



STATE OF OKLAHOMA

Date of Verification: Spring 2024

The Community Rating System (CRS) provides credit to communities for certain state laws, regulations, and standards that support floodplain management within a state and have proven effective in reducing flood damage. This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning state-based credits under the CRS within the above state.

There are two sections to this report: State-based credit, and Other potential credit.

State-based credit is awarded to communities for activities that are implemented and enforced by the state. The credit is provided to each community in the state and documentation is not needed from the community.

Other potential credit lists the CRS activities for which communities may receive CRS credit based on, or due to, state or regional programs or regulations that are implemented within the community. There is also information regarding use of a state-based model ordinance, if present in the state. The potential credits must be verified by the ISO/CRS Specialists within each community, since enforcement is done at the community (or regional) level.

The following is a summary of state-based credit and other potential credit based on the *2017 CRS Coordinator's Manual* and *2021 Addendum*:

State Based Credit

ACTIVITY	ELEMENT	POINTS
340 (Hazard Disclosure)	ODR—other disclosure requirements	15

Activity 340 (Hazard Disclosure) Element ODR, Other Disclosure Requirements

Oklahoma's Residential Property Condition Disclosure Act requires sellers of one and/or two residential dwelling units to complete a seller's disclosure form that discloses the property's flood zone, if it's in a floodway, has flood insurance requirements, has an active flood insurance policy, has been damaged by flooding, or has any water seepage or drainage defects on the property.

Citation: Oklahoma Residential Property Condition Disclosure Act §60-831 - <https://oksenate.gov/sites/default/files/2019-12/os60.pdf> and Residential Property Condition Disclosure Statement - [https://oklahoma.gov/content/dam/ok/en/orec/documents/contracts-and-forms-page/documents-from-grant-november-2020/RPCD%20Appendix%20A%20\(11-2020\).pdf](https://oklahoma.gov/content/dam/ok/en/orec/documents/contracts-and-forms-page/documents-from-grant-november-2020/RPCD%20Appendix%20A%20(11-2020).pdf).

Appendix A. Residential Property Condition Disclosure Statement

Flood and Water (Yes/No)

3. What is the flood zone status of the property?
4. Are you aware if the property is located in a floodway as defined in the Oklahoma Floodplain Management Act?
5. Are you aware of any flood insurance requirements concerning the property?
6. Are you aware of any flood insurance on the property?
7. Are you aware of the property being damaged or affected by flood, storm run-off, sewer backup, draining or grading defects?
8. Are you aware of any surface or ground water drainage systems which assist in draining the property, e.g. "French Drains?"
9. Are you aware of any occurrence of water in the heating and air conditioning duct system?
10. Are you aware of water seepage, leakage or other draining defects in any of the improvements on the property?

Other Potential Credit

ISO/CRS Specialists and the community need to determine which credits may apply to an individual community. The following is a summary of activities that are potential credits:

ACTIVITY	ELEMENT
430 (Higher Regulatory Standards)	Other BC1–building codes LDP3–local drainage protection
450 (Stormwater Management)	ESC–erosion & sedimentation control WQ–water quality
630 (Dams)	SDS–state dam safety

Activity 430 & Potential Higher Regulatory Standards in the State's Model Ordinance

State Model Flood Damage Prevention Ordinance

The Oklahoma Water Resources Board is the State NFIP Coordinating Agency.

The model ordinance can be downloaded from - <https://www.owrb.ok.gov/floodplain/forms.php>.

- No higher standards model text is provided or available on the website.

Activity 430 (Higher Regulatory Standards) Element BC1, Building Codes

Oklahoma's building code is based on the 2018 International Building Code and 2018 International Residential Code. The state has also adopted the 2018 International Plumbing Code, 2018 International Mechanical Code, and 2018 International Fuel Gas Code.

Oklahoma 748:20 et seq (*effective Sep 2021; check again September 2024*)

Local Governments are not mandated to adopt and enforce codes but if they do, they must adopt the codes of the OUBCC and any local amendments must be approved by the OUBCC. Some I-Codes are adopted by local governments that are not named in legislation or by the OUBCC.

Website: [Oklahoma Adopted Codes & Amendments](#).

- IBC Chapter 1 is and Appendix G is not adopted. <https://codes.iccsafe.org/codes/oklahoma>

Activity 430 (Higher Regulatory Standards) Element LDP3, Local Drainage Protection

The state has adopted the IBC requirement for fill/grading to be compacted and to slope away from buildings to provide positive drainage and minimize erosion. Provided the community has adopted the state building code and can document enforcement of the positive drainage provisions, 10 points is available. *Relevant IBC section: 1804.4.*

Activity 450 (Stormwater Management)

ESC-EROSION AND SEDIMENTATION CONTROL

WQ-WATER QUALITY

NDPES Permits are administered by Oklahoma Water Quality Division (WQD), Stormwater Unit. Owners or operators of any project or combination of projects who engage in construction activities which will disturb 1 (one) or more acres or less than one acre if that activity is part of a larger common plan of development that is greater than one acre must have discharge authorization under the construction stormwater general permit OKR10. This NDPES general permit is effective through October 17, 2022. The applicant must first complete and submit a letter of intent.

Permit Notice of Intent: [OKR10-2022-NOI-Fillable.pdf](#)

Website: [OKR10 Construction Stormwater - Oklahoma Department of Environmental Quality](#)

The Oklahoma Department of Environmental Quality develops and maintains the statewide Surface Water Quality Standards, Total Maximum Daily Loads (TMDL), water quality permit certifications, 303(d) impaired waters list and supporting documentation.

Website: [Water Quality Standards - Oklahoma Department of Environmental Quality](#)

Activity 630 (Dams) Element SDS, State Dam Safety

Credit available for activities of the state's dam safety program is based on the Dam Safety Program Management Tool. Credit for element SDS is limited to communities that would be affected by a flood from the failure of a high-hazard-potential dam. This must be documented with a description and a map.

- The Oklahoma Water Resources Board administers the state's dam safety program. <https://www.owrb.ok.gov/damsafety/index.php>.

The U.S. Army Corps of Engineers National Inventory of Dams webpage at <https://nid.sec.usace.army.mil/#/> documents the dams and flood inundation maps information. [FEMA's Dam Safety](#) Office annually verifies element SDS credit.