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NATIONAL FLOOD INSURANCE AVAILABLE, BUT LITTLE USED  
by U.S. Sen. Bob Dole (R-Kans.)

The National Flood Insurance Program makes limited amounts of flood insurance, which previously was unavailable from private insurers, available to property owners of three Kansas communities: Fairway, Topeka and Garden City.

Although 70,000 flood insurance policies have been sold nationally, Kansas' three eligible communities have purchased to date, only a total of 13 policies . If this low figure represents very little need for the program in the three communities, then there is no problem; but I suspect it represents a lack of information about its availability. I hope the following material will assist the eligible property owners.

The National Flood Insurance Act of 1968 authorized the Department of Housing and Urban Development, in cooperation with the private insurance industry, to arrange for Federal flood insurance within communities that have evidenced positive interest in securing coverage and given satisfactory legislative assurance that by Dec. 31, 1971, they will adopt land use and control measures consistent with Federal criteria.

These are measures such as zoning ordinances; subdivision regulations; building codes; health regulations and other controls for the health, safety and welfare of the people. In flood hazard areas, these measures are designed to minimize the risks from flooding and/or the impact of flowing water. The objectives are to develop the wisest or most economic use compatible with the flood risks.

For a property owner to obtain a flood insurance policy, he needs only to see any local property and casualty insurance agent or broker licensed to do business within the State. Types of properties eligible for flood insurance coverage, include: one to four family dwellings, properties principally occupied by small business concerns, and the contents of these types of properties.

Further information on this program, is available from my office, or directly from the Federal Insurance Administration in the Department of Housing and Urban Development, in Washington, D.C.