



Flood Hazard Information for Prospective Property Owners

A one-page guide for homebuyers, property owners, and real estate professionals.

The City of Berea can help you understand a property's mapped flood status before you buy, build, or make improvements.

Questions to Ask Before You Buy

- Is the building located in a Special Flood Hazard Area (SFHA)?
- Is any part of the lot in a floodway or regulated floodplain?
- Has the structure ever flooded, taken on water, or had drainage problems?
- Will the lender require flood insurance as a condition of closing?
- Were additions, fill, grading, decks, sheds, or other site changes properly permitted?
- Are elevation certificates, prior map determinations, or FEMA map change documents available for the property?

Why It Matters

Flood risk can affect insurance costs, future improvements, permitting, repair requirements, and resale decisions. A short review before closing can help prevent expensive surprises later.

Insurance and Development

- If a building is in an SFHA and the mortgage is federally regulated or insured, flood insurance is generally required by the lender.
- Flood insurance may still be available and advisable outside mapped high-risk areas.
- New buildings, additions, grading, fill, stream work, and similar development may require local and/or state review.
- Substantial damage or substantial improvement can trigger additional floodplain compliance requirements.

How the City Can Help

- Flood zone and map panel lookups
- General floodplain and floodway questions
- Explanation of local floodplain permit requirements
- Available flood map, depth, and base flood elevation information

Helpful Resources

- FEMA Flood Map Service Center
- Kentucky Flood Hazard Portal
- City of Berea GIS / Floodplain webpage

Contact Information:

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Important: This handout provides general information only and is not a site-specific flood study, insurance quote, or binding flood determination.