

FLOOD HAZARD: CHECK BEFORE YOU BUY

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

- The force of moving water or waves can destroy a building.
- Slow moving floodwaters can knock people off their feet or float a car.
- Even standing water can float a building, collapse basement walls, or buckle a concrete floor.
- Water-soaked contents, such as carpeting, clothing, upholstered furniture, and mattresses may have to be thrown away after a flood. Some items, such as photographs and heirlooms, may never be restored to their original condition.
- Floodwaters are not clean: floods carry mud, farm chemicals, road oil, and other noxious substances that cause health hazards.
- 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 that are substantially damaged by fire, flood, or any other cause must be elevated above the flood level when they are repaired.

Check for the Flood Hazard: Before you commit yourself to buying property, do the following:

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.

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.

Ask the local building, zoning, or engineering department if the property is in a floodplain, if it has ever been flooded, what is the flood depth, velocity, and warning time, if it is subject to any other hazards, and what building or zoning regulations are in effect.

Flood Protection: A building can be protected from most flood hazards, sometimes at a 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 or subsurface water.

Flood Insurance: 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.