



DATE:

September 30, 2026

Resident/Property Owner

ADDRESS Tulsa, Oklahoma

ZIP CODE

RE: REPETITIVE FLOOD LOSS INFORMATION

Your property is in or near an area that has experienced repeated flooding, known as a Repetitive Loss Area (RLA). The City of Tulsa is committed to helping residents understand their flood risk and take steps to protect their homes. If you have questions or need assistance, call the City of Tulsa Customer Care Center at 311. Staff can review flood history for your neighborhood and talk with you about options to reduce risk.

Why This Matters

Flooding can cause serious damage and create safety hazards. Homes in Repetitive Loss Areas are more likely to experience future flooding. Understanding this risk helps you make informed decisions—like preparing an emergency plan or obtaining flood insurance—to better protect your home and family.

What is a Repetitive Loss Area?

A Repetitive Loss Area includes properties that have had multiple flood insurance claims and nearby homes facing similar conditions. A Repetitive Loss Property is one that has had two or more flood insurance claims over \$1,000 within a 10-year period since 1978. Although these properties make up only a small number of insured buildings, they account for a large share of flood insurance claims.

Steps You Can Take to Protect Your Property

Buy Flood Insurance

Homeowner's insurance does not cover flood damage. Flood insurance is available to all properties, whether inside or outside the floodplain. It can help cover repair costs and, in some cases, elevation of substantially damaged buildings.

Create an Emergency Plan

Prepare a family flood plan so everyone knows where to go and what to do when a warning is issued. Make a list of emergency contacts and learn how to safely shut off electricity and gas.



Stay Informed

Download the Tulsa Ready App to receive alerts and be prepared to evacuate if necessary.

Flood Insurance Discounts

Tulsa participates in FEMA's Community Rating System and has achieved a **Class 1 rating**, one of only two cities nationwide to reach this level. Because of this, residents receive a **45% discount** on flood insurance premiums.

Learn More About Flooding in Your Area

The City of Tulsa has prepared Repetitive Loss Area Reports that explain flooding issues in your neighborhood and potential solutions. These reports, along with this letter and the Repetitive Loss Area Notice brochure, are available at: <https://cityoftulsa.org/RLA>. You may request a printed copy of the RLA report for your property or provide comments using the contact information below. Your feedback is valuable and helps us identify concerns and improve flood protection efforts.

Contact Information

For more information about flood insurance and flood risk, visit www.floodsmart.gov or contact the City of Tulsa Customer Care Center at 311 or (918) 596-7777.

Sincerely,

A handwritten signature in blue ink that reads "Joan M. Gausvik".

Joan M. Gausvik, P.E.
Planning and Asset Management
City of Tulsa Water and Sewer Department