



Oklahoma Flood Fact Sheet

Summer Storm Season

Oklahoma is particularly vulnerable to harsh weather, tropical systems, and severe flooding during the summer, even hundreds of miles inland. In fact, over the past five years, Oklahoma has experienced ten federally declared disasters due to flooding. Damage from Tropical Storm Erin (2007) caused extreme flood damage to areas near the Gulf Coast; damage totaled \$2 million in Oklahoma alone. As this year's summer storm season quickly approaches, it is important to remind residents of the dangers of flooding and the importance of protecting their homes and assets with flood insurance.

OKLAHOMA FLOOD FACTS

(Source: National Flood Insurance Program)

Currently, there are more than 16,500 flood insurance policies in force in Oklahoma. **However, many of the state's households remain at risk.** With more than 1.1 million households in Oklahoma, only 1.5 percent of the state's households are covered.

SUMMER STORM SEASON RISKS

Heavy Rains. Oklahoma often receives the remnants of hurricanes and tropical storms in the summer, which have the potential to unload heavy and sustained rainfall that overwhelm drainage systems and cause flooding. Just this month (May 2009), heavy rains flooded homes, roads and businesses in Northeastern Oklahoma.

Inland Floods. Coastal communities are not the only ones who should be prepared for flooding. Powerful storm systems have the ability to travel far from the initial strike zone. Once inland, they continue to bring powerful and heavy rains. In 1995, Tropical Storm Dean caused serious inland flooding in Oklahoma, resulting in up to a foot of water inside many inland homes.

BE FLOODSMART – REDUCE YOUR RISK

- **Learn your flood risk.** Find out your flood risk by entering your address at **FloodSmart.gov**
- **“Assess Your Risk.”** Insurance agents can also help confirm your risk.
- **Plan for evacuation.** Plan and practice a flood evacuation route, ask someone out of state to be your “family contact” in an emergency, and ensure everyone knows the contact’s address and phone number.
- **Move important objects and papers to a safe place.** Store your valuables where they can’t get damaged.
- **Conduct a thorough home inventory.** Thorough documentation of your belongings will help you file your flood insurance claim. For more information, visit www.knowyourstuff.org.
- **Build an emergency supply kit.** Food, bottled water, first aid supplies, medicines, and a battery-operated radio should be ready to go when you are. Visit www.ready.gov for a disaster supply checklist.
- **Purchase a flood insurance policy.** Most homeowners insurance does not cover floods and there is a 30-day waiting period before a policy becomes effective. If you already have a flood policy, remember that it needs to be renewed each year.

Visit **FloodSmart.gov** or call **1-800-427-2419** to learn about individual flood risk, explore coverage options and to find an agent in your area.

Most standard homeowners’ policies do not cover flood damage. But flood insurance may be more affordable than you might think. An average flood policy costs around \$540 a year, and rates start as low as \$119 a year for homes in moderate-to-low risk areas.

