase in policies since the general FEMA NFIP data still shows a decrease which aligns with the trend seen in past years.

Data regarding the reasons why flood insurance policies were dropped or added is unavailable. Often, insurance may be dropped when a mortgage is paid off or acquired when a new home is purchased. The Tulsa region experienced historic flooding in 2019 that may have positively or negatively influenced some property owners to purchase policies. Also, FEMA's recent changes in floodplain policy evaluation with Risk Rating 2.0 could also factor into changes in federal policy holder inventory.

Table 2: NFIP Policies Summary

County	Community Name (Number)	Policies in Force	Total Coverage	Total Written Premium + FPF
Tulsa County	TULSA, CITY OF (405381)	1,090	\$330,550,000	\$911,179
Osage County	TULSA, CITY OF (405381)	4	\$1,300,000	\$2,115
Creek County	TULSA, CITY OF (405381)	1	\$350,000	\$535
Unknown	TULSA, CITY OF (405381)	5	\$1,379,000	\$4,944
	Total	1,100	\$333,579,000	\$918,773

Data summary extracted from Policy and Loss Data by Geography (HUDEX) from the NFIP

As an alternative explanation for overall Federal NFIP policy decreases, it is estimated that some policy holders have transitioned coverage to private insurance carriers. Although the data acquired from the Oklahoma's Insurance Commissioner (Table 3) shows an increase in private policies from 2020 through 2022, it does not account for the overall decrease in floodplain policies served by the NFIP during the same time frame (data from 2023 was not available for this report).

Table 3: Flood Insurance Private Policies Summary

Year	FEMA Policies and Coverage		Private Policies and Coverage		Total Policies and Coverage	
2020	1427	\$367,914,200	128	\$100,353,246	1555	\$468,267,446
2021	1274	\$333,406,800	148	\$90,569,940	1422	\$423,976,740
2022	1186	\$312,053,300	163	\$88,253,463	1349	\$400,306,763

Policy and claim geospatial data from February 2024 were clipped to Tulsa’s city limits. Policy data was classified according to the type of floodplain it intersected, SFHA (Zone A, AE, etc.), 0.2% Flood probability (Zone X), City Regulatory, and outside of identified flood zones. A structure polygon file published by Microsoft in 2020 was used to estimate the number of existing structures and sort them according to the same criteria above.

Flood Insurance Policies Changes Summary, Table 4, provides policy, structure, claims, and repetitive loss information from the 2023 and 2024 detailed information. The largest change in policy coverage occurred for City Regulatory properties (15%) and those properties in the SFHA (6.3%).

Table 4: Flood Insurance Policies Changes Summary

	2023	2024	% Change
Total Active Flood Insurance Policies Citywide	994	1,159	17%
Total Active Policies in SFHA	346	368	6.3%
Total Insurable Structures within SFHA	2,296	2,296	0%
% Flood Insurance of Coverage within SFHA	15.1%	16.0%	0.9%
Total Properties in X-Zones Carrying Flood Policies	248	342	38%
Total Insurable Structures within X Zones	10,899	10,899	0%
% Flood Insurance of Coverage within X Zones	2.3%	3.1%	0.8%
Total Properties in COT Regulatory Carrying Flood Policies	79	91	15%
Total Insurable Structures in COT Regulatory	5,562	5,562	0%
% Flood Insurance of Coverage within COT Regulatory	1.4%	1.6%	0.2%
Total Insurable Structures in SFHA, X Zones and City Reg FP	18,757	18,757	0%
% Insurance of Coverage within SFHA, X-Zones and City Reg FP	3.6%	4.3%	0.7%
Total Structures Not in a Floodplain Carrying Flood Policies	321	358	12%
Total Structures Carrying Flood Policies in the City of Tulsa	994	1,159	17%
Number of Claims (No new claims in 2023/2024)	2,443	2,443	0%
Total Payments (No new claims in 2023/2024)	\$37,519,545	\$37,519,545	0%
Total, Unmitigated Repetitive Loss Properties	89	72	-19%
Number of Historical RL Losses with Unmitigated Properties	218	176	-19%
Total Historical Payments on Unmitigated RL Properties	\$2,785,479	\$2,337,053	-16%

Table 5: Flood Policy and Claims by Flood Zones summarizes the 2024 NFIP data by flood zone type.

Table 5: Flood Policy and Claims by Flood Zones

	NFIP Policies	Claims	Claim Amounts	Unmitigated Repetitive Loss Properties	Unmitigated Repetitive Loss Claims	Repetitive Loss Amounts
SFHA Property	368	445	\$8,919,506	24	59	\$1,015,547
City Reg Property	91	277	\$2,685,965	13	29	\$270,279
0.2% Flood Property	342	729	\$16,110,206	5	12	\$338,146
Outside Flood Zones	358	992	\$9,803,686	30	69	\$601,632
Sum	1,159	2443	\$37,519,545	72	169	\$2,225,604

Appendix A: NFIP Policy Data and Maps contains detailed tables that break down flood policies, claims, and repetitive loss by drainage basin as well as floodplain. Repetitive loss properties from FEMA are reported as either mitigated or non-mitigated. The latter are used for mapping and reporting purposes within this report. The number of Repetitive Loss Properties in the City of Tulsa has declined from 89 in 2023 to approximately 72 in 2024. This change is the result of the City of Tulsa’s effort to submit Repetitive Loss Update Forms where structural projects were completed that have mitigated Repetitive Loss Properties. No new Repetitive Loss Properties were added in 2024.

Figure 2: Policy Density shows the concentration of NFIP policies across Tulsa from the 2024 data. Additional maps for claims and repetitive loss concentrations are found in Appendix A: NFIP Policy Data and Maps. Also included are demographic maps for Figure A3 Population Density, Figure A4 Household Income, and Figure A5 Diversity Index, using 2018 ACS block group data. Population density is measured in people per square mile, and diversity index is a census measure based on the probability of selecting two people from a block group that share the same demographic group.

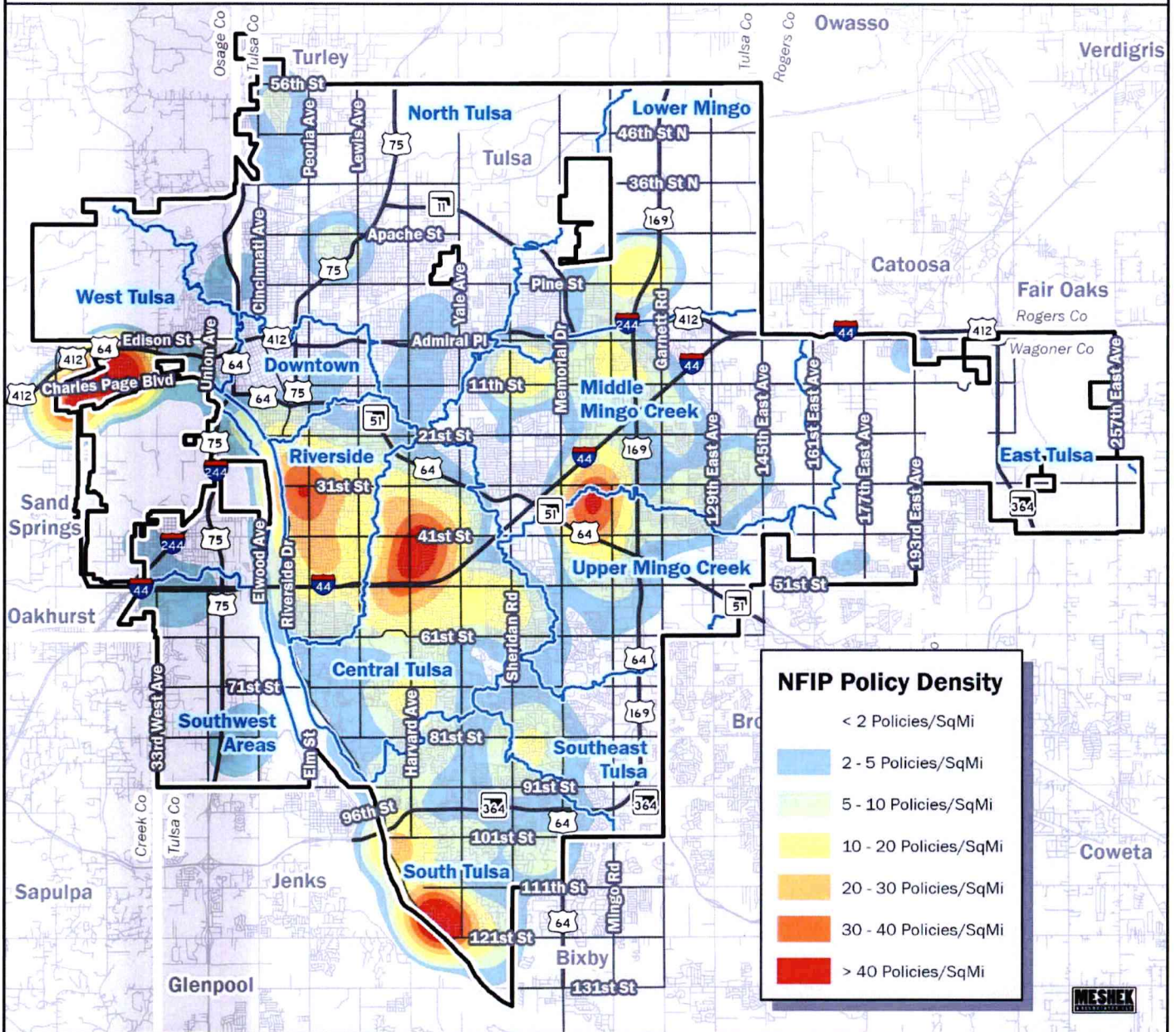
Flood Insurance Coverage Assessment Conclusions

This 2024 flood insurance review reflects similar observations shown in the full Flood Insurance coverage Improvement plan most recently updated in 2022. The City of Tulsa and many other communities are continuing to see a reduction in federal NFIP policies. Some of the dropped policies are being picked up by private insurers, but not enough to offset the overall reduction in policies statewide. Additional conclusions are as follows:

- Overall NFIP policy increase from **994 policies** in (Feb) 2023 to **1,159 policies** in (Feb) 2024.
- The increase in policy count is primarily due to omitted community IDs in the data from FEMA causing some policies to be excluded from the data extraction for the City of Tulsa.
- Some decreases in Federal NFIP policies are being offset by private floodplain policies.
- Despite Tulsa’s outreach efforts in 2023/2024 including Tulsa’s targeted floodplain structure outreach, policy counts continue to trend down although we show increased counts in 2024.
- No changes in outreach are recommended as other outside factors are potentially reducing policy counts including recent flood events, inflation, and FEMA’s policy risk rating changes.

Figure 2: NFIP Policy Density

City of Tulsa NFIP Policy Density



1 inch equals 3 miles



City of Tulsa
Program for Public Information

Appendices

Appendix A: NFIP Data Summary Tables and Maps

Table A1: NFIP Policy Locations

Drainage Basin Group	SFHA Policies	City Reg Policies	0.2% Flood Policies	Policies Outside of Floodplain	Total Policies (2024)	Total Policies (2023)
North Tulsa	31	6	3	25	65	45
Downtown	-	6	4	7	17	15
Central Tulsa	94	13	23	119	249	219
Riverside	7	53	50	60	170	148
Lower Mingo	19	2	5	7	33	31
Middle Mingo Creek	65	1	31	46	143	109
Upper Mingo Creek	43	-	20	44	107	79
East Tulsa	5	-	1	5	11	8
Southeast Tulsa	1	-	1	23	25	23
West Tulsa	89	7	52	2	150	128
Southwest Areas	6	2	2	12	22	17
South Tulsa	8	1	97	61	167	172
Total	368	91	289	411	1,159	994

Table A2: NFIP Claims Data A

Drainage Basin Group	SFHA Property	SFHA Loss Value	City Regulatory Property	City Regulatory Loss Value	0.2% Flood Claims	0.2% Flood Claim Payments
North Tulsa	56	\$758,860	23	\$201,513	6	\$18,392
Downtown	1	\$32,479	25	\$282,028	-	-
Central Tulsa	126	\$3,035,510	67	\$713,651	34	\$196,916
Riverside	6	\$99,622	96	\$693,588	35	\$349,998
Lower Mingo	20	\$1,428,635	12	\$79,808	8	\$273,728
Middle Mingo	146	\$2,663,417	31	\$554,843	575	\$14,116,651
Upper Mingo	47	\$568,440	-	-	46	\$667,224
East Tulsa	6	\$46,229	-	-	-	-
Southeast Tulsa	-	-	6	\$15,970	5	\$152,346
West Tulsa	28	\$222,701	11	\$97,218	12	\$457,053
Southwest Areas	7	\$54,059	-	-	4	\$48,974
South Tulsa	21	\$121,058	3	\$1,556	5	\$4,005
Total	464	\$9,031,010	274	\$2,640,175	730	\$16,285,287

Table A3: NFIP Claims Data B (Property Outside Floodplain and Totals)

Drainage Basin Group	Other Property	Other Loss Value	% Property Outside Mapped Floodplain	Total Property	Sum Loss Value
North Tulsa	44	\$411,926	34%	129	\$1,390,691
Downtown	41	\$255,963	61%	67	\$570,470
Central Tulsa	392	\$1,903,791	63%	619	\$5,849,868
Riverside	46	\$263,305	25%	183	\$1,406,513
Lower Mingo	17	\$87,191	30%	57	\$1,869,362
Middle Mingo	336	\$4,367,423	31%	1,088	\$21,702,334
Upper Mingo	87	\$2,242,273	48%	180	\$3,477,937
East Tulsa	14	\$75,687	70%	20	\$121,916
Southeast Tulsa	18	\$213,218	62%	29	\$381,534
West Tulsa	13	\$25,344	20%	64	\$802,316
Southwest Areas	12	\$182,799	52%	23	\$285,832
South Tulsa	22	\$88,345	43%	51	\$214,964
Total	1042	10,117,265	42%	2,510	\$38,073,737

Table A4: Repetitive Loss Data A

Drainage Basin Group	SFHA Property	SFHA Total Losses	SFHA Loss Value	City Reg Property	City Reg Total Losses	City Reg Loss Value	0.2% Flood Property	0.2% Flood Total Losses	0.2% Flood Loss Value
North Tulsa	7	21	\$552,324	2	4	\$71,789	-	-	-
Downtown	-	-	-	4	9	\$84,185	-	-	-
Central Tulsa	8	18	\$165,807	2	5	\$28,505	2	4	\$19,371
Riverside	1	2	\$14,945	4	7	\$69,958	-	-	-
Lower Mingo	1	2	\$122,255	-	-	-	1	3	\$242,299
Middle Mingo	2	4	\$75,409	-	-	-	1	3	\$56,526
Upper Mingo	1	2	\$10,772	-	-	-	-	-	-
East Tulsa	-	-	-	-	-	-	-	-	-
Southeast Tulsa	-	-	-	1	4	\$15,844	-	-	-
West Tulsa	-	-	-	-	-	-	1	2	\$19,950
Southwest Areas	2	5	\$38,770	-	-	-	-	-	-
South Tulsa	2	5	\$35,264	-	-	-	-	-	-
Total	24	59	\$1,015,547	13	29	\$270,280	5	12	\$338,146

Table A5: Repetitive Loss Data Table B (Property Outside Floodplain and Totals)

Drainage Basin Group	Other Property	Other Sum losses	Other Loss Value	% Property Outside Mapped Floodplain	Total Property	Total Losses	Total Loss Value
North Tulsa	1	2	\$3,563	10%	10	27	\$627,676
Downtown	-	-	-	-	4	9	\$84,185
Central Tulsa	15	36	\$197,085	56%	27	63	\$410,768
Riverside	1	2	\$9,807	17%	6	11	\$94,710
Lower Mingo	-	-	-	-	2	5	\$364,554
Middle Mingo	2	4	\$31,976	40%	5	11	\$163,911
Upper Mingo	3	6	\$83,543	75%	4	8	\$94,315
East Tulsa	2	5	\$75,131	100%	2	5	\$75,131
Southeast Tulsa	2	4	\$23,778	67%	3	8	\$39,621
West Tulsa	1	2	\$6,081	50%	2	4	\$26,031
Southwest Areas	1	3	\$139,400	33%	3	8	\$178,170
South Tulsa	2	5	\$31,267	50%	4	10	\$66,531
Total	30	69	\$601,632	42%	72	169	\$2,225,604

Figure A1: Claims Density

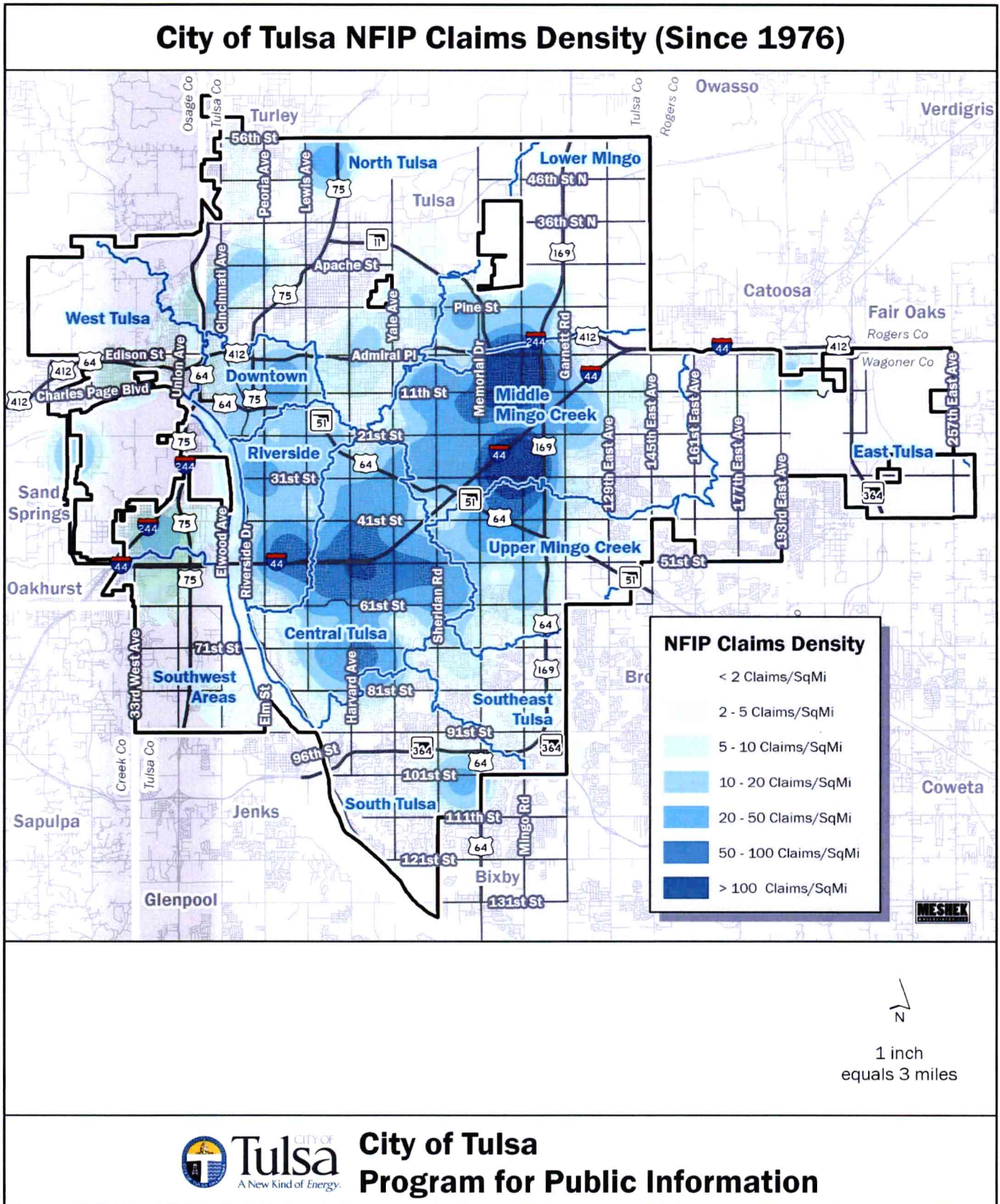


Figure A2: Repetitive Loss Density

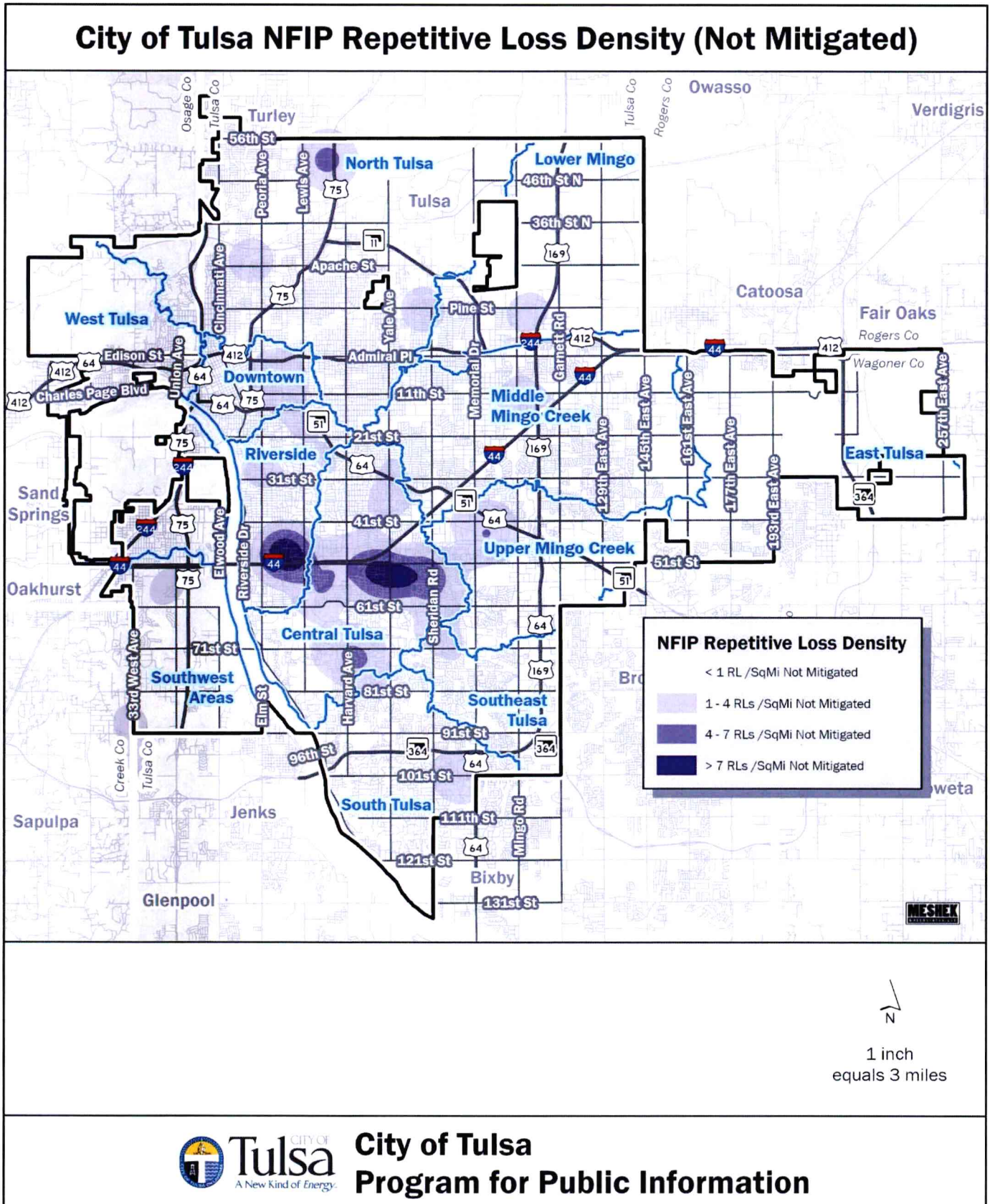


Figure A3: Population Density

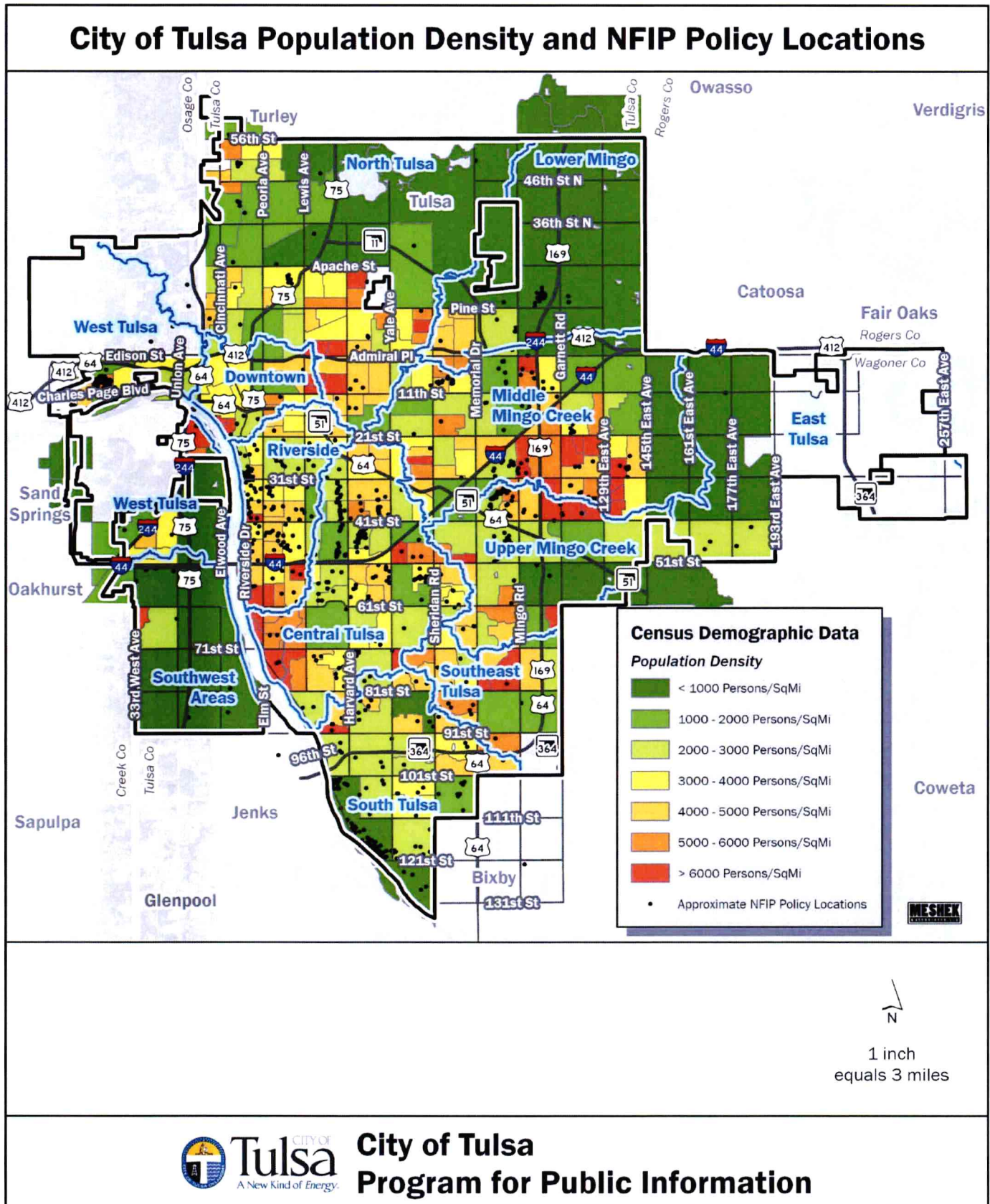
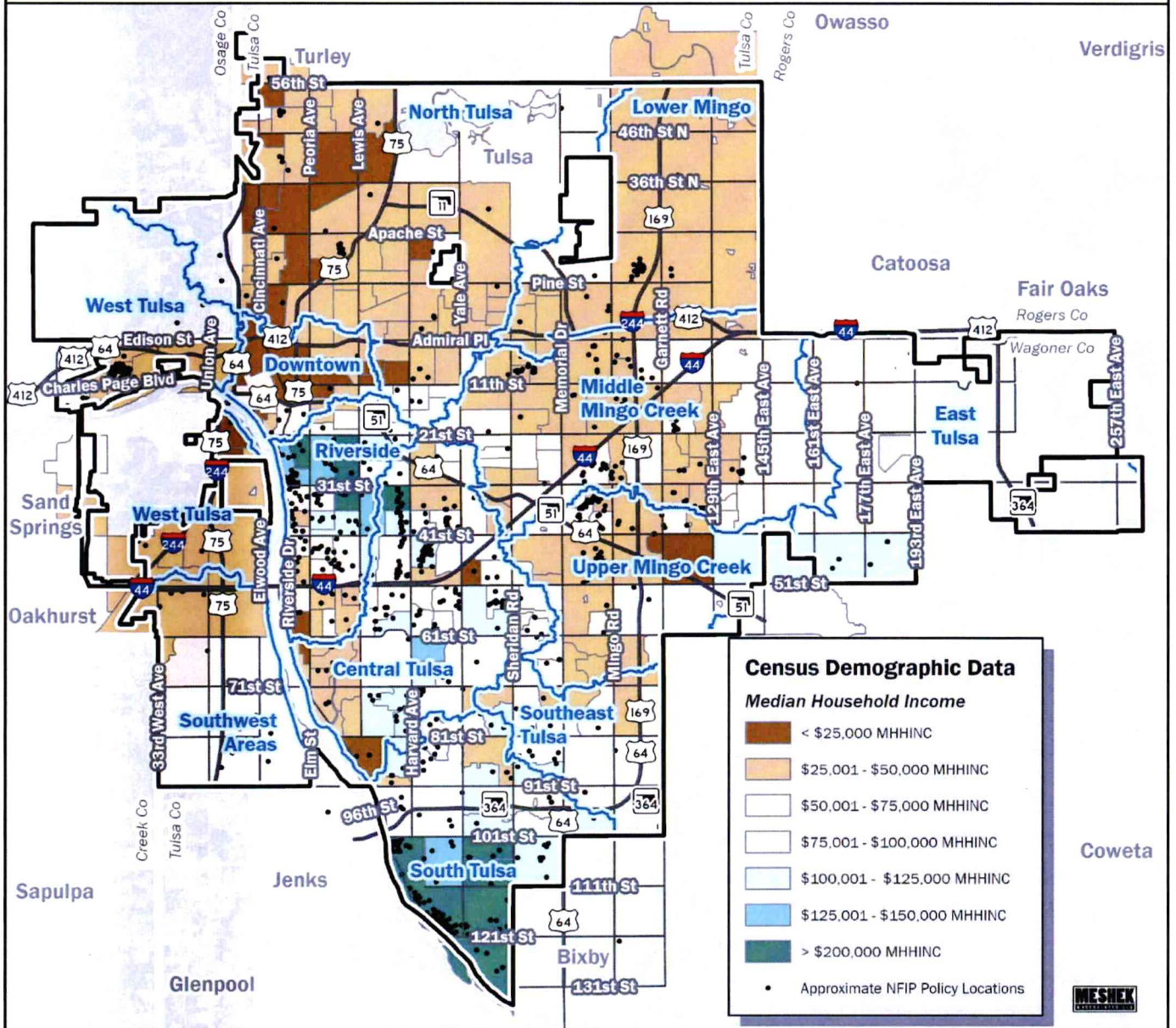


Figure A4: Household Income Density

City of Tulsa Median Household Income and NFIP Policy Locations

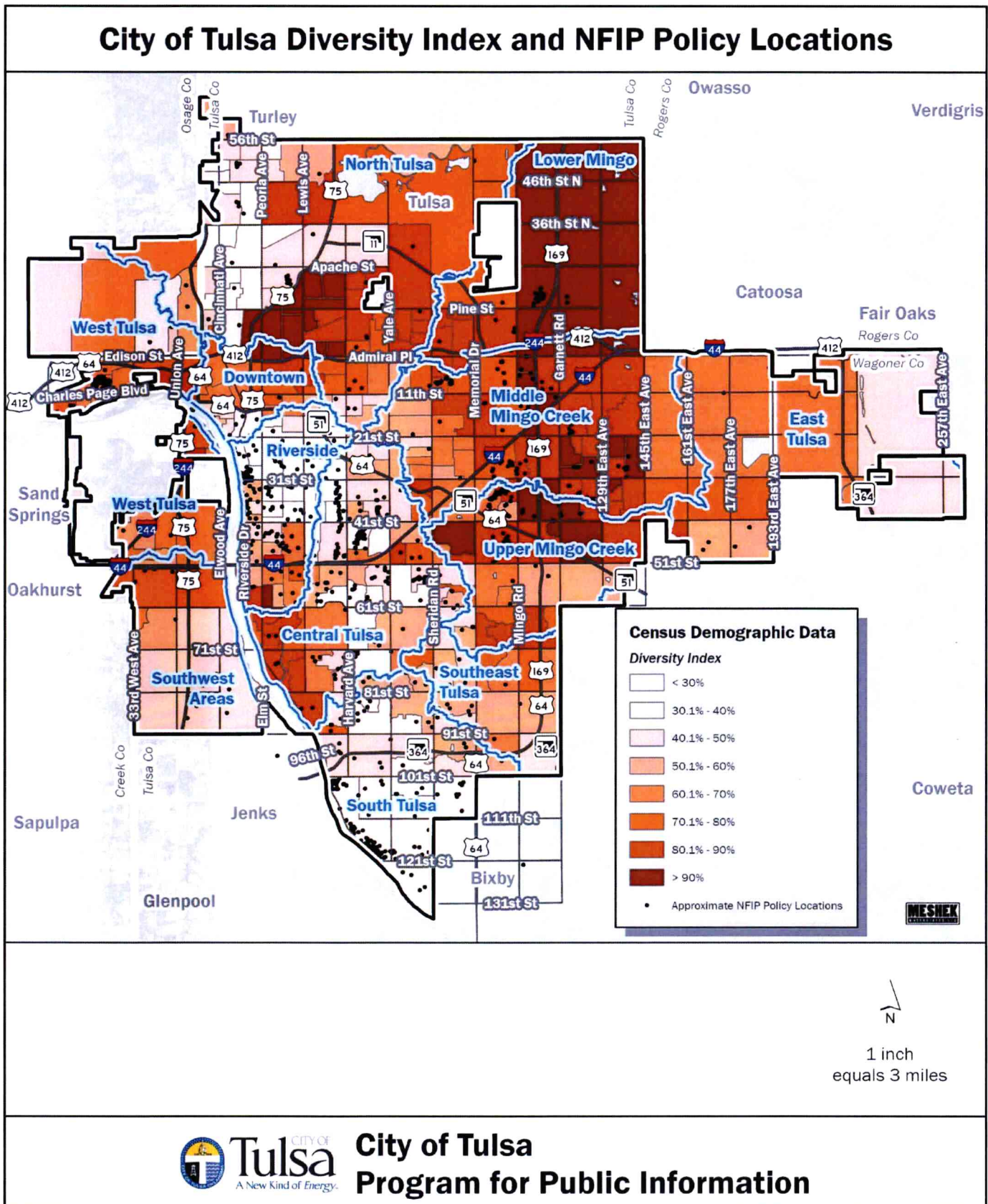


1 inch equals 3 miles



City of Tulsa
Program for Public Information

Figure A5: Diversity Index Density



CITY OF TULSA
Program for Public Information and
Flood Insurance Coverage Improvement Planning
2023-2024 Annual Evaluation Report

REPORTING PERIOD: October 1, 2023, to September 30, 2024

BACKGROUND

A program for public information (PPI) is an ongoing local effort to identify, prepare, implement and monitor a range of public information activities that meet specific local needs. The CRS credits the implementation of public outreach projects identified in a PPI. Through the PPI planning process, projects are monitored, evaluated and revised to improve their effectiveness. Communities that conduct their CRS outreach activities through the coordination of a PPI stand to gain more points than they would for conducting the outreach as a stand-alone activity. A PPI planning committee becomes a value-added mechanism for maximizing a community's CRS score.

A flood insurance assessment (FIA) is an analysis of a community's level of flood insurance coverage that identifies where increased coverage would be beneficial. It is the first step toward developing a flood insurance coverage improvement plan in the community. Both the assessment and the plan are credited under Activity 370 (Flood Insurance Promotion) of the Community Rating System (CRS).

DATE OF THE ANNUAL PPI COMMITTEE MEETING FOR THIS EVALUATION:

The PPI will review and approve this annual progress report at a meeting to be held on Thursday, July 11, 2024. Subsequently, the City's Stormwater Drainage and Hazard Mitigation Advisory Board will review and approve the annual progress report at a meeting to be held on Tuesday, July 16, 2024.

PRIORITY AUDIENCES FOR THE CITY OF TULSA PPI

The City of Tulsa Hazard Mitigation Plan, Master Drainage Plans, and other relevant data were used to delineate different priority areas within Tulsa, based on different flooding or development conditions.

Target Areas (not in priority order)

- Areas subject to flooding by levee failure
- Repetitive loss properties/areas
- Areas within City Regulatory and Special Flood Hazard Areas
- Areas outside City Regulatory and Special Flood Hazard Areas
- Areas subject to flooding by a dam failure or high release
- Areas subject to flash flooding
- Areas with low concentrations of NFIP policies
- Areas with high concentrations of NFIP policies outside the mapped floodplain

Priority audiences are those people who need different types of flood hazard and flood protection information. Following in the footsteps of Resilient Tulsa, it is important for outreach to target areas of Tulsa that may not be as

quick to recover. Understanding who is being affected by disaster is important when preparing for future events. Social and economic characteristics may limit an individual's ability to understand their risk, respond to, and recover from floods or other events.

The following target audiences are listed because of the PPI committee's desire to reach a broad range of audiences with effective messaging. The PPI Committee will continue to review this list to identify target messages as appropriate for each audience.

Target Audiences for outreach (not in priority order)

- Tenants and nonowner-occupied structures in SFHA
- Mortgage holders without flood insurance.
- Socially and Economically Vulnerable Populations, as defined below
- Lenders/Insurance/Builders /Real Estate Agents
- Chambers of Commerce and Civic Groups
- Critical Facilities
- Neighborhood Associations

Socially and Economically Vulnerable Populations may include disadvantaged groups most disproportionately affected by disasters, such as communities of color, refugees, those who are not native English speakers or individuals living in poverty. It may also include those with access and functional needs.

Key Messages and Desired Outcomes

(The message used must have the exact wording for CRS credit.)

Message	Desired Outcome	CRS Priority Topics (for comparison only)
<p>A. Know your risk of flooding A2. Where it can rain, it can flood. (Anywhere it can rain...) Visit Floodsmart.gov to find out what you can do about your flood risk</p> <p>B. Flood risk still exists! Call City of Tulsa’s Customer Care Center at 311 to find out the flood hazards on your property.</p>	A/B. More requests for flood information and/or elevation certificates	Know your flood hazard
C. Buy a flood insurance policy (Buy your flood coverage)	C. Increase in the number of flood insurance policies	Insure your property for your flood hazard
D. Turn around, don’t drown®	D. Fewer deaths due to drowning, or reports of water rescues or police ticketing drivers who ignore barricades	Protect people from the hazard
E. Call City of Tulsa’s Customer Care Center at 311 to find out ways to protect your property from flooding	E. More requests for information on flood-resistant construction and rehabilitation	Protect your property from the hazard
<p>F1. Get a building permit when constructing in flood prone areas.</p> <p>F2. Get a building permit when installing safe rooms in flood prone areas.</p>	F. Fewer floodplain violations and an increase in number of City- registered tornado shelters within flood-prone areas	Build responsibly
G. Save Our Streams®	G. Measured increase in water quality in watershed	Protect natural floodplain functions
H. Use Low Impact Development (LID) techniques to prevent or reduce flooding on your property	H. More requests for information on low impact development, or increase in related building permits	PPI Additional Topic: Low Impact Development
I. Download the Tulsa Ready App	I. Increase in number of people downloading Tulsa Ready App	PPI Additional Topic: General Preparedness
J. Make a plan to protect your business	J. More businesses report they have developed an emergency and business continuity plan after training	PPI Additional Topic: Business Preparedness

<p>K. When seeking shelter during severe weather, avoid flood prone areas</p>	<p>K. Fewer reports of people seeking shelter in culverts and areas prone to flash flooding.</p>	<p>PPI Additional Topic: Tornado Preparedness</p>
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STATUS OF PROJECTS IMPLEMENTED

The following lists provide a summary of the outreach projects (OP) and flood response projects (FRP):

OP 1: City Life Utility Bill Stuffer: Completed

- November, 2023
- January, 2024
- February, 2024
- March, 2024
- April, 2024
- May, 2024
- July, 2024
- September, 2024

OP 2: Annual Notification Mailing to Repetitive Loss Areas: Completed in July, 2024

OP 3: Annual Notification Mailing to City Regulatory and SFHA properties: Completed in July, 2024

OP 4: Media Releases (Press Inquiries, Broadcast Media, Commercials, Public Service Announcements): Completed

- May 3, 2024 – Flood Awareness and flood tips

OP 5: Social Media / Mobile App Outreach: Completed

This year there were numerous posts by the City of Tulsa that mentioned flooding, flood insurance, disaster preparedness and clean streams topics, including:

- Flood safety procedures, important information on flood insurance and tips on what to do in a flood.
- Helping residents learn more about the city's watersheds and the importance of protecting watersheds, including a link to the My Watershed map.
- Reminder to residents about keeping Tulsa's streams clean and healthy.
- Encouraging residents to be mindful of where trash goes because of its impact on the health of our local streams and aquatic life.
- Reminders to residents about the City's Rain Barrel sale (with an image of a rain barrel and the "Save Our Streams" logo).
- Reminder to residents that most homeowners' policies don't cover flood damage and that they need to get flood insurance to be fully protected.

- Giving residents tips on low-impact development to slow the flow of stormwater runoff and keep harmful pollutants from entering our waterways (with an infographic of tips and the “Save Our Streams” logo).
- Reminding residents that when leaves and grass are blown or washed down the street, storm drains can flood and lawn chemicals can enter our streams and harm our aquatic life (provided tips to keep streams clean and safe, the “Save Our Streams” logo and a link to tulsastreams.com).

OP 6: Brochures and Materials: Completed/Maintained

- **Flood Information Brochure**
 - Brochure includes a link directing the public to the Map My House viewer. Distributed at the October 2023 Tulsa State Fair and the 2024 Home and Garden Show.
- **Levee and West Tulsa Flood Risk Brochure**
 - Brochure distributed at the October 2023 Tulsa State Fair and the 2024 Home and Garden Show.
- **Real Estate Flood Education Brochure**
 - Brochure includes a link directing the public to the Map My House viewer. Distributed at the October 2023 Tulsa State Fair and the 2024 Home and Garden Show.
- **Flood Insurance Brochure**
 - Brochure includes information about flood insurance for residents.

OP 7: Presentations and Exhibits: Completed

Presentations from October 2023 – June 2024:

- OSU Tulsa - Stormwater permit education, October 4, 2023
- Sustainable Tulsa - Education and material distribution, October 12, 2023
- Tulsa Parks - Stormwater education materials distributed, October 21, 2023
- Internal Training Stormwater Department, October 25, 2023 - October 26, 2023
- Power Services of Oklahoma and Geothermal Considerations – Presentation on stormwater quality October 25, 2023
- Trash 4 Treat Event, October 28, 2023
- TPS - Central Middle School Stormwater Education, November 2, 2023
- TPS - East Central Middle School Stormwater Education, November 3, 2023
- TPS - Edison Middle School Stormwater Education, November 9, 2023
- TPS - Hale Middle School Stormwater Education, November 16, 2023

- TPS - Monroe Middle School Stormwater Education, November 30, 2023
- TPS - Will Rogers Middle School Stormwater Education, December 7, 2023
- Boy Scouts Creek Cleanup, December 9, 2023
- TPS - Webster Middle School Stormwater Education, December 14, 2023
- TPS - Carver Middle School Stormwater Education, February 1, 2024
- TPS - Central Middle School Stormwater Education, February 2, 2024
- TPS - East Central Middle School Stormwater Education February 8, 2024
- TPS - Edison Middle School Stormwater Education February 9, 2024
- Butterflies, Birds and Bees Meadow Workshop February 10, 2024
- Construction Contractor Education, February 14, 2024
- TPS - Hale Middle School Stormwater Education, February 16, 2024
- TPS - Memorial Middle School Stormwater Education, February 22, 2024
- Internal Erosion Control Training, February 22, 2024
- TPS - Monroe Middle School Stormwater Education, February 23, 2024
- Butterflies, Birds, and Bees Meadow Workshop February 24, 2024
- TPS - Met Middle School Stormwater Education, February 29, 2024
- TPS - Will Rogers Middle School Stormwater Education, March 1, 2024
- Home and Garden Show, March 7, 2024 – March 10, 2024
- Internal Streets and Stormwater Training, March 20, 2024 – March 21, 2024
- Sustainable Tulsa, First Thursday Event April 4, 2024
- Oklahoma Clean Lakes and Watersheds Association Conference, April 10-11, 2024
- Crow Creek Watershed Springfest, April 12, 2024
- Great Tulsa Cleanup, April 1-30, 2024
- Chandler Park Earth Day Celebration, April 20, 2024
- Tulsa Parks Department Fishing Derby, April 27, 2024
- Rain Barrel Sale May 3-4 and May 10-11, 2024
- Tulsa Drillers Game, June 26, 2024

OP 9: High Water Mark Signs and other outdoor public information signage/display (Dump no waste drains to river, LID, flood info, evacuation, watershed signs): Assessed and maintained throughout the year.

OP 10: Mailout from elected officials – Prepared a letter signed by the Mayor to be mailed to all property owners in the floodplain encouraging them to buy flood insurance and providing a more detailed explanation of availability: Completed in July, 2024

Other items under Outreach Projects

The following items, although not outreach projects, are included as part of our PPI and are to be promoted as a resource in the above outreach projects.

- Flood Protection Advice and Assistance
- Map Information Service
- Stormwater Related Website Content

PROGRESS TOWARD DESIRED OUTCOMES

Tulsa made continued progress to further notify citizens of flood risk and preparedness. In 2024-2025 the City of Tulsa will update progress of the Flood Insurance Coverage Improvement Plan and determine the effectiveness of PPI outreach. Progress towards increased flood insurance coverage will be reported in the next annual report.

CHANGES FOR 2024-2025

At this time, no changes are recommended to the PPI messages or outcomes. In 2025 the PPI will plan to host at least one event in partnership with the Oklahoma Floodplain Managers Association, USACE, National Weather Service, TAEMA, and the Muscogee Nation.

PUBLIC REVIEW NOTICE

The contents of this report are considered to be public knowledge and have been prepared for total public disclosure. Copies of the report have been posted on the City's website. Any questions or comments regarding the contents of this report should be directed to:

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