



Substantial spring flooding has impacted Nebraska, Iowa, and Missouri. It will likely impact more of the Midwest in the coming weeks. Check out our page for more information.

See state-based information. →



Understand Your Risk

Protect and Prepare Yourself

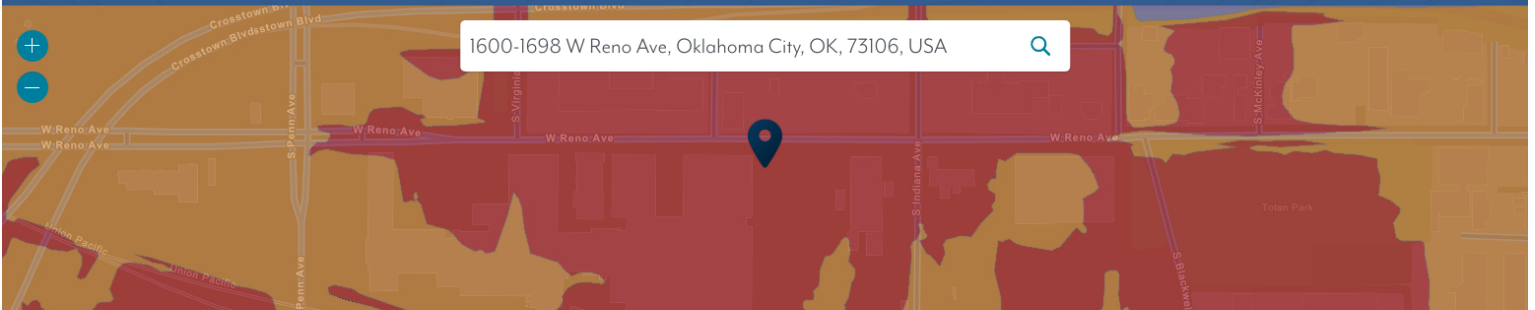
Flood Insurance

After a Flood

Find Local Flood Help



1600-1698 W Reno Ave, Oklahoma City, OK, 73106, USA



City of Oklahoma City, Texas Parks & Wildlife, Esri, HERE, Garmin, INCREMENT P, METI/NASA, USGS, EPA, NPS, US Census Bureau, USDA

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Key:

● High Risk Area

● Moderate Risk Area

● Low Risk Area



This address is in a location at high risk for flooding.

There is a history of flooding in this area. This area also contains features that make it more likely to be flooded than other locations.

How is this calculated? +

What you need to know

Even a small amount of floodwater in a home can cause thousands of dollars in damage.

Floodwater can damage both the structure and the contents of your home. Just one inch of floodwater in your home could cause more than \$10,000 in damage.

FEMA provides [estimates of flood loss potential](#) related to the size of the home, the number of stories, and the value of possessions inside.



Federal disaster assistance is not a sure thing. Even if you get federal assistance, it often does not provide enough money to pay for all your repairs.

Federal disaster assistance is not available to everyone who experiences flooding. It's available only if the president declares a disaster. This has happened in fewer than 50 percent of floods.

When federal money is available, it's often paid out through low-interest loans or grants. The loans must be repaid, and the grants are meant only to help begin flood recovery. Most of these grants are not enough for a family to completely rebuild.

With flood insurance, you get financial help even if a disaster is not declared. You usually receive more money, and the money doesn't need to be repaid.

What you can do



Recover more quickly with flood insurance.

If you do not have flood insurance, you are at risk of having to pay for flood-related damage out of pocket. Find out what flood insurance covers and how to get an affordable plan. Flood insurance will help you fully recover after a flood.

[Renters' Guide to Flood Insurance](#)

[Homeowners' Guide to Flood Insurance](#)



Prepare your home and family.

In a major storm, you might lose power and access to clean water. Roads may close. Create a shelter-in-place kit. You can use its contents to stay safe and comfortable until power is restored or help arrives.

[Create a shelter-in-place kit.](#)



Protect your home from flooding.

There are many low-cost steps you can take to prevent or reduce flood damage. Other steps will help you recover more quickly after a flood. Many of the projects can be completed in a day. For example, you can:


- Install downspout extenders.
- Seal cracks in foundation walls.
- Collect and safely store important documents.

[Learn about easy low-cost projects.](#)

Who Can Help

National Flood Insurance Program

 [Visit Website](#)

 800-427-4661

OKC Heartline 211

 [Visit Website](#)

 211

Oklahoma Insurance Department

 [Visit Website](#)

 800-522-0071

Tulsa 211 Helpline

 [Visit Website](#)

 211

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