

# Flood Insurance

## Flood Insurance

Everyone Lives in a Flood Zone, it's the Flood Risk that varies.

You don't have to live near water to be flooded, flooding occurs not only along the coast, but along rivers and other inland areas.

There are nearly 700 flood insurance policies protecting properties in the City of Lawton.

You can purchase flood insurance no matter what Flood Zone you are in.

Flood insurance is available in the City of Lawton through the National Flood Insurance Program (NFIP) and can help you recover from a disaster. The National Flood Insurance Act of 1968 allows for flood insurance to be available in those areas where participating communities have adopted floodplain management regulations. The City of Lawton joined the program on December 1, 1978.

The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 made the purchase of flood insurance mandatory for federally backed mortgages on buildings located in the Special Flood Hazard Areas.

Flood insurance protects you from the financial devastation caused by floods.

Homeowners insurance does not cover floods.

Flood insurance is available both within and outside of floodplains. Your property's flood risk is shown on the Flood Insurance Rate Maps. Different types of policies are available depending on your flood risk.

There is usually a 30-day waiting period, after applying and paying the premium, before the flood insurance policy becomes effective.

Be [Flood Smart](#) and contact your insurance agent today.