

## Requirements for Development Within a Floodplain

All development within a floodplain requires a permit. Development includes, but is not limited to, all new construction, filling, grading and paving. Substantially damaged or improved structures, where the cost of repair (regardless of the cause of damage) or improvements to a structure, which equals or exceeds 50 percent of the building's market value, also requires building permits and elevation certificates, and are held to the same standards as new construction.

All new construction and substantially improved structures must be built at a minimum of one foot above the floodplain's base flood elevation. This standard provides added protection to structures, but does not eliminate the flooding threat. Contact the Public Works Department for advice before constructing or placing anything in the floodplain to ensure proper regulations are followed.

Without these provisions, subsidized flood insurance through the National Flood Insurance Program would not be available to property owners in Oklahoma City. Any development in the floodplain without a permit is illegal and such activity should be reported to the Public Works Department.

For additional flood information and materials contact the Public Works Department at 297.2581 or visit [www.okc.gov](http://www.okc.gov)

## Flood Safety

Floods are the number one cause of deaths associated with thunderstorms and account for more than 80 national fatalities each year.

- > Turn on local TV, radio or weather radio and stay alert for warnings and floods in progress.
- > Be prepared to evacuate.
- > When a flash flood warning is issued for your area, head for higher ground.
- > Stay away from flood waters. Keep children out of the water; flood water is often contaminated.
- > Do not drive through flooded roadways, turn around, don't drown.
- > Be extra cautious at night, as it is harder to recognize flood dangers.

### What to do after a flood

- > Return home only after officials have declared the area safe.
- > Before entering your home, look for loose power lines and foundation cracks.
- > If you smell natural gas or propane or hear a hissing noise, leave immediately and call 911.

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# FLOOD PROTECTION

How to keep you and your property safe



The City of Oklahoma City wants to help you minimize loss of life and property damage due to a flood. Since you own property or live in a floodplain or high risk area, you are at an increased risk of flooding. Investing in flood insurance will help protect you and your property.



## Flood Vocabulary

**Floodplain:** areas of low lying land adjacent to a creek or river that periodically floods due to heavy rain and overwhelmed drainage systems.

**Flood Hazards:** areas where urban, river and flash flooding have the potential to occur.

**Watershed:** area of land that drains surface water from rain and melting snow/ice to a basin; a common outlet, such as a river, lake or reservoir.

## Flood Insurance

City officials encourage all residents with property adjacent to or within a floodplain to buy flood insurance.

- > Basic homeowner's and renters insurance does not cover floods.
- > Flood insurance required by a bank or loan company comes with a 30-day waiting period before the policy becomes effective. The policy must be renewed annually.

Because the City participates in the National Flood Insurance Program, federally subsidized flood insurance is available to city residents.

For more information about flood insurance, call your insurance agent or visit [www.floodsmart.org](http://www.floodsmart.org)

## Flood Protection Assistance

The City also participates in the Community Rating System (CRS), a federal program that offers discounted flood insurance to communities who implement higher floodplain management standards. Homeowners within a floodplain will receive a discount on their current flood insurance premium renewals after May of 2014.

Flood protection assistance includes site-specific flood and flood related data, data on historical flooding in the neighborhood and sources for financial assistance.

For more information about flood protection assistance, contact the Public Works Department at 297-2581.



## Oklahoma City Watershed

Oklahoma City's watershed drains to four main basins: Deer Creek, Deep Fork, North Canadian River and the South Canadian River. During intense rainfall, urban and flash flooding may occur within all four basins.

River flooding may occur along the North and South Canadian Rivers. Due to the size of watershed basins outside the Oklahoma City limits, river flooding is possible without Oklahoma City receiving rainfall.

### Basin Locations

**Deer Creek:** northwest Oklahoma City.

**Deep Fork:** south of Lake Hefner extending to Lake Arcadia at the northern city limits.

**North Canadian River:** stretches from Lake Overholser to the northeast city limits.

**South Canadian River:** is located along the southern city limits.

For real-time river gauge information, visit [www.usgs.gov](http://www.usgs.gov)