FLOOD HAZARDS

What is my flood zone and am I at risk for flooding?

What to ask

What Flood zone do I live in and do I need flood insurance?
Access a flood insurance rate map (FIRM) to determine in which FEMA flood zone the property is located. FIRM's were created by the National Flood Insurance Program for flood plain management and insurance purposes. Digital versions of these maps are called DFIRM's. For more information, contact your insurance company, realtor, or city/county building, planning and zoning department. In some cases, more in depth flood elevation information can be obtained by calling your city/county building, planning and zoning department.

What is my area's flood history?
Ask the people who live in the area about any existing flooding problems. In addition, check with the local city or county engineer to see what records they may have on flooding in the area.

Where does stormwater flow?
Determine if the property or subdivision has a stormwater collection system — either drainage ditches or pipes. If none of these are available, find out where the stormwater flows by contacting the homeowners association, city stormwater, building or planning division.

What types of soils are in the area?
Since some soils are indicative of a wetland area, determine the soil type on the property by contacting the local U.S. Department of Agriculture's Natural Resources Conservation Service or city/county building, planning and zoning department. Environmental consulting firms are also able to conduct soil tests for a nominal fee.

What to look for
Because water travels downhill and will collect there unless it has somewhere to go, find out where the floor slab, access roads and other permanent features of the property are in relation to the surrounding ground. A "mounded" septic tank indicates a high water table and poor water percolation into the ground. This increases the potential for flooding. Trees or wetlands on or near the property are indications that water stands in the area.