



FLOOD HAZARD: CHECK BEFORE YOU BUY

Flooding and other surface drainage problems can occur well away from a river, lake or ocean. If you are looking at property, it's a good idea to check out the possible flood hazards before you buy. Here's why:

1. The force of moving water or waves can destroy a building
2. Slow-moving flood waters can knock people off their feet or float a car
3. Standing water can float a building, collapse basement walls, or buckle a concrete floor
4. Water-soaked contents, such as carpeting, clothing, upholstered furniture and mattresses may have to be thrown away after a flood
5. Some items, such as photographs and heirlooms, may never be restored to their original condition
6. Floodwaters are not clean: floods carry mud, farm chemicals, road oil and other noxious substances that cause health hazards
7. The impact of a flood – cleaning up, making repairs and the personal losses – can cause great stress to you, your family and your finances

FLOODPLAIN REGULATIONS: Your community regulates construction and development in the floodplain to ensure that buildings will be protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses substantially damaged by fire, flood or any other cause may be elevated to or above the flood level when they are repaired.

CHECK FOR THE FLOOD HAZARD: Before you commit yourself to buying property, do the following:

1. Ask the local building, zoning or engineering department if the property is in a floodplain; if it has ever been flooded; what the flood depth, velocity and warning time are; if it is subject to any other hazards; and what building and zoning regulations are in effect
2. Ask the real estate agent if the property is in a floodplain; if it has ever been flooded and if it is subject to any other hazards, such as sewer backup or subsidence
3. Ask the seller and the neighbors if the property is in a floodplain; how long they have lived there; if the property has ever been flooded and if it is subject to any other hazards

FLOOD PROTECTION: A building can be protected from most flood hazards, sometimes at relatively low cost. New Buildings and additions can be elevated above flood levels. Existing buildings can be protected from shallow floodwaters by regrading, berms or floodwalls. There are other retrofitting techniques that can protect a building from surface and subsurface water.

FLOOD INSURANCE: Homeowners insurance usually does not include coverage for a flood. One of the best protection measures for a building with a flood problem is National Flood Insurance, which is purchased through any property insurance agent. If the building is located in a floodplain, flood insurance will be required by most mortgage lenders. Ask an insurance agent how much a flood insurance policy would cost.