

What is my level of flood risk?

Buyers are usually required to have flood insurance by their mortgage lender if the property is located in a high-risk flood zone. Sellers are asked to disclose whether the property is located in a flood zone. Therefore, it is important and prudent to check the property status when buying or selling.

Flood maps may change periodically for a variety of factors like new development, weather conditions and erosion.

There are ways to find out what level of risk a property has. You can go online to the FEMA website (MSC.FEMA.gov) and enter your property address.

Go to <https://msc.fema.gov/portal/search>. This allows you to interactively visualize the property and surrounding areas in terms of zones (areas of high and moderate risk of flooding). Here you can also find a FIRM map (Flood Insurance Rate Map). FIRM maps are huge, but you can print out a FIRMETTE, which is letter size.

Note: Properties outside of the Special Flood Hazard Area are often eligible for Preferred Risk Policies. If you are interested, contact an insurance agent to determine coverage for water or flood damage issues.

