



## COUNTY OF LAKE WATER RESOURCES

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### FLOOD HAZARD: CHECK BEFORE YOU BUY

Flooding and other surface drainage problems can occur well away from a river or lake. 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 flood waters 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.

**Check for the Flood Hazard:** Before you commit yourself to buying property, do the following:

- 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 have they lived there, if the property has ever flooded, and if it is subject to any other hazards.
- Ask the Water Resources Department if the property is in a floodplain, if the property has ever flooded, what are the flood depth, velocity, and warning time. Ask the Community Development Department if it is subject to any other hazards, and what building and zoning regulations are in effect.

As a public service, the Lake County Water Resources Department provides the following information upon request:

- Confirmation of whether a property is in or out of the Special Flood Hazard Area as shown on the current Flood Insurance Rate Map (FIRM) of the County (also shown in box below). For the last eighteen years, we have been keeping copies of elevation certificates on file. Copies of elevation certificates are available to the current property owner or their agents.
- Additional flood insurance data for a property, such as the FIRM zone and the base flood elevation or depth, if shown on the FIRM.

When making an inquiry, please tell us the Assessor's Parcel number or property address. There may be a nominal charge for some of these services.

**Floodplain Regulations:** Lake County regulates construction and development in the floodplain to ensure that new buildings will be protected from flood damage. New buildings and additions are required to be elevated above flood levels and be of flood resistant construction. Filling and similar projects are prohibited in certain areas. Another rule requires houses substantially damaged by fire, flood, or any other cause, to be elevated above the flood level when they are repaired.

**Flood Protection:** A building can be protected from most flood hazards, sometimes at a relatively low cost. New buildings and additions are required to be elevated above flood levels and be of flood resistant construction. Existing buildings can be protected from shallow floodwaters by elevating, regrading, berms, or floodwalls. There are other retrofitting techniques that can protect a building from surface of subsurface water.

## FLOOD INSURANCE

One of the best protection measures for a building with a flood problem is National Flood Insurance, which is purchased through most property insurance agents. If the building is located in a floodplain, flood insurance will be required by most mortgage lenders.

**NFIP:** Lake County participates in the National Flood Insurance Program (NFIP). The NFIP makes federally backed flood insurance available for all buildings, whether they are in a floodplain or not. Flood insurance covers direct loss caused by surface flooding, including a river flowing over its banks, a lake or storm, and local drainage problems.

The NFIP insures buildings, including mobile homes, with two types of coverage: structural and contents. Structural coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately provided the contents are in an insurable building.

Lake County participates in the National Flood Insurance Program (NFIP), Community Rating System (CRS) by implementing regulations that are more stringent than the minimum NFIP requirements. Lake County has been rated as a Class 7 community, therefore, new and renewed policies in the unincorporated county after October 1, 2010 receive a 15 percent discount. Based on the average NFIP policy in Lake County of \$856, this is an average savings of \$151 per policy. This discount should be automatically applied to all policies in the unincorporated county.

In July 2012, significant revisions were implemented to ensure the financial stability of the NFIP. In 2014, additional revisions were implemented reducing some of the rate increases. These changes will affect some property owners with subsidized rates, mainly the Pre-FIRM properties (In Lake County, those structures built before 1979). NFIP rates for non-primary residences, businesses and severe repetitive loss properties will increase by 25% per year until the full risk rate is reached.

Depending on the actual flood risk (the elevation of the floor above or below the base flood elevation and other factors as determined by an Elevation Certificate), full risk flood insurance rates could decrease or increase. In some instances, full risk annual flood insurance policies could exceed \$10,000 per year! To accurately determine your new rates, an Elevation Certificate will have to be prepared. Additional information is available at [www.fema.gov/bw12](http://www.fema.gov/bw12) and by contacting your insurance agent. Some policy holders saw greater increases over the last two years. FEMA is processing refunds for eligible policy holders. Refunds are scheduled to begin by the end of the year.

**Mandatory Purchase Requirement:** The mandatory purchase requirement applies to all forms of federal or federally related financial assistance for buildings located in a Special Flood Hazard Area. This requirement affects loans and grants for the purchase, construction, repair or improvement of any publicly or privately owned building in the Special Flood Hazard Area, including machinery, equipment, fixtures, and furnishings contained in such buildings.

Financial assistance programs affected include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and Federal Emergency Management Agency. The requirement also applies to secured mortgage loans from financial institutions, such as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised, or insured by federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

*How it Works:* Before a person can receive a loan or other financial assistance from one of the affected loan agencies or lenders, there must be a check to see if the building is in a Special Flood Hazard Area. The Special Flood Hazard Area is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A".

Copies of the FIRM are available for review at the Lake County Water Resources Department and on the Internet. It is the loan agency's or the lender's responsibility to check the FIRM to determine if the building is in a Special Flood Hazard Area.

If the building is in a Special Flood Hazard Area, the agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. The requirement is frequently for structural coverage equal to the amount of the loan (or other financial assistance) or the maximum amount available, whichever is less. The maximum amount available for a single-family house is \$250,000.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not located within the Special Flood Hazard Area, even though a portion of the lot may be floodprone.