

## Flood Insurance

In all 50 states...on coasts, mountains, along rivers, in the desert...in towns and cities of every size...floods happen. The most important thing you can do is to protect yourself from financial loss is to have flood insurance.

Damage from stormwater is not covered by homeowner's insurance policy. The National Flood Insurance Program (NFIP) provides federally backed flood insurance to cover direct losses caused by local drainage problems and overflow water from streams.

Flood insurance is available even if you are not in a floodplain. It is available regardless of the structure type, including mobile homes. The coverage includes walls, floors, insulation and other items permanently attached to the structure. Content coverage is also available.

It takes 30 days after purchase for a policy to take effect, so it's important to buy insurance before the floodwaters start to rise.

For more information contact City of Lawton, NFIP or a local insurance agent.

## Additional Resources and Emergency Agencies

Comanche County Emergency Management  
(580)355-0535  
[www.comanchecounty.us](http://www.comanchecounty.us)

FEMA  
1-800-621-3362

American Red Cross  
6 SE Lee Blvd. Ste A  
Lawton, OK 73501  
(580)355-2480  
[www.redcross.org](http://www.redcross.org)

Lawton Salvation Army  
1306 SW E Ave.  
Lawton Ok 73501  
(580)355-1802  
[www.salvationarmyaok.org/lawton](http://www.salvationarmyaok.org/lawton)

Lawton Food Bank  
1819 SW Sheridan  
Lawton, Ok 73505  
(580)353-7994  
[www.feedinglawton.org](http://www.feedinglawton.org)

KSWO  
(580)344-7000  
[www.kswo.com](http://www.kswo.com)



**City of Lawton**

**Stormwater Management**

**212 SW 9th Street**

**Lawton, OK 73501**

**(580)581-3478**

**[www.lawtonok.gov](http://www.lawtonok.gov)**

After significant rain events that could cause flooding within the City of Lawton, the Stormwater Management Division will perform damage inspections to collect data on the extent of flood damage to homes. We urge citizens affected by flooding events to contact the hotline, (580)581-3565, and leave your name, address and description of damage.

## Why is Lawton collecting damage data?

Lawton participates in the National Flood Insurance Program (NFIP). NFIP requires communities to evaluate the damage to individual properties after a flood. Flooded locations and depths are recorded for historical purposes.

## What data is being collected?

The inspectors record the actual observed damage to a structure. Subsequently, that data is used to estimate what it would cost to repair the structure and determine if any structures are substantially damaged.

## What is substantially Damaged?

A building is considered to be substantially damaged when the total cost of repair equals or exceeds 50 percent of the pre-damage market value of the structure. Land value is excluded from this determination.

## What is the significance of a substantially damaged finding?

Substantially damaged structures must be repaired and brought into compliance with all applicable codes prior to residents re-occupying the structure. Development permits must be obtained. Owners must then comply with Lawton's floodplain management ordinance. For permitting information, call City of Lawton License and Permits Division at (580)581-3360.

## What financial assistance is available?

Private voluntary agencies such as the American Red Cross, Salvation Army and church groups can provide assistance. These groups can meet immediate needs such as clothing, groceries, shelter, medical aid and counseling. The American Red Cross can also provide cleanup kits.

Home and business owners may be eligible for low interest loans administered by the federal government's Small Business Administration. Eligibility and interest rates vary according to income and financial condition of applicant.

The Federal Emergency Management Agency (FEMA), may provide emergency financial assistance to individuals and communities following a flood if the damage threshold defining a federal disaster is exceeded in the area, or if federal flood insurance is in force. Flood insurance is offered by FEMA through participating commercial agents. Contact the National Flood Insurance Program at 1-800-638-6620.

Owners of substantially damaged properties may feel unable to afford the costs of compliance with their local floodplain management ordinance. Owners may voluntarily request to be included in a acquisition program primarily funded by state and federal agencies. However, a request to be included in such a program is not a guarantee that there will, in fact, be an acquisition or that there will be funding to acquire all properties whose owners request acquisitions.

For more information, contact Mike Hawkins at (580)581-3360.

## How do you file a Claim for flood loss?

A flood insurance policyholder should immediately report any flood loss to the insurance company or agent who wrote the policy. A claims adjuster will be assigned the loss, and the policyholder must file a "proof of loss" within 60 days of the date of loss. Take photos of any floodwater in your home and save any damaged personal property. Make a list of damaged or lost items and include their purchase date and value with receipts, and place with the inventory you took prior to the flood. Some damaged items may require disposal, so keep photographs of these items.

### Records to Keep

- Damage to the building
- Damage to the contents (see sample inventory form, next page)
- Receipts for cleanup and restoration expenses, such as material, labor, and equipment rental, and receipts for flood-related expenses, such as motel bills. (Keep these in one place, like in an envelope in your car.)