

Wagoner County Floodplain Development



Are you in floodplain?

CHECK THE MAPS before you buy, develop, construct, or alter property in Wagoner County. The Federal Emergency Management Association (FEMA) regulates property development in floodplain; know the facts before you act.



What is floodplain?



In Wagoner County, floodplain is based on channel overflow in the event of a flood. Property in floodplain has a 1% chance of flooding every year. Flood levels on those properties vary.



Wagoner County is a member of the National Flood Insurance Program (NFIP) offered by FEMA.



NFIP Community

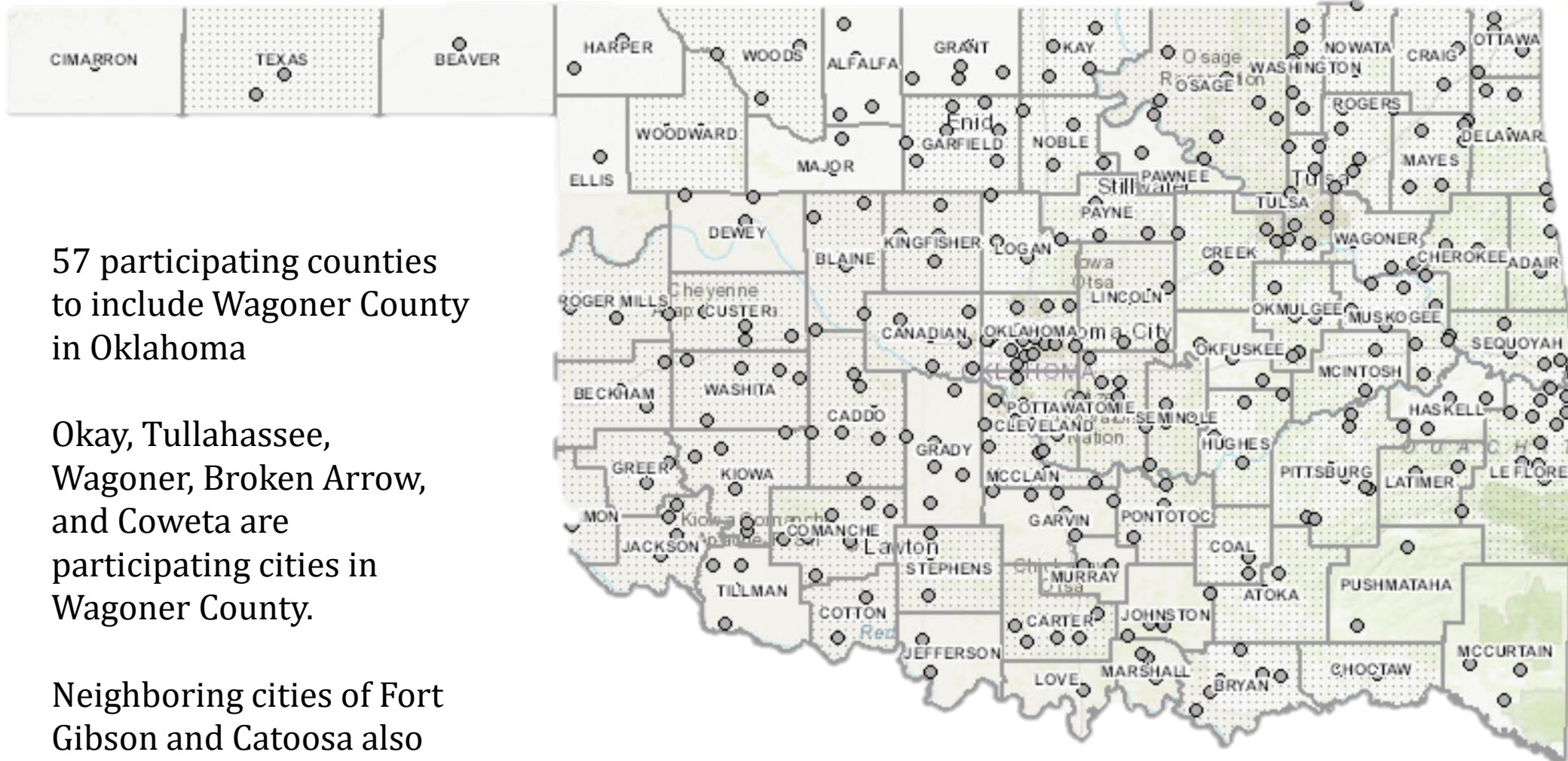
- FEMA flood insurance available
- Private flood insurance available
- **Federally backed mortgages require flood insurance in floodplain**
- Local community enforces FEMA regulations on floodplain development
- FEMA hazard mitigation grants are available for application by the county

Non-NFIP Communities

- FEMA flood insurance unavailable – in the event of a flood disaster, temporary housing is all that is offered by FEMA
- Private flood insurance available
- **Federally backed mortgages require flood insurance in floodplain**
- No regulation on floodplain development



Participating Communities



57 participating counties to include Wagoner County in Oklahoma

Okay, Tullahassee, Wagoner, Broken Arrow, and Coweta are participating cities in Wagoner County.

Neighboring cities of Fort Gibson and Catoosa also participate.





Wagoner County Statistics

- 192 NFIP policies (~0.2% of Wagoner Co. population)
 - Valued at \$43.8M in coverage
 - Private insurance policy quantities unknown
- 106 paid losses since NFIP membership (1978)
 - Paid out \$3.2M due to flood damages
 - 10 substantially damaged claims
 - Development damaged 50% or more of appraised value due to flooding

*Note that non-compliance cannot be quantified

**Statistics not to include participating city data



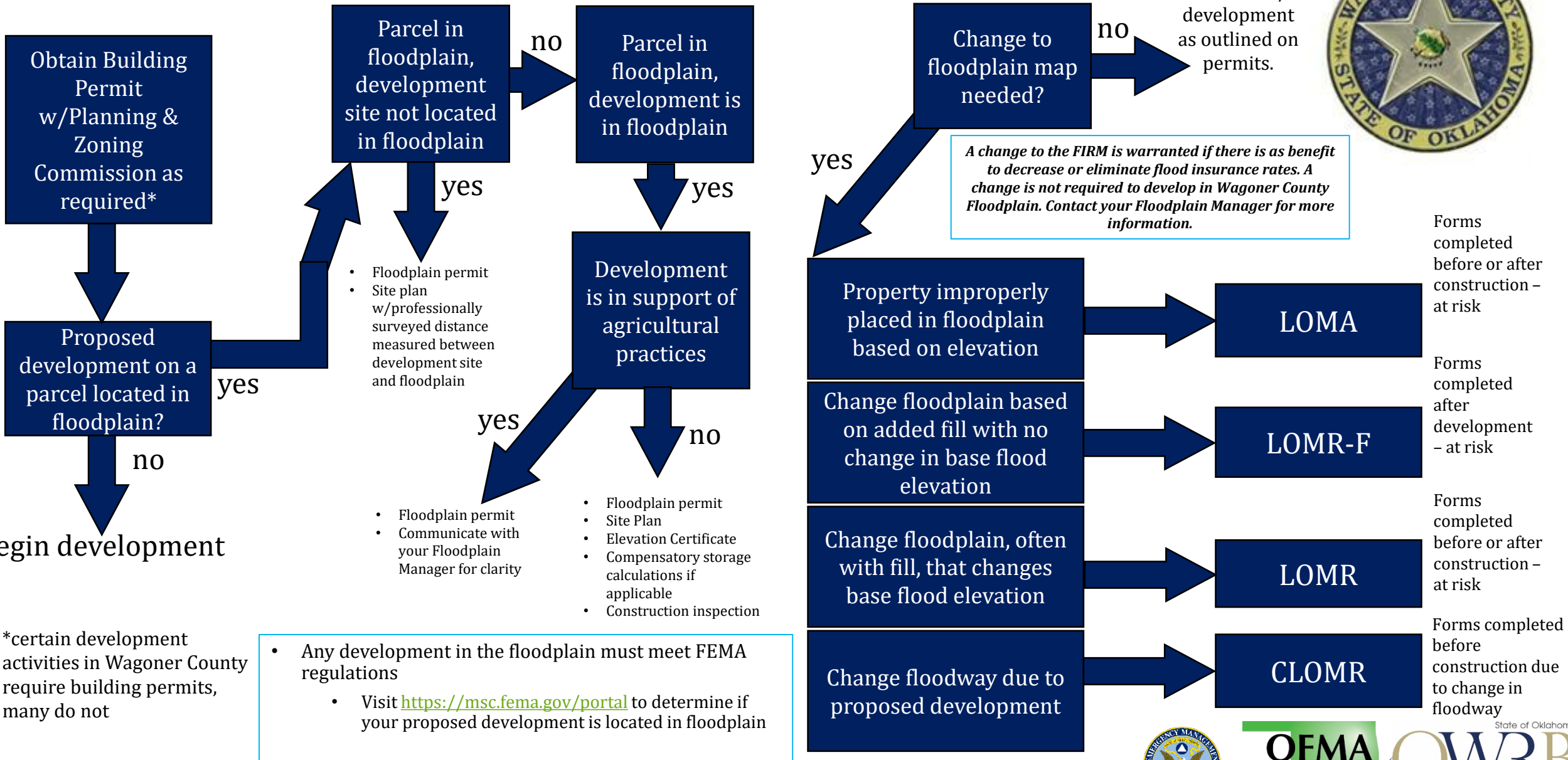


What's in it for me?

- FEMA regulations on floodplain development
 - Strict, Costly, and Complicated
 - All in an effort to:
 - Protect natural floodplain – conveyance and flood prevention
 - Protect citizens from flood damage
 - Notify citizens of the risks of flooding on their property
 - Assists local governments to decrease infrastructure impacts on floodplain
 - Provide floodplain maps that are up-to-date based on private and public floodplain development
 - Allows for flood disaster assistance through government insurance & grants
 - Likely to change development plans in floodplain
 - Bottom-line: Federal grants & insurance comes with regulations



What do I need to know?



*certain development activities in Wagoner County require building permits, many do not



Things of Note



- Flood Insurance is not required unless you have a mortgage
- Floodplain development compliance is always required in Wagoner County as members of the NFIP
- Floodplain Permit and other information at www.ok.gov/wagonercounty
- Know the facts before developing your property in floodplain!

Questions?

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