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Governor Declares March Flood Insurance Month

OKLAHOMA CITY – Each year in Oklahoma, thousands of citizens who experience flood damage lack the protection afforded through readily available flood insurance. To enhance awareness of the availability of federal flood insurance, as well as inform Oklahomans about intelligent floodplain management and development procedures, Governor Brad Henry has designated March as "Flood Insurance Month" in Oklahoma.

"All too often, property owners and renters become aware of flood insurance and other protection measures only after a flood has financially devastated them or their community," said Duane Smith, Executive Director of the Oklahoma Water Resources Board (OWRB). "The Governor's proclamation provides the OWRB, insurance companies and emergency management organizations with a valuable opportunity to spread the word on the availability of relatively inexpensive flood insurance."

Smith added the timing of the Flood Insurance Month designation is appropriate because Oklahoma's spring flooding season is just around the corner. "Most flood insurance policies require a 30-day waiting period," he pointed out. "Because, historically, most of Oklahoma's flooding disasters have occurred during the spring, now is the time for those citizens who reside in designated floodplains to purchase flood insurance, if they have not already." Smith added that a flood insurance policy could be purchased from any licensed property insurance agent.

Of the 38 presidentially declared disasters in Oklahoma since 1955, 28 have involved flooding. In an effort to mitigate such emergencies, Governor Dewey Bartlett designated the OWRB as the agency to coordinate the National Flood Insurance Program (NFIP) in 1969. The NFIP assists Oklahomans and its 377 member communities by making flood insurance available at affordable rates and helping communities make wise decisions concerning floodplain use. To be eligible for flood insurance, participants must establish a floodplain board, recognize floodplain boundaries and restrict development in those areas. Such strategies typically result in reduced federal outlays to mitigate flood damages. The OWRB coordinates the NFIP in Oklahoma in a cooperative partnership with the Federal Emergency Management Agency, Oklahoma Department of Emergency Management, Oklahoma Floodplain Managers Association and Oklahoma Insurance Department.

More than 88 percent of homes and businesses in the state that lie in the 100-year floodplain have no flood insurance, according to Mike Mathis, OWRB State Floodplain Manager. "It is disheartening relatively few people take advantage of the benefits afforded through the purchase of flood insurance, especially since it is inexpensive and offers such comprehensive protection against one of our most common natural disasters," Mathis said.

Also, to make citizens better aware of flooding problems in Oklahoma, Governor Henry has designated May as "Flood Awareness Month."

For more information on Flood Insurance Month, call Mike Mathis, Chief of the OWRB's Planning & Management Division, at 405/530-8800.

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