



# LIVING WITH WATER

## Before You Buy: What to Know about Flooding

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**Anywhere it can rain, it can flood.** A property does not have to be near water to flood. Floods can result from storms, melting snow, hurricanes, drainage system backups, broken water mains or fire hydrants, and changes to land from new construction. Your chances of flooding over 30 years are 5x higher than a home fire. Everyone lives in an area with some flood risk, and flood risk is increasing due to rising sea levels, rising groundwater, and more extreme precipitation.

**Typical homeowner's insurance policies do not cover flooding.** Just 1 inch of water can cause \$25,000 in damage to your home. Flood insurance is recommended regardless of location! Over 40% of National Flood Insurance Program (NFIP) claims are from outside the high-risk zones. The NFIP encourages everyone to purchase building and contents coverage. Talk to your insurance agent and go to FEMA's Flood Smart website (<https://www.floodsmart.gov/>) for more information about flood insurance.

**New Hampshire now requires Flood Disclosure Notification (effective 7/19/2024):**

The seller shall disclose in writing information relative to the property's location within a flood zone, and whether or not the seller has flood insurance. Keep in mind: If a home has been repaired following flood damage, an inspection may not discover evidence of past flooding.

**WHERE TO START:**

**FEMA Map Service Center** (<https://msc.fema.gov/portal/home>): This is the official online location to find all flood hazard mapping products created under the National Flood Insurance Program (NFIP). FEMA Floodplain Maps are the source for: 1) Federal lender requirements; 2) New Hampshire flood disclosure; and 3) Development requirements in floodplain areas.

- **Keep in mind:** These maps are based on historical data and do not account for future conditions (i.e. rising sea levels and increasing precipitation). To learn more about future sea-level rise projections, explore the NH Sea Level Rise Mapper.
- **Some municipalities have more stringent floodplain regulations than others.** You can learn more from the NH Office of Planning and Development and contact the municipality's planning department for more information. For example, check out the Menu of Higher Floodplain Standards.

# KEY QUESTIONS FOR BUYERS TO ASK ABOUT FLOODING

Adapted from: [www.forbes.com/advisor/mortgages/real-estate/flood-risk-disclosure-laws/](http://www.forbes.com/advisor/mortgages/real-estate/flood-risk-disclosure-laws/)

- ✓ **Has the home or any part of the property flooded before?**

## If there has been previous flooding:

- ✓ **How often? Which parts of the property did the flooding impact?**  
For example, did groundwater seep through the basement floor or walls after a heavy rainstorm or during a high tide? Did surface water reach the front steps during a storm? Specifics are helpful.
- ✓ **Where did the water enter the home?**
- ✓ **Roughly how much water impacted the interior of the house?**
- ✓ **What remediations were put in place?**
- ✓ **Do you have a mold inspection report available for review?**

## Whether or not the home has flooded before:

- ✓ **Has there been flooding on neighboring properties or nearby streets?**
- ✓ **Does the property have a generator and sump pumps?**
- ✓ **What flood risk mitigations have been put in place on the property?**
- ✓ **Is the property/community projected to be impacted by rising sea levels?**  
(See NH Sea Level Rise Mapper) – Consider both aboveground impacts and belowground infrastructure like septic systems or wells, if applicable.

## Other ways you can find out more:

- **Contact local municipal staff** and ask if there are flood mitigation projects underway or in development. The right person to contact may vary by community, but the Planning Department can often be a good place to start. To learn more about past and frequent flooding areas in the community, contact the Public Works Department or the Road Agent.
- **Reach out to local flood insurance providers** who are familiar with the area's flood history. Ask how much flood insurance would cost and what it would cover. Here's one resource to find a flood insurance provider: [www.floodsmart.gov/flood-insurance-provider](http://www.floodsmart.gov/flood-insurance-provider)

More resources can be found at <https://www.nhcaw.org/living-with-water-resources-for-realtors/>