



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 substantially damaged by fire, flood, or any other cause must 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:

- 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 or zoning regulations are in effect.
- 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.

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: 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 (see other side). Ask an insurance agent how much a flood insurance policy would cost.

**CITY OF MADISON
COMMUNITY DEVELOPMENT DEPARTMENT
CITY HALL**

Date: _____

RE: Flood Insurance Rate Map Information

TO WHOM IT MAY CONCERN:

The property located at _____ also known as _____ has been located on the City's Flood Insurance Rate Map (FIRM).

The following information is provided:

Madison's community number: 280229

The property is located on panel number: _____ Suffix: _____

The date of the FIRM index: March 17, 2010

The property is located in FIRM zone: _____

The main building on the property:

_____ is located in a Special Flood Hazard Area (SFHA). The base flood elevation at the property is: _____, NGVD. Federal law requires that a flood zone determination be done as a condition of a federally backed mortgage to determine if the structure is in an SFHA and if so, to require flood insurance. It is up to the lender to determine whether flood insurance is required for a property.

_____ is not located in a Special Flood Hazard Area. However, the property may still be subject to local drainage problems or other unmapped flood hazard. Flood insurance from the NFIP is available at non-floodplain rates. A flood insurance policy can still be required by a lender.

_____ A decision about the building's exact location cannot be made on the FIRM. A copy of the FIRM is attached for your information.

Flood insurance from the NFIP is available for any property in Madison. More information on flood insurance is attached. This office has copies of FEMA Elevation Certificates for all buildings constructed in the SFHA in 2012. Questions on this letter and the City's floodplain management program are welcome at this office by calling 601.856.7116.

NOTE: This information is based on the Flood Insurance Rate Map for the City. This letter does not imply that the referenced property will or will not be free from flooding or damage. A property not in a Special Flood Hazard Area may be damaged by a flood greater than that predicted on the FIRM or from a local drainage problem not shown on the map.

Floodplain Manager

Date