

## **What can residents do?**

The City of Lawton employs a variety of outreach programs to inform the public about the effects of flooding. There are many actions residents can take to help. Residents can minimize the damaging impacts of floods by doing the following:

### **Avoid Floodplains**

The easiest way for residents to protect themselves from flooding is not to buy or build in a floodplain. Remember, even if a property is not located within a FEMA-recognized flood zone and does not require flood insurance, it still may lie within a floodplain and be at risk of flooding.

### **Develop a Flood Plan**

The worst time to decide what to do during a flooding event is during a flood. Residents should develop a working flood plan to include securing outdoor belongings that may be swept away in floodwaters, filling vehicles with gasoline, moving furniture and valuables to high areas, securing insurance policies and other important documents, filling bathtubs and sinks with water in case the water supply becomes contaminated, and preparing an evacuation plan with several possible destinations. Residents should also assemble a flood kit to include a first aid kit and essential medications, canned food, can opener, three gallons of water per person, rubber boots, rubber gloves, battery-powered radio, flashlight and extra batteries.

### **Dispose of Trash Properly and Report Clogged or Damaged Stormwater Management System Facilities**

Debris and trash can clog or damage systems and increase the potential for flooding. Keep ditches, swales, drainage grates and retention lakes clear of debris and trash. Report the location and condition of clogged or damaged stormwater facilities to the stormwater division. Improperly functioning systems can greatly contribute to localized flooding during a storm.

### **Post Important Numbers**

Keep important flood-related phone numbers posted close to your telephone. While telephone service may be temporarily unavailable during a major flooding event, these numbers can be useful to report or inquire about damaged stormwater systems, potential flood hazards and drainage concerns.

### **Purchase Flood Insurance**

The National Flood Insurance Program (NFIP) is a federal program enabling property owners to purchase flood insurance. This flood insurance is available to communities that agree to enforce requirements that will reduce future flood losses to new construction within a special flood hazard area (100-year floodplain). While purchasing flood insurance will not reduce the risk of flooding, it will minimize out-of-pocket costs should flood damage occur. Under the NFIP, residents living in areas designated as FEMA Special Flood Hazard Areas A or V are required to purchase flood insurance if they have federally backed loans. While not required by law, most lenders will also require flood insurance in this instance for non-federally backed loans. Structures in FEMA flood zones B, C, D and X, as well as structures built inside floodplains not regulated by FEMA, are still vulnerable to flooding. Lenders may require flood insurance in these cases.

Even if residents own their homes and are not required to purchase flood insurance, they should carefully consider the risk of flooding in their area when deciding on insurance coverage.