



## CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows nearly 62K more homes are at risk of flooding
- Nearby waterways such as creeks and rivers leave Tulsa particularly susceptible to flooding as heavy rains lead to flooded rivers
- With heavy spring and summer rainfall flat areas like those in Lawton are vulnerable to flooding

**Current Properties at Risk**  
Difference in number of properties currently at substantial risk<sup>1</sup>

**+ 61,500** ↑

107,400  
FEMA

168,900  
First Street Foundation

**Properties at Risk by 2050**  
Total number of properties at substantial risk<sup>2</sup>

**- 2,700 (-1.6%)** ↓

168,900  
in 2020

166,200  
in 2050

<sup>1</sup>Comparison of count of properties within a Special Flood Hazard Area (1 in 100 layer) versus those with 1% risk from the First Street Foundation Flood Model. Some counties may show higher FEMA counts due to a variety of factors, including the generalization of SFHAs, assumptions around flood protection measures, and local context. FEMA zones are estimated by MassiveCert, Inc. <sup>2</sup>Substantial risk is calculated as inundation 1 cm or more to the building in the 100 return period (1% annual risk) and rounded to the nearest 100 properties. See methodology for full model details.

## Oklahoma cities with the greatest number of properties at risk<sup>3</sup>

Percentages reflect total number of community properties having some level of flood risk.

Municipality	2020		2050		Change	
	Count	%	Count	%	Count	%
Tulsa	21,727	14%	21,931	14%	+204	+0.9%
Oklahoma City	19,852	8%	19,867	8%	+15	+0.1%
Bixby	3,587	31%	3,610	31%	+23	+0.6%
Norman	3,272	8%	3,286	8%	+14	+0.4%
Broken Arrow	3,118	7%	3,132	7%	+14	+0.4%
Lawton	2,694	8%	2,696	8%	+2	+0.1%
Jenks	2,296	23%	2,320	23%	+24	+1.0%
Moore	2,284	10%	2,284	10%	0	0
Enid	2,060	9%	2,065	9%	+5	+0.2%
Edmond	1,894	5%	1,894	5%	0	0



<sup>3</sup>Risk is calculated as inundation of 1 cm or more to the building in the 500 return period (0.2% annual risk). See methodology for full model details. Threshold of at least 2,000 properties for municipalities shown.

**223,000**  
Oklahoma properties at risk over the next 30 years

**50,000**  
properties will face an "almost certain risk" with 99% chance of being impacted by a flood

**14%**  
of Tulsa properties are at substantial risk of flooding

**25%**  
of all flood insurance claims come from low- to moderate-risk flood zones  
(source: FEMA)

**Floods are the #1**  
natural disaster in the United States

**\$69,000**  
average flood claim from 2005-2020  
(source: FEMA)

New research shows nearly **62,000** more homes are at risk of flooding

[Check your flood risk](#)

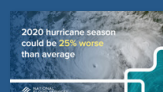


## NFS RECOMMENDS

- 1 **Raise awareness** of community risk of flood with free social media tools
- 2 **Check your clients flood risk** at floodfactor.com
- 3 **Create a custom quote** for your client at <https://nationalfloodservices.com/agents-portal/agents/>
- 4 **Inform your clients of their personal flood risk** using our customizable email/letter and postcard templates.

Our resources include:

Social Media Tools



Email/Letter Templates



Mailer Templates



[Get your Oklahoma Flood Toolkit here](#)

