



Factors to Consider When Purchasing Flood Insurance

- 1). It is important to remember that properties not located within a designated flood zone may still be subject to flooding.
- 2). Construction date of home.
All subdivisions constructed after 1992 have been designed to be flood protected from a 100 year flood design flow. That is a flood that has a 1% chance of being equaled or exceeded in any given year. Floods greater than a 100 year flood have and will occur.
- 3). Is the home located near a drainage way?
Many subdivisions have 10' to 20' wide drainage ways that allow floodwaters to leave the subdivision. Typically, these drainage ways were designed to convey a 100 year design flow. If actual flow exceeds design flow or if there is a debris clog or other malfunction, flooding could occur.
- 4). Has the lot around the structure experienced flooding?
- 5). Is the home located on the down slope end of a road with a "T" intersection or cul-de-sac?
Streets are designed to carry 100 year flood flows within certain limits. Flows exceeding that quantity or flows expected to make sharp turns may cause flooding.
- 6). Does a block wall separate the lot from a major street that historically carries flood flows?
These streets are designed to convey 100 year flows within certain limits. Flows exceeding that quantity might cause flood damage.