



WATER AND SEWER

175 E 2nd St, Suite 1300
Tulsa, OK 74103

DATE:
June 17, 2026

A MESSAGE FROM MAYOR MONROE NICHOLS IV

Dear Property Owner,

There are several opportunities to protect your property against the possibility of flooding in the future, and I want to encourage you to take advantage of the protections available to you. City records show that your property is located within the Federal Emergency Management Agency (FEMA) Special Flood Hazard Zone. Due to the increased risks of properties within the Special Flood Hazard Zone, the City of Tulsa is providing you with additional information on your flood risk and insurance coverage availability.

The Special Flood Hazard Area, also known as the 1% or 100-year floodplain, has a 1% chance of a flood occurring during any given year. Statistically, structures in this area have a 26% chance of flooding over the course of a 30-year mortgage.

Because traditional homeowners' insurance does not cover flooding, homeowners must purchase a separate flood insurance policy to be covered in the event of a flood. You can reach out to your current insurance provider to add flood insurance to your policy. Federally backed mortgages such as VA, FHA, or HUD are mandated by federal law to carry flood insurance.

The City of Tulsa participates in FEMA's Community Rating System and is currently one of only two communities nationwide with a Class 1 rating. This qualifies properties in the city limits for a 45% discount on flood insurance through the National Flood Insurance Program. Speak directly with your insurance provider to take advantage of this discount.

If you need more information on flood insurance, flood risk, or assistance with an existing drainage problem, I encourage you to contact the City of Tulsa Customer Care Center by dialing 311 or sending them an email to tulsa311@cityoftulsa.org. Additional material is also available at www.cityoftulsa.org/floodcontrol or www.FloodSmart.gov.

With any potential emergency, it is critical to take proactive steps to prepare for disasters or know how to prevent damage to your property. I would strongly encourage you to take action now to add flood insurance to your home, business or property so that if flooding were to happen, you are already protected.

Sincerely,

A handwritten signature in blue ink, appearing to read "Monroe Nichols IV".

Monroe Nichols IV
MAYOR | CITY OF TULSA