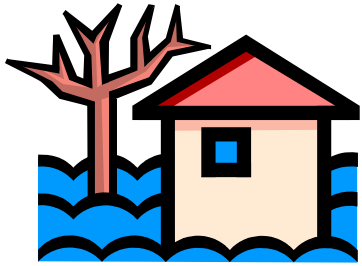


Plan ahead for Floods



Be Flood Smart!

Don't wait for Mother Nature to make the first move in the game of flood risk. It's your responsibility to know the facts about floods and flood insurance. Get informed. Get covered. Get ready for anything.

Your community has been flooded, and your property has suffered flood damage. Stay calm and stay safe in the days ahead by following these instructions.

- **If your home has suffered damage, call the agent who handles your flood insurance to file a claim.** If you are unable to stay in your home, make sure to say where you can be reached.
- **Take photos of any water in the house and also save damaged personal property.** This will make filing your claim easier. If necessary, place these items outside the home. An insurance adjuster will need to see what's been damaged in order to process your claim.
- **Keep power off** until an electrician has inspected your system for safety.

After the Flood

Protect yourself and your family from the stress, fatigue, and health hazards that follow a flood.

- **Dry out your home.** Floodwaters damage most materials and leave mud, silt and unknown contaminants that promote the growth of mold and mildew.
- **Restore the utilities.** The rest of your work will be much easier if you have heat, electricity, clean water, and sewage disposal.
- **Clean up.** The walls, floors, closets, shelves, contents and any other flooded parts of your home should be thoroughly washed and disinfected.
- **Rebuild and flood proof.** Take your time to rebuild correctly and make improvements that will protect your building from damage by the next flood. Learn how to flood proof your home by elevating it above the flood level. (BFE—Base Flood Elevation)
- **Inquire about available funds to relocate.** There are grant programs to mitigate structures in a flood prone area.
- **Purchase flood insurance.** Learn about the National Flood Insurance Program (NFIP). Home owner's insurance does not cover flood damage.

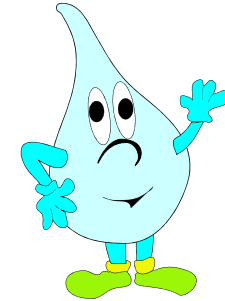


OKLAHOMA FLOODPLAIN MANAGERS ASSOCIATION

P.O. Box 8101
Tulsa, Oklahoma 74101-8101
www.okflood.org
www.fema.gov

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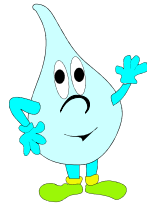
Freddie Floodway wants YOU to know about Flood Insurance

Flood Safety In Oklahoma

Federal disaster assistance is usually a loan that must be paid back with interest. For a \$50,000 loan at 4% interest, your monthly payment would be around \$240 a month (\$2,880 a year) for 30 years. Compare that to a \$100,000 flood insurance premium, which is about \$400 a year (\$33 a month).

For additional information on how YOU can purchase flood insurance, check out these web sites:
www.okflood.org and www.fema.gov

WHY DO YOU NEED FLOOD INSURANCE ?



Freddie Floodway
Knows Why

DAMAGE FROM STORM WATER IS NOT COVERED BY A HOMEOWNER'S INSURANCE POLICY. The National Flood Insurance Program (NFIP) provides federally backed flood insurance to cover direct losses caused by local drainage problems, overflow water from rivers and reservoirs, and water from oceans.

FLOOD INSURANCE IS AVAILABLE EVEN IF YOU ARE NOT IN A FLOODPLAIN. Anyone can purchase flood insurance if your town, city, or county participates in the National Flood Insurance Program (NFIP).

FLOOD INSURANCE IS AVAILABLE for your home regardless of structure type, including mobile homes. The coverage includes walls, floors, insulation, furnaces, and other items permanently attached to the structure.

CONTENT COVERAGE IS ALSO AVAILABLE but must be purchased separately providing the contents covered are in an insurable building.

FLOOD INSURANCE is available up to \$250,000 or the value of the structure, whichever is less.

YOU CANNOT COUNT ON DISASTER FUNDS from the federal government after a flood. In the event of a federal disaster declaration, you may receive emergency help or low interest loans, but your property loss is covered if you have flood insurance.

Why Does My Mortgager Require Flood Insurance?

The mandatory flood insurance purchase requirement applies to all federally backed or related financial assistance for all buildings located in a Special Flood Hazard Area (SFHA). The requirement includes all loans or grants for purchase, construction, repair, or improvement of any publicly or privately owned building in a special flood hazard area, including machinery, equipment, fixtures, and furnishings contained within the building. The mandatory purchase requirement includes financial assistance programs such as VA loans from the Department of Veterans Affairs, Farmers Home Administration, Small Business Administration, and the Federal Emergency Management Agency. The requirement also applies to mortgage loans that are secured by the federal government such as savings and loan companies, banks, commercial lenders, and credit unions. The mandatory purchase applies to all mortgage loans purchased by Fannie Mae and Freddie Mac in the secondary mortgage market. To receive a mortgage loan from one of the affected agencies or lenders, the property location must be checked to determine if the property is within a special flood hazard area (SFHA). This is determined by looking at a flood

insurance rate map (FIRM). If the FIRM indicates the property is in a special flood hazard area, it will be shown on the FIRM as an "A" or "V" zone. If the property is in a SFHA, the agency or lender is required by law to require the purchase of flood insurance. The amount of insurance is determined by the value of the property up to \$250,000, which is the maximum amount available for a single-family home. The mandatory purchase requirement does not cover vehicles, landscaping, business expense, or vacant lots.

Even though the structure is **outside** the Special Flood Hazard Area, **close to** the SFHA, or **partially in** the Special Flood Hazard Area, the lender has the final decision regarding the insurance requirement.

When you purchase flood insurance, be sure to also purchase insurance on the contents of the structure. Contents are covered under a separate flood insurance policy.

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.

You are eligible to purchase flood insurance as long as your community participates in the National Flood Insurance Program (NFIP).

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You've done everything in your power to prepare for a flood. You've secured a flood insurance policy, and made your home flood-ready. Congratulations! You've become "Flood Smart".