

# 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 is 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 Management Regulations:** To ensure that structures will be protected from flood damage, the **Building Division** of the **City of Walker** regulates all development in Special Flood Hazard Areas (SFHAs). Filling and similar projects require a permit and are prohibited in certain areas. Existing structures substantially damaged by flood that are located in the SFHA must be elevated 1ft above the Base Flood Elevation (BFE) before they are repaired.

**Check for the Flood Hazard:** Before committing yourself to buying property, please do the following:

- ✓ Consult with our office if the property is in a SFHA; 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 or zoning regulations are in effect.
- ✓ Ask the Real Estate Agent if the property is in a SFHA, 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 SFHA, 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 structure can be protected from most flood hazards, sometimes at a relatively low cost. New construction and additions located in a SFHA must be elevated 1ft above the BFE. Existing structures can be protected from shallow floodwaters by regarding, berms, or floodwalls. If the structure is located in a SFHA, flood insurance *will* be required by *most* mortgage lenders. Ask an Insurance Agent how much a flood Insurance policy would cost. In most cases, there is a 30-day waiting period *before* flood insurance takes effect.

**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 a flood insurance policy under the National Flood Insurance Program, Which can be purchased through any licensed property insurance agent. If the building is located in a floodplain, flood insurance will be required by federally backed mortgage lenders. Ask and insurance agent how much a flood insurance policy would coast.

To ensure that accurate information is received when contacting the **Building Division**, please be prepared to provide the lot and block number, parcel number, legal description, or other identifying information when making your inquiry.