



FLOOD PREPARATION

Flood preparation tips

- Download the **Tulsa-Ready** app to your phone.
- **Make a plan to protect your business or home in case of flooding.**
- Prepare a family flood and disaster plan for use if a flood warning is issued.
- Place photocopies of inventory records, insurance policies, deeds, automobile titles, credit card account numbers, and other valuable papers at a location away from your house, such as a safe deposit box.



IF FLOODING OCCURS

Flood facts and tips

- Remember the phrase “**Turn Around, Don’t Drown**”® and avoid driving through a flooded area.
- When seeking shelter during severe weather, avoid flood-prone areas such as culverts or drainage tunnels.
- Flood waters can rise rapidly. Be prepared to evacuate before the water reaches your property.
- If you’re caught in the house by floodwater, move to the second floor or to the roof. Take warm clothing, a flashlight, and a mobile device and/or radio with you. Wait for help.
- Don’t walk through flowing water! Currents can be deceptive – 6 inches of moving water can sweep you off your feet.
- When rising water from creeks, streams, or rivers is projected to threaten structures in the area, outdoor warning sirens will be activated – **the warning will be an alternating high-low siren that lasts for three minutes and will repeat every 30 minutes for the duration of the flood risk.**



WHAT TO DO AFTER

Flood recovery tips

- Report flooding inside a building as soon as possible by calling the City of Tulsa’s Customer Care Center (311).
- Before entering a flooded building, check for structural damage and turn off outside gas lines to your meter. Let the building air out for several minutes before entering.
- Watch for electrical shorts and live wires while turning off the main power switch. Stay away from power lines and electrical wires – electricity can travel through water.
- Cover broken windows and holes in the roof or walls to prevent further weather damage.
- Proceed with immediate cleanup measures to reduce any health hazards. Take pictures of items being discarded and show them to the insurance appraiser for verification.
- City of Tulsa building permits are required prior to making any repairs to a flood damaged building.



SAVE OUR STREAMS

You can help

- All storm sewer systems in Tulsa drain to the Arkansas River or to Bird Creek and are monitored regularly for regulatory compliance. Putting foreign substances into the drainage system can also cause flooding and is a City ordinance violation punishable by fines of up to \$1,000/day.
- Storm drainage systems are maintained regularly to help prevent water from backing up into streets and homes. If you spot a blocked drain, call 311.
- To learn more on how you can Save Our Streams by reducing pollution and preventing water from backing up into streets and homes, visit the City of Tulsa’s Save Our Streams site at **tulsastreams.com**

2026 City of Tulsa Official Floodplain Notice



YOUR PROPERTY IS AT RISK OF FLOODING



Your property is in or near an area subject to flooding. It may be within a Federal Emergency Management Agency (FEMA) Special Flood Hazard Area (SFHA) or the City of Tulsa’s Regulatory Floodplain.

To help you, Tulsa has established an award-winning, comprehensive floodplain management program that is cited as a national model. Overall, the risk of flooding has been substantially reduced—but it’s still important for you to know the facts about flooding.

KNOW YOUR RISK OF FLOODING

- Floods are the number-one disaster in the United States.
- **Everyone is at risk** — even those who don’t live close to rivers and creeks. Wherever it can rain, it can flood.
- A home located in a high-risk flood area is more likely to be damaged by a flood than by a fire.

TO FIND OUT THE FLOOD HAZARDS ON YOUR PROPERTY AND WHAT YOU CAN DO ABOUT YOUR FLOOD RISK, CALL OR VISIT:

City of Tulsa Customer Care Center
311 or 918-596-7777 | cityoftulsa.org/floodcontrol

Do not forward.
Return postage guaranteed.
IMPORTANT INFORMATION.
PLEASE RETAIN.

City of Tulsa
Water and Sewer Department
175 E. 2nd St., Suite 1300
Tulsa, OK 74103



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FLOOD INSURANCE

Facts and tips

You need flood insurance if your home is located in or near a high-risk flood zone. The good news is that anyone can purchase flood insurance, even for a property outside the floodplain.

- **Buy a flood insurance policy.**
- Typical homeowner's insurance policies do not cover flood losses.
- According to FEMA, your home has a 26 percent chance of flooding during the life of a 30-year mortgage if located in the 100-year (1% Annual Chance) floodplain.
- Up to 25 percent of all flood insurance claims come from flooded structures outside of high-risk flood zones.
- City of Tulsa residents receive a 45 percent discount on flood insurance for their homes.
- Renters can purchase insurance coverage for their contents even if the owner does not insure the structure.



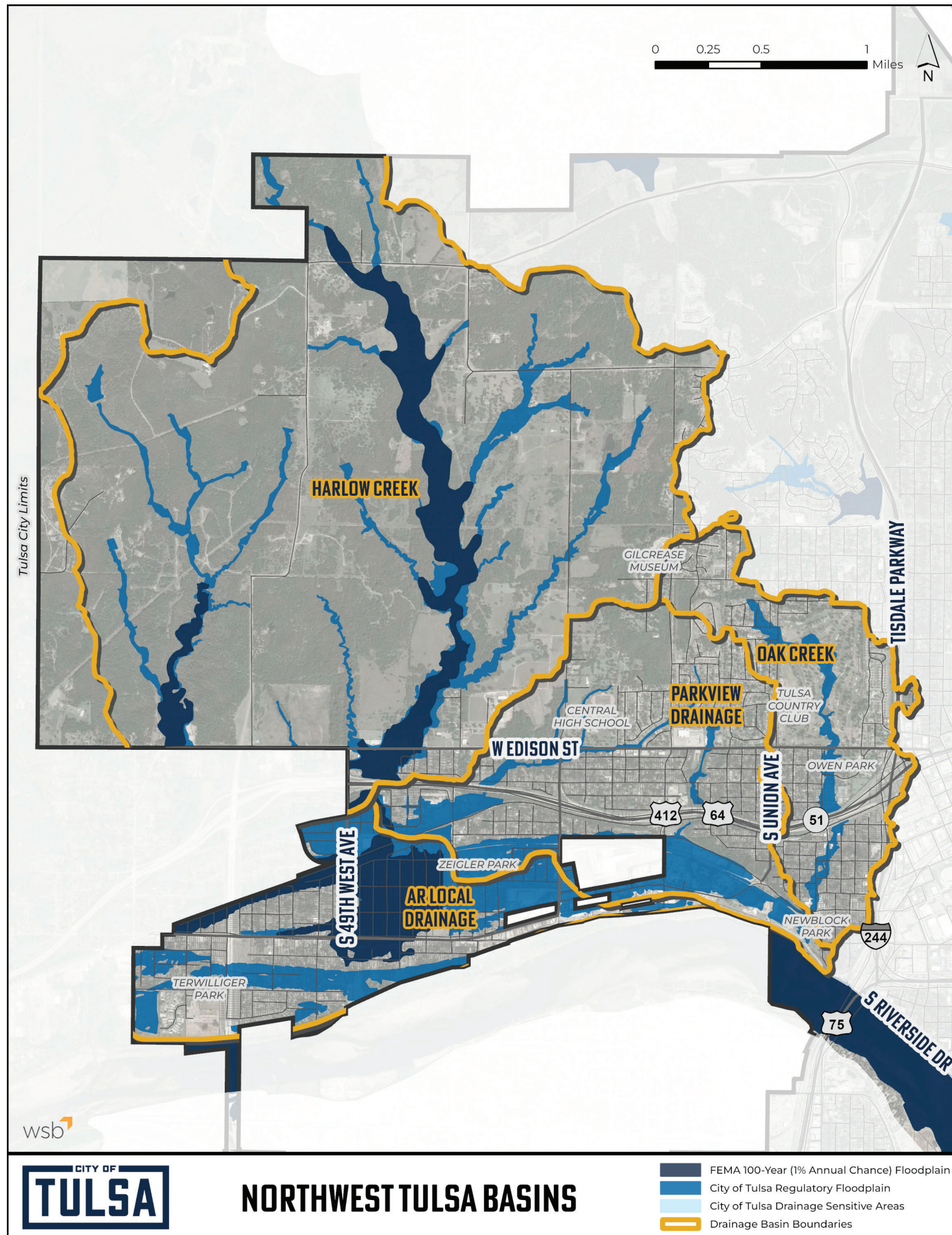
PROTECT YOUR HOME

Minimize your risk

Looking for ways to reduce the chance of flood damage on your property? Here are several good tips:

- Raise your house above the 100-year (1% Annual Chance) flood elevation.
- Perform wet or dry flood-proofing.
- Keep water away from your house by re-grading your lot.
- Install check valves on sewer lines to prevent back-ups into the house.
- Keep materials like sandbags, plywood, plastic sheeting and lumber handy for emergencies.

For additional information on flood mitigation measures, visit FEMA at: [floodsmart.gov](https://www.floodsmart.gov) or call the City of Tulsa's Customer Care Center at 311 or 918-596-7777.



BUILDING PERMITS

Building in flood-prone areas

To find out if your home or business is in a floodplain, check maps at maps.cityoftulsa.org/floodplains or call the Customer Care Center at 311. The City can provide a free flood zone determination for all properties located in the corporate boundaries. City engineers are available to help you understand the flood risk to your property, interpret floodplain maps, explain flood insurance and development/building requirements, and provide technical assistance to help protect your property from flooding.

- Get a building permit when constructing in flood-prone areas.
- Get a building permit when installing safe rooms in flood-prone areas.
- Use Low Impact Development (LID) techniques to prevent or reduce flooding on your property.
- All construction in mapped floodplains, including filling, must have a flood impact analysis, done by an engineer, showing the project will not increase flood damage to neighboring properties.
- FEMA elevation certificates are required for all property owners wishing to purchase flood insurance. In fact, elevation certificates are required on any structure built in the Tulsa Regulatory Floodplain, or on which substantial improvements have been made after Oct. 1, 1991.

Flood insurance can be a life-saver when tragedy strikes.

Learn about Tulsa's flood control programs.

Want to learn more about the City of Tulsa's stormwater and floodplain management? Use this QR code.

