



Flood Hazard: Check Before You Buy

If you're looking at a property, it's a good idea to determine the possible flood hazard before you buy. Here's why:

- The force of moving water or waves can destroy a building.
- Slow-moving floodwaters 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.
- Flooded buildings breed mold and other problems if they are not repaired quickly and properly.
- The impact of a flood—cleaning up, making repairs, and the personal losses—can cause great stress to you, your family, and your finances.

Floodplain Regulations: Howard County regulates construction and development in the floodplain to ensure that buildings and people will be protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses substantially damaged by fire, flood, or any other cause must be elevated to or above the regulatory flood level when they are repaired. More information can be obtained from the Department of Planning and Zoning (410-313-2350, <https://www.howardcountymd.gov/planning-zoning>) and the Department of Inspections, Licenses & Permits (410-313-2455, <https://www.howardcountymd.gov/inspections-licenses-permits>).

Check for a Flood-Related Hazards: Before you commit yourself to buying property, do the following:

- Ask the Bureau of Environmental Services (410-313-6444, <https://www.howardcountymd.gov/public-works/flood-protection>) if the property is in a floodplain; if it has ever been flooded; what the flood depth is; if it is subject to flash flooding; if there have been drainage complaints in the area; if it is subject to any other hazards such as erosion or dam failure; and what building or zoning regulations are in effect.
- Ask a 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 they have lived there, if the property has ever been flooded, and if it is subject to any other hazards.

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

Flood Insurance: Homeowners insurance usually does not include coverage for a flood. One of the best protection measures for a building with a flood problem is a flood insurance policy under the National Flood Insurance Program (NFIP), which can be purchased through any licensed property insurance agent. If the building is located in a floodplain, flood insurance will be required by most federally backed mortgage lenders. Ask an insurance agent how much a flood insurance policy would cost. Find more information on the NFIP at <https://www.floodsmart.gov>.