

# Flood Hazard Fact Sheet

*Check Before You Buy*



Before purchasing property, confirm whether the site is subject to flood hazards, prior flooding, or floodplain development requirements. Researching these issues early can help avoid unexpected repair costs, insurance requirements, and future compliance issues.

## Why Flood Hazard Matters

Floodwaters can damage buildings, utilities, vehicles, and personal property.

- Even shallow flooding can create safety hazards and leave behind contaminated materials.
- Carpet, furniture, drywall, mattresses, and similar contents often must be discarded after a flood.
- If buildings are not dried and repaired properly, mold and long-term structural issues can follow.
- Cleanup, temporary displacement, repairs, and lost belongings can create major financial and personal stress.

## Before You Buy, Ask These Questions

- Is the property in a mapped floodplain, and does it have a history of flooding?
- What are the expected flood depth, velocity, warning time, and any other known hazards or drainage issues?
- What floodplain, development, or zoning requirements apply, and what flood insurance costs may be associated with the property?

*Ask the City of Berea Codes & Planning Department, the real estate agent, the seller, and nearby property owners.*

## Floodplain Regulations, Protection, and Insurance

The City of Berea regulates development in identified flood hazard areas to reduce future flood damage. Certain filling, grading, and similar activities may be limited or prohibited in some locations. Structures that are substantially damaged may be required to meet current floodplain standards when repaired, which can include elevation to or above the regulatory flood elevation.

A standard homeowners policy typically does not cover flood damage. Flood insurance is available through the National Flood Insurance Program and is often required by federally backed mortgage lenders for properties in mapped flood hazard areas.

Property buyers should ask an insurance agent for a cost estimate before closing.

**Questions? City of Berea Codes & Planning Department | (859) 986-8528 | [www.bereaky.gov/gis/flood](http://www.bereaky.gov/gis/flood)**