

The time to purchase flood insurance is now

Written by

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Comanche County residents are eligible to purchase affordable flood insurance, in or out of the floodplain, through the National Flood Insurance Program (NFIP), according to Chloe Lewis, CFM, Comanche County Floodplain Administrator..

Lewis says participation in the program allows residents of Comanche County to purchase low-cost, federally backed flood insurance. “An average flood policy costs approximately \$640 a year, which is quite a bargain. In addition, flood insurance policies can be purchased from any licensed property and casualty agent.”

Comanche County joined this program because of the considerable benefits it provides to its citizens,” Lewis, pointed out. “The program also entitles residents to obtain low-interest loans and grants in the event of a federal declared flood disaster.”

Flood insurance is required if a home is located in a regulatory floodplain and is mortgaged by a federally regulated lender, such as Farmers Home Administration, Federal Housing Administration, Veterans Administration, Small Business Administration, Fannie Mae or Ginnie Mae. Also, if there is no mortgage and the home or business is located within the one hundred year floodplain, flood insurance is highly recommended. A standard homeowners insurance policy does not cover flood loss. To purchase flood insurance, Lewis, suggests local citizens call their insurance agent who normally handles their homeowners or car insurance policies.

Lewis encourages Comanche County citizens who currently have flood insurance policies to continue to pay their insurance premiums. Every property owner or renter who lives near a regulatory floodplain or in an area subject to localized flooding should look into purchasing a flood policy. In addition, it is important for those who now have flood insurance to keep their policies up-to-date.

Participation in the NFIP allows residents who live in Comanche County to purchase low-cost, federally backed flood insurance in exchange for proper management of floodplains.

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Finally, Lewis reminds local residents of the need for permits prior to construction or development in federally designated floodplains.

“We want to inform our citizens before they build or construct **anything** in a floodplain, they should first check with us to determine if the site is in a special flood hazard area,” he added. Alteration of floodplains or the placement of structures in them can significantly increase the magnitude and velocity of floodwaters. Development is controlled so construction and related activities never divert, retard or obstruct floodwaters to the point where the public could be threatened. Comanche County and other communities participating in the NFIP regulate floodplain development through construction and building permits.

Please contact Lewis for more information about floodplain management and the NFIP at **(580) 585-5305**.