

The City of Lawton Can Help!

License & Permit Center - Mike Hawkins (Licensed Building Inspector/Certified Floodplain Manager)-- 581-3360

- offers information on floodproofing and flood protection including on site visits, financial assistance and local contractors;
- provides information /assistance/advice on flood insurance
- provides information about floodways, local drainage problem areas, flood inundation areas, possible flood depths, benefits of floodplains, wetland locations, open space areas and historical flood information
- reviews retrofitting plans; offers advice on siting a structure
- maintains elevation certificates
- issues special flood hazard development permits
- depository of the official Flood Insurance Rate Maps (FIRM)
- provides assistance in locating your property on the FIRM; this information is also available on the FEMA website www.fema.gov

Public Works - 581-3425

- maintains drainage channels, public detention structures and the City's rainfall and runoff monitoring system

Lawton Public Library - 581-3450

- maintains a flood reference section with local, state and federal flood publications

www.lawtonok.gov

Flood Program

Lawton has three major drainage basins that are subject to flooding: East Cache Creek, Squaw Creek and Meadowbrook/Wolf Creek. The area adjacent to these creeks and their tributaries which has a 1% or greater chance per year of flooding is called the *special flood hazard area or floodplain*. The map on the back of this brochure illustrates the general location of the local floodplain.

The majority of local severe flooding is caused by heavy rainfall from localized thunderstorms. The *spring and fall* seasons are the most probable times for floods to occur. The worst flood on record occurred in East Cache Creek in October 1983. It was caused by rainfall averaging 9.5 inches over a 3-day period. The peak discharge was 50,900 cubic feet per second.



In addition, as development occurs in the floodplain, its ability to store and convey floodwaters is greatly reduced. In Lawton, the effects of flooding are aggravated in areas where man-made and natural obstructions in the floodplain restrict the passage of

large flows.

Floodplains perform important natural functions, including temporary storage of flood waters, maintenance of water quality, and prevention of erosion as well as provide habitat for wildlife, recreational opportunities, and aesthetic benefits.

While the City and the U.S. Corps of Engineers are making improvements to help reduce damages, the potential for flooding still exists.

All development in the floodplain is regulated by the City. ***It is illegal to build, fill, or otherwise develop in this area without a special flood hazard development permit.*** Contact the License & Permit Center before beginning any work and to report illegal development in floodplain areas at 581-3360.

Myths & Facts - Flood Insurance

Myth: You cannot buy flood insurance if you are not located in a special flood hazard area.

Fact: You can buy Federal flood insurance no matter where you live in Lawton since Lawton participates in the National Flood Insurance Program (NFIP).

Myth: You can't buy flood insurance immediately before or during a flood.

Fact: You can purchase flood coverage any time. There is a 30-day waiting period after you have applied and paid the premium before the policy is effective.

Myth: Homeowner's insurance policies cover flooding.

Fact: Unfortunately, many homeowners do not find out until it is too late that their homeowners' policies do not cover flooding.

Myth: Flood insurance is only available for homeowners.

Fact: Flood insurance is available to protect homes, condominiums, apartments, mobile homes and non-residential buildings.

Myth: Flood insurance is only for buildings and not contents.

Fact: Flood damage to personal belongings is covered if the policy holder purchases content coverage.

Myth: You cannot buy flood insurance if your property has been flooded.

Fact: It doesn't matter how many times your home, apartment or business has been flooded.

Myth: Federal Disaster Assistance will pay for flood damage.

Fact: Before a community is eligible for disaster assistance, it must be declared a Federal Disaster Area. Federal disaster assistance declarations are awarded in less than 50% of flooding incidents. If you are uninsured and receive Federal disaster assistance or loan after a flood, you must purchase and maintain flood insurance to qualify for disaster relief in the future. Federal disaster assistance is a low-interest loan which must be repaid.

Myth: Claims are paid by the government.

Fact: Flood insurance claims are paid by the policyholders premiums, **NOT TAXPAYERS.**

Flood Safety

Steps to Take Today

1. **Buy flood insurance.** If your property is within the Special Flood Hazard Area you will receive a 20% discount on your flood insurance premium.
2. **Learn the safest route from your home** or place of business to high, safe ground if you should have to evacuate in a hurry. Have a point of contact so you can account for all family members.
3. **Assemble a survival kit:** portable radio, emergency cooking equipment, food, flashlights, and extra batteries.
4. **Protect your property** by floodproofing, grading,

The National Weather Service's NEXRAD radar monitors Lawton 24 hours a day. Flood warning times may vary, but tune in to area television and radio stations for information:

KSWO Channel 7

KLAW 101.3 FM Radio

KMGZ 95.3 FM Radio

KJMZ 97.9 FM Radio

KVRW 107.3 FM Radio

National Weather Service frequency 162.075

KCCU 89.3 FM Radio

KZXD 94.1 FM Radio

KBZQ 99.5 FM Radio

or constructing a protective berm.

5. Keep protection materials such as sandbags, plastic sheeting, and lumber available.

6. Keep your insurance policies and a list of personal property in a safe place. Know the name and phone number of the agent who issued your policies.

7. Inventory your home. Once you have purchased your flood insurance policy, give serious thought to making a list of your personal property.

During a Flood

1. Keep a NOAA battery-powered radio turned on for latest weather update.

2. Remember: FLOODS ARE DECEPTIVE. Avoid flooded roads and do not attempt to walk through floodwater.

3. Stay away from power lines.

After the Flood

1. Before entering a building, make sure it is not in danger of collapsing.

2. Upon entering the building, do not use open flame as a source of light - use a battery operated source of light.

3. Take pictures of damage to your building and contents.

4. Clean or throw out everything that got wet.

5. Watch for animals... especially snakes.

Financial Assistance

Pre-flood Assistance

Projects fully or partially funded by a local agency. For example, some metropolitan sewer agencies fund part or all of a project to stop sewer backup and some communities have their own rebate, financial assistance, or construction programs;

FEMA mitigation grants;

State or local programs, such as grants, loans, and rebates;

Housing improvement assistance programs;

The U.S. Department of Agriculture's rural development grants and loans for mitigation;

The potential to reduce flood insurance premiums for certain mitigation projects (e.g., elevating the building above the base flood elevation); and

Exempting the improvements from property tax increases.

Post-flood Assistance

Flood insurance;

Flood insurance's Increased Cost of Compliance benefit for substantially damaged structures;

FEMA's Hazard Mitigation Grant Program; and

The U.S. Small Business Administration's post-flood mitigation loans.



FLOOD HAZARDS, FLOOD SAFETY, AND FLOOD FACTS FOR LAWTON

Dear Floodplain Resident,

You live in an area at risk for flooding as identified on the National Flood Insurance Rate Maps. The federal flood insurance program is one of the best bargains available to consumers, and with the City of Lawton's rating as a Class 6 community in the Community Rating System, property within the Special Flood Hazard Area receives a 20% discount on flood insurance premiums. I urge you to take a serious look at this brochure and to consider purchasing flood insurance now. Contact the City of Lawton's Stormwater Management Division at 581-3360 for more information.

Sincerely


Stan Bocker, Mayor

City of Lawton Stormwater Management
212 SW 9th Street
Lawton, OK 73501

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