



CITY OF
Tulsa
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Repetitive Loss Area # 63

**Little Joe Creek
E. 56th St. & S. Hudson Pl. Area**



August 17, 2017



SWIFT WATER RESOURCES ENGINEERING, LLC
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Bill Robison, P.E., CFM
Engineering Services



ENGINEERING SERVICES

August 17, 2017

Dear Resident/Property Owner:

Once considered the most flood-prone city in America, Tulsa has worked hard to reduce or eliminate flooding of its homes and neighborhoods. The City joined the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP) in 1974 and through decades of effort is now recognized as a national leader in flood hazard mitigation. As a result, property owners in Tulsa receive as much as 40% discount on their flood insurance.

A key component of the NFIP has been its focus on Repetitive Loss Properties, which make up only 1 percent of insured properties, but account for over 30 percent of flood insurance claims payments. A Repetitive Loss Property is defined by FEMA as any property that has been paid two or more flood insurance claims of \$1,000 or more in a 10-year time period.

The NFIP recently expanded its flood hazard mitigation program to include the identification of "Repetitive Loss Areas" (RLA)—those properties near an existing Repetitive Loss Property that may be subject to the same general flooding conditions. In most instances, 95% of the properties in an RLA will never have experienced flooding—especially if the cause of damage is shallow, overland flow due to local drainage conditions. Once the City has identified an RLA, we are required to contact the residents of the area and work together to develop a plan to reduce or eliminate flooding in the neighborhood.

Your property has been identified as being in a Repetitive Loss Area. We want to re-emphasize that this does not mean your property has flooded or is even likely to flood—only that it is in the same area, and in a similar geographical situation, as an existing Repetitive Loss Property.

We would like to invite you to participate in our flood prevention and mitigation efforts for your neighborhood. We need your input. What can we do, working together, to eliminate potential flood losses in your area? We look forward to hearing from you.

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

Sincerely,
CITY OF TULSA, ENGINEERING SERVICES

Bill Robison, P.E., CFM
Senior Special Projects Engineer
Stormwater Project Coordination

Contents

Acknowledgements	iii
Overview	1
I. Background	2
II. Location	3
III. History	3
Development.....	3
Flooding.....	4
Improvements	4
IV. Research and Analysis	4
Agencies and Organizations	4
Plans, Studies and Documents	5
Capital Improvements Plans	5
Flood Insurance Data	5
Claims Data.....	5
Field Surveys and Site Visits	5
Review Drainage Patterns.....	5
Structures	6
Structure Type.....	6
Foundation Type.....	6
Condition of Structures.....	6
Notification	6
Annual Floodplain Notification	6
Annual Repetitive Loss Area Notification.....	6
Property Owners/Residents Notification	8
Public Participation and Involvement.....	8
Property Owner Response to Notifications.....	8
Conclusions.....	8
V. Mitigation Measures	8
Overview.....	8
Individual Flood Protection Measures: What You Can Do	8
Know and Understand Your Flood Risk.....	9
Make a Disaster Preparedness Plan	9
Create Berms, Swales or Redirected Drainage.....	9
Install Local, Property-Specific Paving, Plantings and Catchment Basins	9
Acquisition.....	10
Elevate Your Structure.....	10
Dry Floodproof Your Structure	10
Wet Floodproof Your Building.....	10

Wet Floodproof Your Garage	10
Elevate Damage-Prone Components	10
Maintain Nearby Streams, Ditches, and Storm Drains	11
Correct Sanitary Sewer Backup Problems	11
Purchase and Maintain Flood Insurance	11
Repetitive Loss Area Mitigation Measures: What the City Can Do.....	11
VI. Funding	12
VII. Conclusions and Recommendations	12

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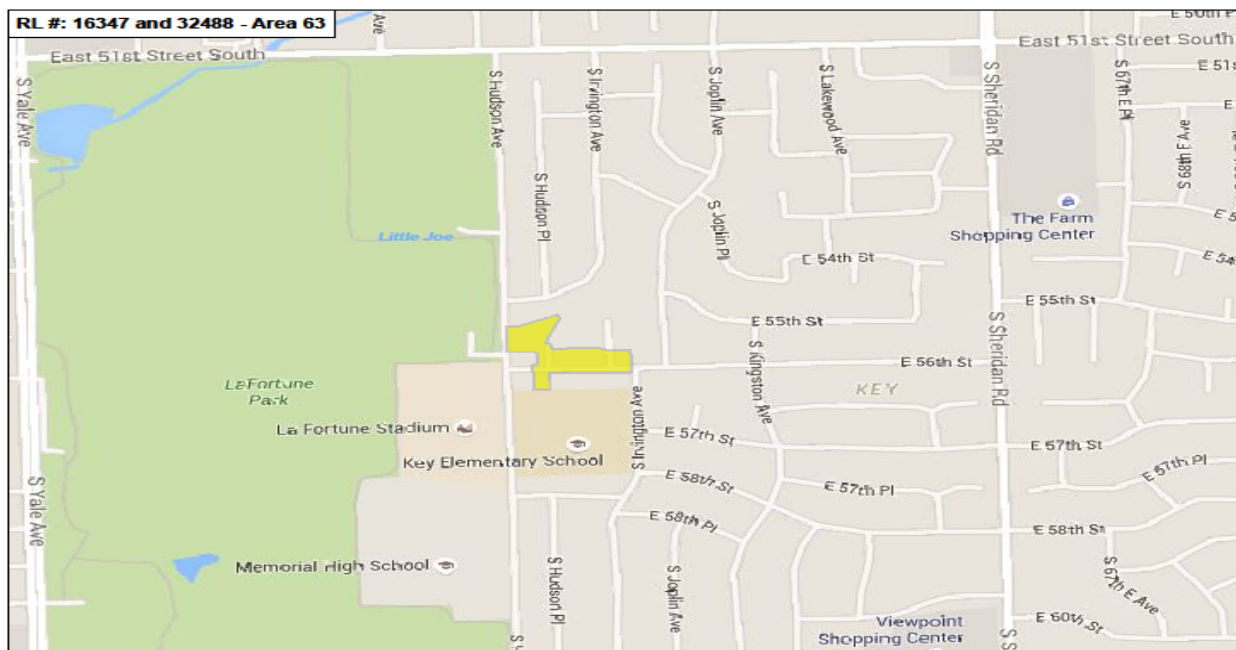
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Repetitive Loss Area # 63

Little Joe Creek E. 56th St. & S. Hudson Ave. Area

Overview

Repetitive Loss Area (RLA) #63 is located east of LaFortune Park, between S. Hudson Ave. and S. Irvington Ave., and south from Little Joe Creek to E. 56th St. The RLA is about 5 miles above Joe Creek's junction with the Arkansas River. There are seven single-family residences and two Repetitive Loss Properties in the RLA. The homes were built between 1961 and 1964, and are predominantly ranch-style frame structures with brick facia in Fair to Very Good condition. Between 1979 and 1984 overbank flooding from Little Joe Creek and street flooding along E. 56th St. generated seven damage claims totaling \$20,201. Three of the claims were in 1979, two in 1984, and one each in 1981 and 1982. The individual claims averaged about \$3,000, and ranged from a low of \$215 to a high of \$7,286. Four claims totaled \$19,724—or 97% of the damage, and three of these were for a single residence—one of the local Repetitive Loss Properties. Channel modifications by the City and the US Army Corps of Engineers in the 1980s removed most—but not all—of this area from FEMA's Special Flood Hazard Area (SFHA) and the City of Tulsa's Regulatory Floodplain (TRFP), and storm sewer enlargements in the neighborhood in the 1990s ended street flooding along 56th Ave. What flooding remains is primarily due to shallow backup along Little Joe Creek east of the Hudson Ave. bridge and local drainage problems in the generally level terrain.



RLA #63 is located on the south side of Little Joe Creek between S. Hudson Ave. and S. Irvington Ave., and south from the creek to E. 56th St.

The general location of RLA #63 is shown on the map above, and on the more detailed photo/topography map on page 5. The detailed map identifies residential properties, County Assessor parcels, floodplains and the existing storm sewers system.

I. Background

During the post-World War building boom of the 1950s and 1960s, Tulsa expanded rapidly east and south into the basins of Mingo and Joe creeks. Because of the city's climate and the broad floodplains along these creeks, this growth brought with it an increased risk of flooding. And indeed, by the mid-1980s floods were occurring almost yearly and flooding had become Tulsa's most destructive natural hazard. One researcher at the time declared Tulsa "the most flood-prone community in the nation."

Tulsa was not unique in its rapid post-war development and attendant risks. Cities across America were experiencing similar problems as they spread out into prosperous subdivisions. In response, the U.S. Congress created the National Flood Insurance Program (NFIP) in 1968 to help property owners protect themselves from flood losses. The NFIP offered flood insurance to homeowners, renters, and business owners if their community participated in the NFIP and agreed to adopt and enforce ordinances that met or exceeded FEMA requirements for reducing the risk of flooding.

Tulsa joined the NFIP in 1974, and through great effort and considerable expense has significantly reduced its exposure to flooding. As a result, Tulsa has been awarded a Class II rating in the NFIP's Community Rating System (CRS), which grants its residents a 40 percent discount on the cost of flood insurance for structures in the Special Flood Hazard Area (SFHA), also known as the 1% or 100-year floodplain. Since the Biggert-Waters Flood Insurance Reform Act of 2012, many properties have seen a substantial increase in their premiums, making this discount even more important.

For its part, the NFIP is continually faced with the job of paying claims while trying to keep the price of flood insurance at an affordable level. Properties that flood repeatedly—known as "repetitive loss properties," have been a particular problem for the program: Although they make up only 1 percent of insured properties, they account for one-third of all claims payments (about \$200 million a year, or \$4.5 billion to date). A repetitive loss property is defined by FEMA as any property that has been paid two or more flood insurance claims of \$1,000 or more in a 10-year time period.

Consequently, one of the requirements of the CRS is that communities identify all repetitive loss properties in their jurisdiction and work with the owners to find ways to reduce or eliminate future flood damage. This initiative has been very successful in reducing flood losses and claims.

FEMA has recently extended its repetitive loss program to include "Repetitive Loss Areas" (RLA). To maintain a Class II rating in the CRS, Tulsa is now required to analyze the area surrounding each of its repetitive loss properties and identify any neighboring properties (including uninsured ones) that may be subject to the same general flooding conditions. This group of nearby properties is then designated as an RLA. The City is required to contact the owners of the properties in the RLA, inform them that they are located in an area subject to flooding, and develop a plan for mitigating or eliminating flooding in the area, much as has been done for the individual repetitive loss properties.

It is important to note that most of the homes in a Repetitive Loss Area—perhaps as many as 80% or 90%—may not have experienced flooding of any kind. What they have in common is being subject to the same general geographical and flood conditions as the nearby repetitive loss property. It should also be stressed that the flooding events in question may have had little or nothing to do with overflow from a creek, but may have been the result of storm sewer backup or overland flow from a neighbor’s property into a low-lying, slab-on-grade home or garage.

The location of RLA #63 is shown on the aerial photo/topography map on page 5, below. The map identifies residential properties, County Assessor parcels, floodplains and the existing storm drainage system.



Little Joe Creek channel, looking east—upstream—from Hudson Ave.

II. Location

Joe Creek is about 6.5 miles in length and drains an area of 13.7 sq. miles in southeast Tulsa. The creek has several tributary branches (East and West Joe Creek, Little Joe and South Joe) that converge near E. 53rd and S. Evanston Ave., at Manion Park, just north of Eisenhower International School, to form lower Joe Creek mainstem. The mainstem and its tributaries have been channelized through much of their lengths.

Little Joe Creek, itself, rises near S. 61st St. and 73rd E. Ave. and flows north and then west for 3.4 miles, crossing under Sheridan Rd. just south of The Farm shopping center and then entering La Fortune Park at about Hudson Ave. and 56th St. before finally joining the North and South Forks of the creek at Manion Park.

Located on the south side of Little Joe Creek between S. Hudson Ave. and S. Irvington Ave., and from the creek south to E. 56th St., RLA #63 is 5 miles above the creek’s junction with the Arkansas River, and immediately east of the Hudson Avenue bridge over Little Joe Creek. Of the seven residences that make up the RLA, all are situated in the Little Joe Creek alluvial floodplain at between 700 and 710 ft. elevation.

III. History

Development

The homes in RLA #63 were constructed between 1961 and 1964, before any channelization improvements had been made along the creek. In its lower reaches, the creek used to meander through soft, loamy soils and often shifted channels by as much as

1,000 feet, undermining trees along its banks, which would often topple into the creek and block flows during heavy downpours.

Flooding

There was significant flooding on Joe Creek in October 1959, May 10-11, 1970 (Mothers Day flood), June 7-9, 1974, May 31, 1976 (Memorial Day flood), June 21, 1979, June 17, 1980, May 27, 1984 (another Memorial Day flood) and May 7, 1993. According to newspaper reports, flooding was particularly bad on Joe Creek in 1974 and 1976, although not necessarily along this reach. The floods that resulted in the seven damage claims in RLA #63 totaling \$20,201 were in 1979, 1981, 1982 and 1984. There were two reports of relatively minor property flooding in May 2000, but no claims were made.

Improvements

Subsequent improvements to the Little Joe Creek channel by the City and the US Army Corps of Engineers between 1978 and 1981 largely solved the riverine flooding problems, and removed most—but not all—of this stretch of Little Joe Creek from both FEMA's SFHA and the City's Regulatory Floodplain. The City also enlarged the sewer system within the Joe Creek basin, from 55th and Delaware to 38th and Sandusky, to solve chronic storm sewer backup problems at numerous locations during times of heavy rainfall. Two properties remain within the City's Regulatory Floodplain. There has been some continued localized flooding due to individual residential landscaping and drainage patterns in the generally level terrain.

IV. Research and Analysis

The analysis of Repetitive Loss Area #63 was conducted by the Project Team through interviews with City officials, research into Engineering Services and Stormwater Drainage files, including the Joe Creek Master Drainage Plan, review of the City's extensive flood history documentation, assessment of insurance claims, field trips to the RLA, interviews with home owners and questionnaires mailed to the residences soliciting information about prior and existing flooding issues, if any.

Agencies and Organizations

The City of Tulsa's Storm Drainage & Hazard Mitigation Advisory Board (SDHMAB), which also serves as the City's Hazard Mitigation and CRS Committee, and the CRS Public Participation Involvement & Information Committee (PPI) met monthly during the two-year Repetitive Loss Area Planning process. Each committee was updated on the status of the planning process, discussed issues, and provided guidance. Research and analysis were done in accordance with guidelines from the Federal Emergency Management Agency (FEMA), the National Flood Insurance Program (NFIP) and the Community Rating System (CRS).

Local, State & Federal Agencies and non-profit organizations are represented on the PPI Committee. The RLA plans were discussed at the PPI Committee meetings, and other agencies such as TAEMA were contacted by phone or email. The RLA plans were presented to City Council for adoption; the agenda was made public and furnished to the media. The council meeting is a public meeting and the local media was present at the

meeting. In addition the council meetings are aired on our local government network TV channel TGOV.

Participating agencies and organizations involved were: City of Tulsa (CoT) Storm Drainage & Hazard Mitigation Advisory Board, CRS PPI Committee, CoT Communications Department, CoT Development Services, Working in Neighborhoods, CoT Engineering Services, CoT Finance Department, CoT Legal Department, CoT Streets & Stormwater, CoT Water & Sewer Department, Child Care Resource Center, Indian Nations Council of Governments, Tulsa Area Emergency Management Agency (TAEMA), Disaster Resilience Network, Metropolitan Environmental Trust, Oklahoma Insurance Department, Tulsa Association of Realtors, U.S. Army Corps of Engineers.

Plans, Studies and Documents

The following City of Tulsa and FEMA documents were used in the analysis:

- *Flood Insurance Rate Map*, City of Tulsa, October 16, 2012
- *Regulatory Floodplain Map Atlas*, Tulsa Engineering Services, October, 2016
- *2014 City of Tulsa Hazard Mitigation Plan Update*, Flanagan & Assoc., 2014
- *City of Tulsa Stormwater Management Plan*
- *Stormwater Design Criteria Manual: Critical Neighborhood Flood Control Projects*
- *Stormwater Capital Improvements List*, City of Tulsa, Engineering Services
- *Guidebook to Conducting Repetitive Loss Area Analyses*, UNO and FEMA

Capital Improvements Plans

No City of Tulsa Capital Improvements are currently planned that could have a positive impact on the flooding problems in Repetitive Loss Area # 63. There are storm sewer improvement and regional detention facilities on the existing CIPs for Little Joe Creek along with Master Drainage Plan recommendations that are not yet on the CIPs. None are presently funded.

Flood Insurance Data

Two of the seven properties in the RLA currently carry flood insurance and four have made flood damage claims to the NFIP in earlier years. Because the Privacy Act of 1974 (5 USC 522a) restricts the release of flood insurance policy and claims data to the public, neither the Repetitive Loss property nor specific claim data are detailed in this Plan.

Claims Data.

Four properties in RLA #63 have made a total of seven flood damage claims—in 1979, 1981, 1982 and 1984, and received total payments of \$20,201. One of the four properties made three claims and another made two claims (the two Repetitive Loss Properties in the RLA), and two others made one claim each.

Field Surveys and Site Visits

Site visits were conducted during the study, primarily to confirm foundation type and view local on-site overland flow drainage patterns.

Review Drainage Patterns.

The Project Team examined aerial topography maps, master drainage plans, storm sewer plans, City Customer Care Center complaints and comments, and conducted field checks to determine area drainage patterns and identify flooding problem areas. The results of the research and analysis are described in the following paragraphs and summarized in the table below.

Structures

The Project Team made a number of visits to RLA #63 to determine the situation and condition of the structures. Visual analysis was verified by queries of Tulsa County Assessor data.

Structure Type.

The structures in RLA #63 are all single-family residences.

Foundation Type.

The type of foundation was determined by field investigation and query of Tulsa County Assessor records. Of the seven residences, six were slab-on-grade and one had a crawl space. All damage claims occurred on slab-on-grade structures.

Condition of Structures.

The condition of the residences in the RLA was determined by field investigation and a search of the County Assessor’s records. The structures were all considered to be in Fair to Very Good condition. These findings are summarized in the following table.

Properties in the RLA

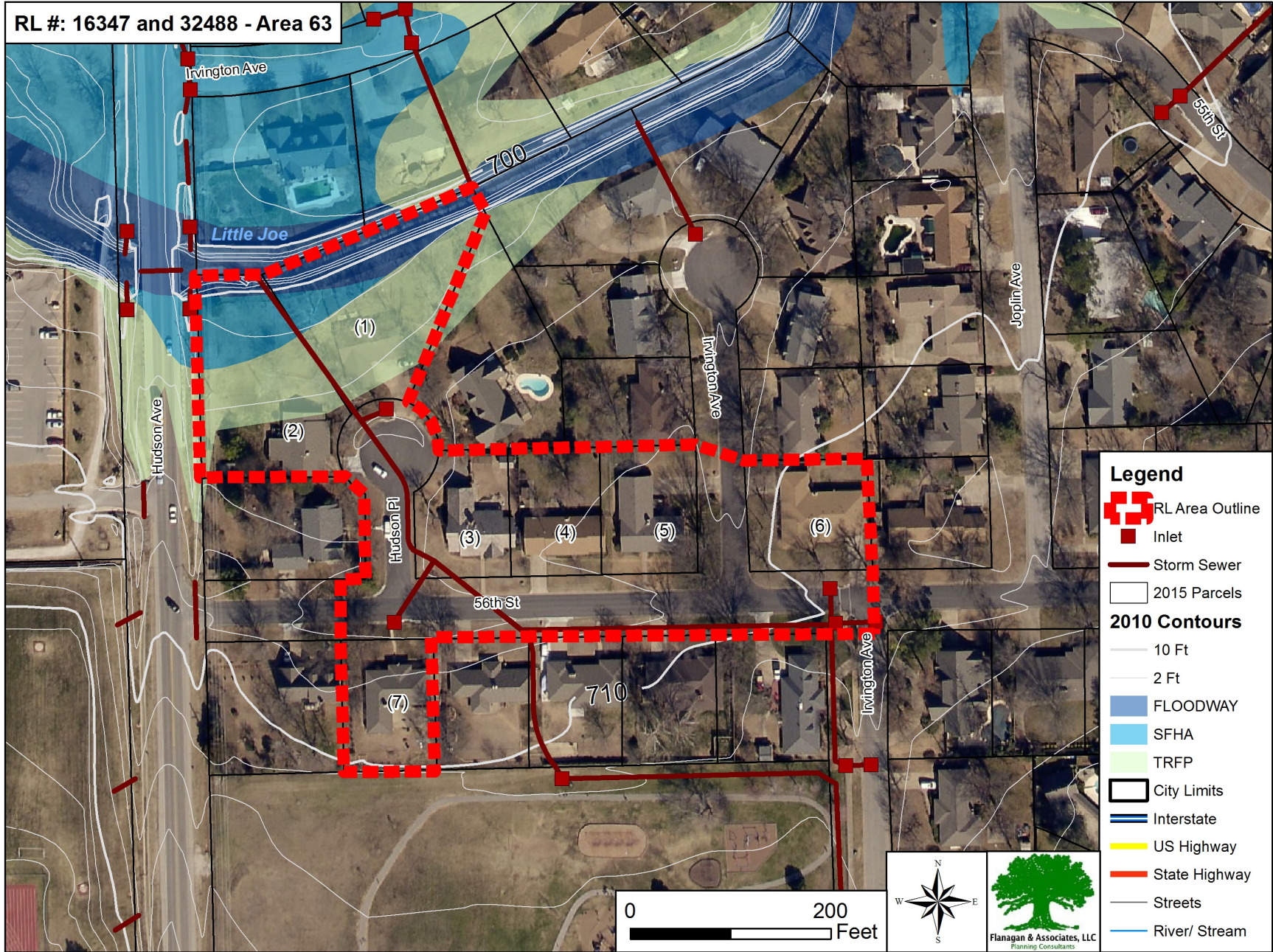
Address	Structure Type	Foundation Type	Year Built	Condition
Property 1	Single Family Res.	Slab	1964	Fair
Property 2	Single Family Res	Slab	1964	Good
Property 3	Single Family Res	Slab	1962	Good
Property 4	Single Family Res	Crawl Space	1961	Good +
Property 5	Single Family Res	Slab	1963	Good
Property 6	Single Family Res	Slab	1962	Average
Property 7	Single Family Res	Slab	1963	Very Good

Notification

Annual Floodplain Notification. Each year, in March, the City notifies all homeowners and residents living in a 100-year floodplain that their properties are subject to flooding and informs them of what steps they can take to protect their residences and families, including the purchase of flood insurance.

Annual Repetitive Loss Area Notification. Residents in Repetitive Loss Area #63 are notified annually that their homes are located in a Repetitive Loss Area, and are potentially subject to flood damage from overland flow and storm sewer back-up.

RL #: 16347 and 32488 - Area 63



Property Owners/Residents Notification. Property owners and residents/occupants were advised of the Repetitive Loss Area study and analysis by letter, were sent a questionnaire soliciting information and input, and asked to contact the City for more information or a copy of the completed RLA Plan.

Public Participation and Involvement. City Staff/Consultants interviewed homeowners to brief them on the Repetitive Loss Area Analysis Study/Plan, receive their input, and discuss possible mitigation measures.

Property Owner Response to Notifications. The Repetitive Loss Properties in RLA #63 are both slab-on-grade structures that received flood damage on three occasions from overbank flooding along Little Joe Creek and overland flow. There was one response to the City's request for information or concerns about flooding: one homeowner stated that there had been no flooding of the property since its purchase in 1997.

Conclusions

Flooding in RLA #63 has had two causes: Overbank flooding from Little Joe Creek and storm sewer backup and street flooding along E. 56th St. Both Repetitive Loss structures are slab-on-grade. The most frequently flooded property is immediately adjacent to Little Joe Creek and within the City's Regulatory Floodplain boundary. The house at this location sits at between 702-706 feet elevation. This property and the neighboring residence to the west have both suffered shallow flooding as recently as May 2000. One of the properties reported 4 inches of water in the garage. While channel improvements along Little Joe Creek have largely ended overbank flooding in this area, these two properties remain subject to shallow riverine flooding. The other Repetitive Loss Property is a slab-on-grade residence on E. 56th St. that was originally adjacent to an undersized storm sewer. Flooding was caused by runoff from the hills east of Joplin Ave. and south of E. 56th St. The storm sewers in RLA #63 were enlarged in the 1990s, which appears to have resolved storm sewer backup and street flooding in the neighborhood. Based on flood data, site surveys and feedback from residents and homeowners, the remaining drainage problems are due to shallow backup flooding along Little Joe Creek, the slab-on-grade construction of some of the homes, and overland flow in the generally flat topography.

V. Mitigation Measures

Overview

The Master Drainage Plan for this reach of the Joe Creek identifies the most cost-effective structural solutions (channel improvements, enlarged inlets and storm sewers, stormwater detention ponds) for the area. The Non-Structural Plan identifies buildings where a structural solution is not cost-effective, and acquisition is the recommended solution.

Individual Flood Protection Measures: What You Can Do

Individual property protection actions are usually undertaken by property owners on a lot-by-lot, building-by-building basis, and include private floodproofing, moving mechanical equipment above flood levels, installing French drains and minor site grading

to move local drainage to the street, sanitary sewer backup protection, and flood insurance. Dry floodproofing is not recommended for residential structures.

The City of Tulsa is willing to have a stormwater engineer do a site visit to assist you in analyzing your specific drainage problems and discuss potential solutions. Contact the Customer Care Center at (918) 596-7777, or go online to www.cityoftulsa.org/connect/contact-the-city.

Know and Understand Your Flood Risk.

As stated above, being located in a Repetitive Loss Area does *not* mean a property will flood. Nevertheless, it is important that residents and property owners in flood hazard areas know and understand their flood risk and take what steps they can to protect their homes, families and possessions. City staff is available to explain the local flood risk, interpret floodplain maps and determine if an area or property has drainage problems or a history of prior flooding. Staff can also discuss the ways a



This platform and wall protect the home and air conditioning equipment from shallow flooding.

specific property can be protected from flooding. An Elevation Certificate can help define a property's flood risk under various rainfall scenarios (e.g., in a 10-year, 50-year, 100-year, or 300-year storm). You can receive a free flood zone determination by contacting the City with the correct legal description and street address, or the Tax Assessor/Parcel Number of the property.

Make a Disaster Preparedness Plan. It is always a good idea for residents and property owners in flood hazard zones to prepare a disaster preparedness and response plan that addresses all the steps and details that will demand attention once a flood watch or warning is issued. A Building Permit is required to install a safe room in a flood-prone area.

Create Berms, Swales or Redirected Drainage. Flood waters can be diverted away from structures using such things as berms, brick planter boxes and swales, but these may not be done in ways that cause damage to other properties. Owners and residents can request a meeting with a City Engineer to discuss the best ways to solve existing drainage problems, and whether a Building Permit will be required. Berms or redirected drainage may be the most feasible solution for areas with flooding due to overland flow, such as RLA #63. Contact the Customer Care Center at (918) 596-2100.

Install Local, Property-Specific Paving, Plantings and Catchment Basins. City Engineering staff can explain the natural functions of floodplains and how they act to slow and purify urban runoff and reduce flooding. Staff can also suggest low-impact development projects which imitate natural floodplain functions by slowing runoff and filtering out impurities. These include such things as rain gardens, catchment basins and pervious paving materials.

Acquisition. The City of Tulsa has a repetitive loss acquisition program to purchase repeatedly flooded properties. This voluntary program offers owners who are in this situation a way out. The City applies to FEMA for funds using the Hazard Mitigation Grant Program. Once the grant is awarded, the property is appraised as if it were not a flooded property and the offer for the property is based on this appraisal. In addition to getting the best possible price, the owner receives moving expenses, a \$1,000 stipend for purchasing a home outside the floodplain, and a 30-day rent free period after closing in which to move. All closing costs and other fees are paid by the City. Once the owner has moved out, the home is demolished and restored as open space to protect the natural and beneficial function of the floodplain. For more information about this program, contact the Customer Care Center at (918) 596-7777.

Acquisition is usually not feasible or cost effective for areas of shallow flooding, as in RLA #63. If a property is located in a FEMA Floodway or Special Flood Hazard Area, demolition, acquisition and relocation may be feasible and cost-effective.

Elevate Your Structure. Elevating the structure is only suitable for areas of shallow flooding, and is usually not feasible or cost-effective for masonry homes built on concrete slabs. It can sometimes be cost-effective for wood frame buildings on crawlspaces. None of the homes in RLA #63 is a candidate for elevation.

Dry Floodproof Your Structure. This can include actions that seal a structure and prevent floodwaters from entering. This method is best in areas where flood depths are no more than two or three feet. Buildings can be made watertight by sealing the walls with waterproof coatings, impermeable membranes, or additional layers of masonry or concrete. Doors, windows, and other openings below the base flood elevation must also be equipped with permanent or removable shields, and backflow valves must be installed in sewer lines and drains. Dry floodproofing needs to be designed by an engineer to ensure the structure can resist the force of the water.

Wet Floodproof Your Building. Wet floodproofing allows water to enter a structure, while removing, protecting or elevating items that can be damaged, such as air conditioning equipment. This is often used on structures with crawl spaces and shallow flood depths. The City does not allow basements in flood-prone areas, or the wet floodproofing of basements.

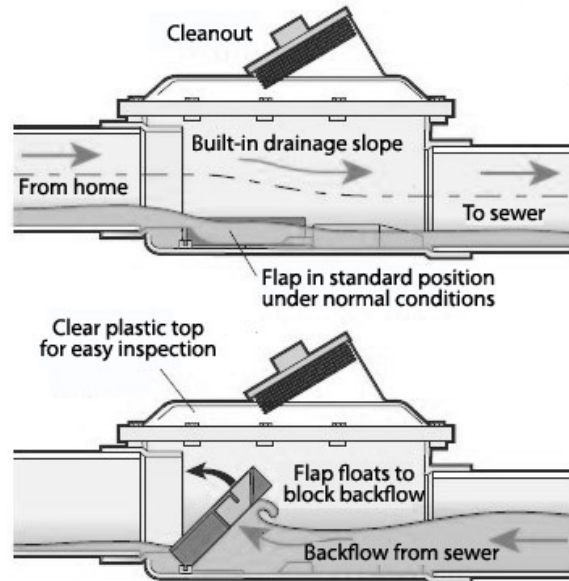
Wet Floodproof Your Garage. The garage, with its slab-on-grade construction, is one of the most vulnerable areas of your home to overland flow flooding. Remove, relocate, elevate, or otherwise protect items that can be damaged from flooding.

Elevate Damage-Prone Components. Critical items such as furnace or air conditioning units. This should be done for components that are in the wet-floodproofed area of the building as well as for units that are outside of the structure but subject to shallow flooding.

Maintain Nearby Streams, Ditches, and Storm Drains. Local flooding can often be caused by brush and other debris blocking drainage ways and culverts. Although this is not a major problem for Little Joe Creek itself, debris can block bar ditches and storm sewer inlets. Residents and property owners should do their part in keeping inlets and drainage ways clear of brush and debris. Do not attempt to clear debris during a flood event.

Correct Sanitary Sewer Backup Problems. Sanitary sewer backup can be a problem in low-lying, flood-prone areas like RLA #63. The installation of backflow prevention valves on your sanitary sewer lines is recommended.

Purchase and Maintain Flood Insurance. Flood Insurance is available and recommended for the structure and contents for all properties in Tulsa. A large percentage of all flood insurance claims are for properties that are outside the FEMA floodplain. Because of the City of Tulsa’s sustained efforts to reduce flooding, you are entitled to a discount on your flood insurance. A property does not have to be in a floodplain to qualify for flood insurance.



Sewer backflow prevention valves are essential components for homes in low-lying, flood-prone areas.

Repetitive Loss Area Mitigation Measures: What the City Can Do

The City of Tulsa is actively committed to the following floodplain management activities:

- Preventative activities to keep flood problems from getting worse.
- Natural resource protection activities to preserve or restore natural areas or the natural functions of floodplain and watershed areas.
- Emergency services measures taken during an emergency to minimize its impact.
- Structural projects to keep flood waters away from properties.
- Public information activities to advise property owners, potential property owners, and visitors about flood hazards, ways to protect people and property from the hazards, and the natural and beneficial functions of local floodplains.

As funding becomes available for this Repetitive Loss Area, the City will undertake a more detailed Mini-Master Drainage Plan to identify alternative solutions to the flooding problems and recommend a public works project. The actual construction of any public works project may require the acquisition of properties and/or drainage easements. The City will continue to fulfill its maintenance responsibility for channels, drainageways, and storm sewer inlets and pipes. At this time, the City has identified the following actions which are appropriate for RLA #63.

- Extend and/or improve the storm sewer system to better collect storm water runoff.
- Create overland flow path to allow better drainage of ponded water to the Creek.
- Acquire flood prone properties on a voluntary basis.
- Improve conveyance of Creek to mitigate overbank flooding.
- Improve downstream hydraulic structures (bridges, culverts, etc.) to reduce backwater in the RLA.

VI. Funding

Due to the nature of the flooding problems and the localized, minor damages involved in RLA #63, the funding of needed individual improvements will have to be borne by the homeowner. The City will investigate the availability of funding for the public works actions listed above. Funding for ongoing City maintenance responsibilities is provided by the Stormwater Utility Fee. Funding for a public works project in this RLA is dependent of several factors, including the prioritized ranking of the project with other Capital Improvement projects, inclusion in future street maintenance projects, being part of a Bond Issue project, etc. The City will investigate the possibility of increasing the storm sewer capacity with any future street projects in the area. Another potential funding source is FEMA's Hazard Mitigation Grant Program (HMGP), which can be implemented after a Presidential Major Disaster Declaration in the State.

VII. Conclusions and Recommendations

Due to the improved channel of Little Joe Creek from Yale Avenue west to the Arkansas River, overbank flooding is no longer a major problem in this reach of the stream. Nevertheless, low-lying areas along the channel are always subject to potential flooding from overland flow and occasional storm sewer backup.

Homeowners are encouraged to maintain flood insurance. The City of Tulsa is a Community Rating System (CRS) Class II Community, and all homeowners qualify for up to a 40% discount on their flood insurance premiums. Homeowners are also encouraged to undertake individual mitigation measures to reduce their risk of overland flooding. The City of Tulsa is ready to assist in this effort with professional advice.