Repetitive Loss Area Planning

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3.4 square miles – Fully Urbanized – 524 Structures in Floodplain
Recommended Plan

3 Detention Ponds, Conveyance Feature, Limited Acquisition
City of Tulsa 2017 Official Notice

Flood Hazard Information About Your Property

Your property is located in or near an area with a high risk of flooding. It may be within a FEMA Special Flood Hazard Area (SFHA), or the Regulatory Floodplain within the City of Tulsa.

What is the risk?
Floods are the number one disaster in the United States. Everyone is at risk – even those that do not live close to rivers and creeks. Floods happen as a result of heavy rain, snowmelt, lake or reservoir overtopping, dam breaching, and drainage from heavy storms. jars. Just because you haven't experienced flooding in the past, doesn't mean you won’t in the future. Flood risk isn't just based on history; it can change due to building and land development. Over the life of a 30-year loan, a home located in a high risk flood area is more likely to be damaged by a flood than fire.

Know your risk of flooding. To learn more about your risk of flooding visit www.floodsmart.gov or contact the City of Tulsa Customer Care Center by dialing 311 or (918) 596-7777.

City of Tulsa’s Annual Floodplain Notification

Flood Insurance Available for All Properties in Tulsa
If your home is located in a high-risk flood area, you must have flood insurance. According to FEMA, there is a 30 percent chance of a 17-year mortgage being damaged by a flood during the life of a 30-year mortgage. Up to 100 percent of all National Flood Insurance Program claims come from structures outside of high-risk areas. City of Tulsa residents receive a 10 percent discount on flood insurance for homes in a Special Flood Hazard Area (SFHA) and a 10 percent discount for other properties. Most homeowners’ policies do not cover flood losses. You can protect your home and contents with flood insurance from the NFIP. You should obtain flood insurance coverage for both the structure and contents. There can be more damage to the contents than the structure. Renters can buy coverage regardless of the owner's flood insurance status.

Flood insurance is required by law in order to obtain federally insured financing for new, built, or purchased properties. Ask the owner about flood insurance coverage or contact your insurance provider. Contact the City of Tulsa Floodplain Engineer Bill Robinson at Floodplain Administration, 620 S Lewis, Suite 210, (918) 596-7777.
Tulsa is located on one of the most ecostatic areas of Oklahoma. Unfortunately, many locations within the city suffer severe flood damage when normal storm strike. Some of those flood-prone areas are not in a designated floodplain.

In the 1970s and ’80s, Tulsa County had the most federal disaster declarations in the nation. In 1984, a flash flood caused $100 million in damages and 14 deaths.

Since that time, Tulsa has made tremendous progress with dozens of flood control projects and additional projects are planned. 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 not eliminated.

Because of this climate and location, Tulsa can never be considered 100% safe from flooding. Spilling is our most valuable asset.

This map provides general guidance on the location of the regulatory floodplain within the City of Tulsa. Blue areas on this map locate the regulatory floodplain in Tulsa. It is not to be used for flood insurance or regulatory purposes.

Tulsa’s Natural Floodplains

Many of Tulsa’s streams and floodplains are beautiful natural open-space areas and have been preserved for recreational activities, as wetland habitat for wildlife, and open to the public. Several damage improvements in the City include planting of special water plants and grasses to filter impurities from stormwater runoff. These low-impact development (LID) projects improve water quality and quantity. LID includes rain gardens and pervious materials which also serve to preserve the natural and historical function of the City’s floodplains.

You Can Protect Your Property From Flooding

Floodproofing buildings can help reduce the potential for flood damage to structures and their contents. A building permit may be required for this type of work. If your property is located where you can satisfy minimum floodproofing, you could pay to inspect your property. Several informative brochures may be checked out at your library and copies can be obtained for free from FEMA.

Other Flood Mitigation Measures you might consider include:

- Raising your house above flood levels
- Watetot Dry floodproofing
- Keep water away by re-grading your lot
- Alter a small floodplain or addition
- Install a valve to prevent water back-up
- Repairs and maintenance to prevent or reduce flooding
- Remember that drainage structures perform much better when kept clear of brush and debris.

City staff is available to discuss specific details with you or make site visits to make recommendations during normal business hours—call the City of Tulsa Customer Care Center at 311 or (918) 596-7777.

For additional information on Flood Mitigation Measures that you can make, visit the FEMA website at www.fema.gov.

Permits are Required Before You Build

A floodplain permit must be obtained from the City of Tulsa before commencing any development, including grading or filling in the floodplain. Any activity outside the floodplain, but within a natural or man-made watercourse also requires a permit.

For a free flood zone determination, contact the Customer Care Center with the correct address at 311 or (918) 596-7777 for assistance.

For more information on floodplain development permits, contact the City of Tulsa Development Services, 1750 E 2nd St., 4th floor, at Tulsa Library, or visit www.city.tulsa.org.

New floodplain buildings must be protected from flood damage. Tulsa’s building codes require that new buildings must be elevated one (1) foot above the Regulatory Elevation.
Repetitive Loss Property

Any NFIP Insured Property filing two or more Claims for more than $1,000 in any 10 year period
Repetitive Loss Properties account for only 1% of Insured Properties, but Account for over 30% of all Flood Insurance Claims Payments.

Over 25% of all Flood Insurance Claims are not located in a Floodplain, but are due to Overland Flow.
88 repetitive loss properties
Repetitive Loss Area

A Repetitive Loss Area is located in the same vicinity/area which may have been flooded, but may not have filed insurance claims.
Repetitive Loss Area Plan

Objective:

To identify RLA properties vulnerable to the flood event that damaged the Repetitive Loss Property, and identify the most cost-effective solution to protect the RLA properties.
Repetitive Loss Area # 23

Joe Creek Area
E. 56th St. & S. Birmingham Ave.

June 18, 2017
Contents

I. Background
II. Location
III. History
IV. Research & Analysis
V. Mitigation Measures
Joe Creek Drainage Basins

Repetitive Loss Areas
Site Visit & Investigate the Repetitive Loss Property
Investigate the Immediate Area Around the Repetitive Loss Property
Topography Slope & Grade

- 0-2% Slope
- 2-4% Slope
- More than 4% Slope

Revised Project Boundary
Ridgeline
Joe Creek Mainstem

Legend:
- RLA Area O-line
- 2010 Contours
  - 10 Ft
  - 2 Ft
- FLOODWAY
- SPT/IA
- TRPP
- City Limits
- River/Stream

For Internal Use Only. Privacy Act Protected Information.
Recommended Repetitive Loss Area

Slab-on-Grade Structures
Vineyard Town Home Drainage
(looking South to 55th Pl.)
Open World Apartments
Looking South to 55th Pl.
Open World Apts., Drainage to 55th Place
E. 55th Place, looking East
Current 2014 Flood Insurance Policies

Townhome Drainage
55th Place Slab-on-Grade
Slab-on-Grade Duplex
2017 Repetitive Loss Area Notice

Your property is located in or near an area of Repetitive Flood Losses. The sources of flooding or drainage problems may be from nearby streams or shallow overland flow flooding.

Repetitive Flood Losses

Floods are the number one disaster in the United States. Everyone is at risk—particularly properties located in repetitive loss areas. You should know your risk of flooding. To learn more about your property’s risk of flooding contact the City of Tulsa Customer Care Center by dialing 311 or (918) 596-7777.

A Repetitive Loss Property is a property for which two or more flood insurance claims of more than $1,000 have been paid by the National Flood Insurance Program (NFIP) within any 10-year period since 1978.

A Repetitive Loss Area is a portion of the community that includes buildings on the Federal Emergency Management Agency’s (FEMA) list of repetitive losses and also any nearby properties that may be subject to the same or similar flooding conditions.

Flood risk still exists! You have options if you live in a repetitive loss or flood prone area. In some cases federal funding is available to help pay the cost of mitigation projects. Call the Customer Care Center at 311 or (918) 596-7777 for more information.

You Can Protect Your Property From Flooding

Flood Mitigation Measures you might consider include:
- Raising your house above flood levels
- Wet or dry floodproofing
- Keep water away from re-grading your lot
- Build a small floodwall or earthen dam
- Install a check valve to prevent sewer back-up
- Keep materials like sandbags, plywood, plastic sheeting and lumber handy for emergency waterproofing
- Clean drainage ditches—they perform much better when kept clear of brush and debris

City staff is available to discuss specific details with you or make site visits and provide recommendations to reduce your risk of flooding—call the Customer Care Center at 311 or (918) 596-7777 for assistance.

For additional information on Flood Mitigation, visit the FEMA website at www.floodsmart.gov

Flood Insurance Available for All Properties in Tulsa

According to FEMA, if your home is located in a high-risk flood zone, there is a 26 percent chance it will flood during the life of a 30-year mortgage. Up to 25 percent of all flood insurance claims come from structures outside of high-risk areas. Properties owners in Tulsa receive up to a 40 percent discount on flood insurance. Most homeowners' policies do not cover flood losses.

You need flood insurance coverage for both the structure and contents. There can be more damage to the contents than the structure. Renters can buy contents coverage even if the owner does not insure the structure. There is a 30-day waiting period before the policy becomes effective.

Flood insurance is required by law in order to obtain federally secured financing to buy, build, or renovate a structure located in a floodplain. This financing includes federal grants, FHA and VA loans, and most conventional mortgage loans.

To learn more about flood insurance, contact any licensed property insurance agent or call City of Tulsa Floodplain Engineer Bill Roisen at 918-596-0475 or Floodplain Administrator Laura Hendrix at 918-596-0465.

Permits are Required Before You Build

Get a building permit when constructing in flood-prone areas. Permits are required before commencing any development, whether new or retrofit construction, including grading or filling in the floodplain.

For a free flood zone determination, contact the Customer Care Center at the address, parcel number and legal description of the property. A written determination will be e-mailed or forwarded to you. Also, detailed floodplain boundary maps are on file at City Hall, Development Services, 175 E. 2nd St., 4th floor, at Tulsa libraries and at www.cityoftulsa.org.

New buildings in the floodplain must be protected from flood damage. Tulsa’s building code requires that new buildings must be elevated one (1) foot above the regulated floodplain elevation.

Be sure to get a building permit before installing a safe room in flood-prone areas. Out storm cellars can be a dangerous place to shelter from tornadoes if not built to current building code standards, since they may fill up with floodwater or collapse under pressure. Away from home, avoid taking shelter in flood-prone areas such as culverts or drainage tunnels during tornadoes and extremetem events.

Before you begin construction or add on to your existing building, contact the Customer Care Center at 311 or (918) 596-7777. Qualified staff can help you build a safe project and comply with local floodplain policies. This information could not only save you time and money—it could save your life.

Elevation Certificates: Available to Property Owners

Copies of the elevation certificates are available to property owners and their agents. An elevation certificate can help you better understand your risk of flooding and can be requested by contacting the Customer Care Center at 311 or (918) 596-7777. A list of the elevation certificates on file is available on the City website: www.cityoftulsa.org.

Anyone who owns property within the regulated floodplain needs a copy of a FEMA elevation certificate for their property in order to purchase flood insurance through the National Flood Insurance Program (NFIP). The City of Tulsa can supply elevation certificates for...
Meet with Repetitive Loss Area Homeowners
Individual Flood Protection Measures: What You Can Do

- Know & Understand Your Flood Risk
- Make a Disaster Preparedness Plan
- Maintain Nearby Streams, Ditches, Storm Drains
- Purchase & Maintain Flood Insurance
Minimum Criteria for Slab-on-Grade and Drainage Swale
Mitigation Measures:
What The City Can Do

- Develop Mini-Master Drainage Plans for Each RL Area
- Extend/Improve Storm Sewer System to Collect Runoff
- Create Overland Flow Path to Creek
- Create Berms, Swales, Redirect Drainage Away from Homes
- Acquire Flood Prone Homes on a Voluntary Basis
- Improve Conveyance in Creeks to Mitigate Overbank Flooding
- Improve Hydraulic Structures to Reduce Backwater
- Improve Roadside Ditches & Drainage Structures
- Construct Upstream Detention to Reduce Stormwater Runoff
Possible Future City Capital Improvements

- 55th Pl. w/ Curbs & Gutters
- Stormsewers & Inlets