

Concerned About Flooding? Talk to the Specialists



Residential flooding happens more frequently than many homeowners and homebuyers realize—and it's a growing problem.

If you want to assess a particular property's flooding risk or insure your home against flooding, even if it isn't in a high-risk area, consider talking to these experts for additional insights:

1. Local Floodplain Manager

Every local government has a floodplain manager who is responsible for implementing local ordinances and educating residents. This person can be an excellent resource for flood-specific issues and potential solutions in your area.

To identify your local floodplain manager, search online, contact your local government or inquire with your state's floodplain manager. The Association of State Floodplain Managers offers a state-by-state list at [floods.org](https://www.floods.org).

2. Licensed Land Surveyor or Engineer

If your home is in a high-risk area, it's probably a good idea to have an

Elevation Certificate (EC) to get flood insurance. An EC establishes the elevation of the lowest floor of your property relative to the base flood elevation (BFE). The higher your lowest floor is above the BFE, the lower your risk of flooding, which should reduce insurance costs.

If an EC is not already on file with the floodplain manager or you weren't able to obtain one from the sellers, you'll need to hire a licensed land surveyor or professional engineer to issue an EC for you. An EC can also help ensure you aren't overcharged for coverage.

3. Home Inspector

Licensed home inspectors are generally not required to have expertise in flooding. Suppose you want help determining whether a home has experienced water damage or identifying the source of damage (for example, a leaking pipe within the home versus an outside intrusion). In that case, you'll need to hire an inspector with flooding expertise.

4. Insurance Providers

When shopping for flood insurance, make sure you're working with an agent who is well versed in this type of

coverage, which is less common than homeowners or auto insurance and requires special knowledge.

Roughly 60 companies write flood insurance policies for FEMA's National Flood Insurance Program (NFIP). To find a provider in your state, visit [floodsmart.gov/find](https://www.floodsmart.gov/find). Private flood insurance (policies that are not part of the NFIP) is another option.

Try searching for "flood insurance online" to find companies providing online rate quotes. Other firms like [insurox.com](https://www.insurox.com) offer tools for comparing flood insurance quotes.

If You're Shopping for a Home

Smart homebuyers work with a real estate professional who specializes in assisting buyers and can help you connect with other experts to address specific concerns, like flooding. Ask your Accredited Buyer's Representative (ABR®) for more information on flood experts in your local market.

The Accredited Buyer's Representative (ABR®) designation is awarded by the Real Estate Buyer's Agent Council (REBAC), a subsidiary of the National Association of REALTORS® (NARI).

To learn more about REBAC and access various home buyer resources, please visit [REBAC.net](https://www.REBAC.net).

