

Whether you are thinking about buying or building a home, knowing the flood risk can protect you from unplanned expenses.



Flooding can occur when there is a heavy rainfall or tropical weather events, so be sure to find out if the property is in a Special Flood Hazard Area (SFHA) or storm surge area.

Understanding Flood Maps

Flood Zone Maps, known as **Flood Insurance Rate Maps (FIRMs)**, show areas of high and moderate to low flood risk. These maps are used to set minimum building requirements and to determine flood insurance requirements and rates.

Types of Flood Zones



! High Risk - Special Flood Hazard Area*
Zones A (A, AE, AH, AO)
Zones V (V, VE)

! Moderate/Low Risk**
Zones B, C, X

*If the building is located in the SFHA, flood insurance will be required for federally backed mortgages.

**Moderate to low risk areas account for more than 20 percent of National Flood Insurance Program claims.

Storm surge maps display where flooding will occur when an abnormal rise of water generated by a storm is pushed toward the shore by strong winds. These maps are used for hurricane preparedness and planning.

- If your property is in a **Special Flood Hazard Area (SFHA)**, there is at least a one in four chance of flooding during a 30-year mortgage.
- Flood insurance is mandatory for federally backed mortgages on buildings located in a SFHA. There is a 30-day waiting period before coverage goes into effect, so don't delay.
- Nearly **20 percent** of flood insurance claims come from areas that are not in a Special Flood Hazard Area (SFHA). Take advantage of a preferred risk policy.
- A shallow flood that is only a few inches deep in your house could cause thousands of dollars in damage. Find out how much a flood could cost.

Flood Insurance Discount

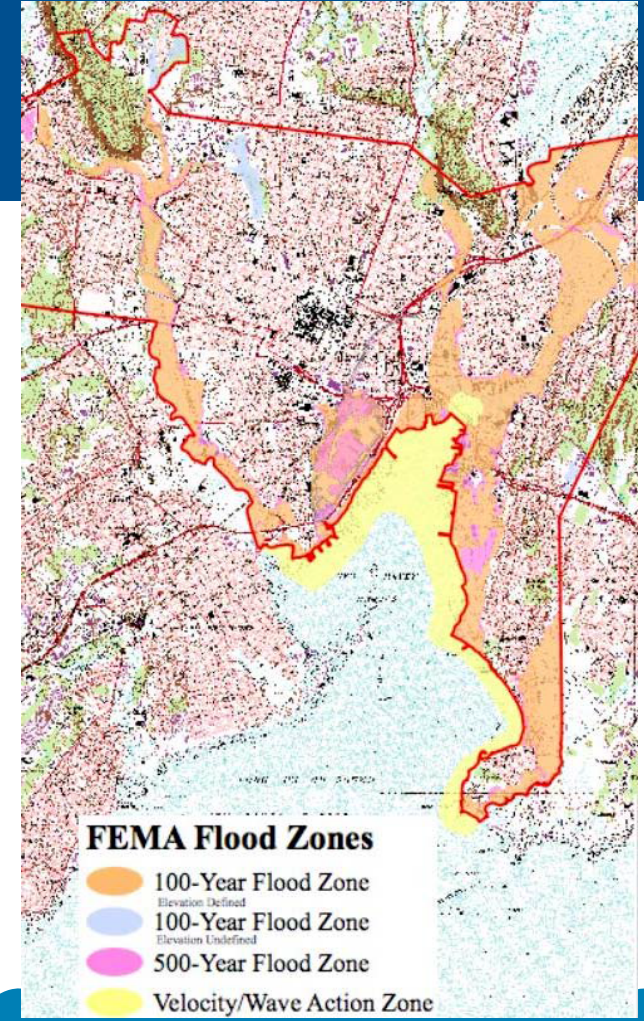
New Haven participates in the National Flood Insurance Program Community Rating System (CRS). Residents and businesses in the SFHA throughout New Haven are eligible for a 15% discount on their flood insurance premiums due to the City's class 7 (CRS) rating. Check with your flood insurance agent to make sure you are receiving the correct CRS discount.

Just 1 inch of water can cause \$25,000 of damage to your home.

GET FLOOD INSURANCE

For more information about your flood risk, visit tinyurl.com/newhavenflood or contact the City Plan Department Flood Information Services at (203) 946-7842

KNOW YOUR Flood Risk Before Buying or Building IN NEW HAVEN



Go to www.floodsmart.gov or call toll-free (877) 336-2627 for more flooding resources.

New Haven has experienced numerous storms or rainfall events causing flood damage. If you are considering buying a property, it is wise to check out possible flood hazards before you buy. Flooding and other surface drainage problems can occur well away from a river, lake or ocean. Flooding can result after several inches of rainfall in a short period of time or after several days of continued rain.

Did you know?

- ▶ Flooding occurs in and out of designated flood zones.
- ▶ The force of moving water can destroy a building.
- ▶ Even slow-moving floodwaters can knock people off their feet or float a car.
- ▶ Floodwaters carry mud, chemicals, road oil, bacteria and viruses that cause health hazards.

Protecting Your Property

Be an informed buyer and arm yourself with the knowledge to better protect your home from hazards.

- ▶ What types of flooding is the property susceptible to?
- ▶ How deep could the flood get?
- ▶ Will I need flood insurance?
- ▶ How much will flood insurance cost?
- ▶ Are there special building or remodeling requirements?
- ▶ What evacuation zone is the property in?



Understanding Flood Insurance

Homeowner's insurance policies do not cover losses due to flooding. Condominium association's flood coverage will only cover common areas. Get a flood insurance policy for your house, condo, business, or rental.

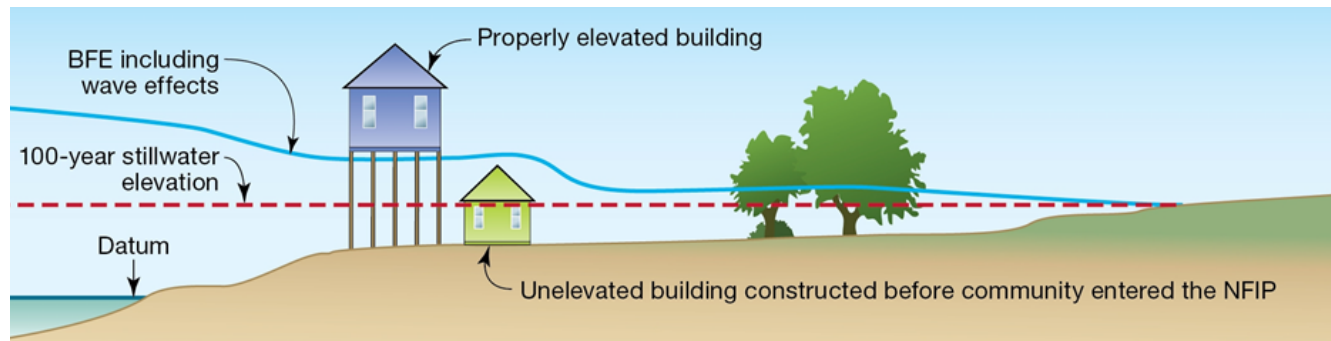


Coverage: Know what your homeowners and flood insurance policies cover and do not cover.

Deductibles: Know your building and contents deductible amounts.

Rates: Rates do not differ from company to company or agent to agent. They depend on many factors, such as the flood risk, the lowest floor elevation of the building, and the date and type of construction of the building. Build smart to lower your rate!

Find out if an elevation certificate is available for the property and what the flood insurance rate will be prior to purchasing a property. The City of New Haven can provide copies of completed FEMA elevation certificates if they are on file.



The City of New Haven regulates construction and development to ensure that buildings will be protected from flood damage.

Build Smart

- ▶ Building your new home or elevating your existing home above the base flood elevation will reduce your flood risk and your flood insurance premium.
- ▶ Elevate your equipment, such as water heaters, AC units, etc.
- ▶ Get required permits before you start new construction, or any home repair or improvement.
- ▶ Plan for proper drainage.
- ▶ Be aware of the substantial improvement rules.
- ▶ New buildings must be elevated above flood levels.

Buying a Fixer-Upper?

- ▶ Houses substantially damaged by fire, flood, or any other cause must be elevated above the regulatory flood level when they are repaired.
- ▶ Remodeling projects that cost half of the value of the original structure will require you to elevate the building above the flood level.

Visit www.floodsmart.gov for more information and to find a flood insurance agent.