

Flood Risk Disclosure

Local Best Practices for Disclosing Flood Risk During
Real Estate Transactions

September 2, 2022



FEMA

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1. Disclosing Flood Risk Helps Protect Life and Property

Floods are costly to homeowners – an inch of flooding can cost up to \$25,000.¹ For an uninsured homeowner, a flood can be devastating. Knowing the risk of flooding is the first step to adequately protecting lives and property. Disclosing flood risk information during real estate transactions is a timely and effective way to help homeowners make better, risk-informed investment decisions.

For many, purchasing a home is the largest investment they will make in their lifetime. During the homebuying process, prospective buyers look to a network of trusted sources to help them make decisions, including the local government and real estate professionals. Local officials and real estate professionals play a critical role in helping homeowners avoid future losses due to flood risks and hazards.

Hundreds of communities, many of which participate in the Federal Emergency Management Agency’s (FEMA) Community Rating System (CRS), have developed local programs to inform prospective homebuyers of the flood risk and mitigation options for properties they are considering. This guide spotlights a variety of these communities – rural to urban, coastal to inland – with established local programs for flood risk awareness and disclosure.

1.1. Intended Audience

This guide is intended for use by community officials, such as floodplain administrators and public information officers, and local real estate professionals.

1.2. Intended Use

This guide, developed on August 23, 2022, offers ideas and examples to help community officials and real estate professionals make flood risk information about properties conveniently available and easy to understand before and during real estate transactions.

¹ Federal Emergency Management Agency. “The cost of flooding”. *National Flood Insurance Program: FloodSmart*. Accessed August 1, 2022, <https://www.floodsmart.gov/cost-flooding>.

2. Local Best Practices for Disclosing Flood Risk

As Table 1 illustrates, community officials and real estate agents can implement a range of practices and leverage many types of resources to increase flood risk awareness and risk-informed decision-making among homeowners and potential homebuyers.

Table 1. Examples of Local Flood Risk Disclosure Best Practices

Community Best Practices	Real Estate Agent Best Practices
<ul style="list-style-type: none"> ▪ Provide public information to potential homeowners about high-risk flood areas in the community. Examples of public information include maps, interactive applications, zone definitions, and links to FEMA flood resources. ▪ Educate potential homeowners of the importance of flood insurance and where and how to acquire it. ▪ Partner with and provide support to real estate agents, such as offering templates for brochures and other communications materials, training, recognition, and tools to help get flood risk information into the hands of prospective buyers. ▪ Provide property-specific flood mitigation information to the public, such as tiling basements, raising outdoor mechanical equipment, or installing floodproofing technologies, coupled with available assistance such as grant or rebate opportunities. ▪ Provide information about the costs and benefits of mitigation to the public, including how mitigation actions can increase home values and reduce insurance premiums even if the home is located in harm's way. 	<ul style="list-style-type: none"> ▪ Identify if the homes being sold or shown are in high-risk areas. ▪ Add flood risk and flood insurance information to property listings and brochures. ▪ Review flood risk information and other home features with homebuyers. ▪ Help sellers and homebuyers understand cost-effective options for protecting their home's value and mitigating their flood risk. ▪ Help homebuyers consider flood insurance premiums in their budget and monthly principal, interest, taxes, and insurance (PITI) payment estimates. ▪ Partner with contractors and inspectors who can advise on property risk characteristics (e.g., low first floor elevations, signs of past flood damage, finished below-grade basements in the floodplain) and cost-effective mitigation options.

The subsequent sections highlight five communities (see Figure 1) that have implemented best practices for disclosing flood risk during real estate transactions. These five represent differing geographies with all manner of demographic characteristics and flood hazard concerns. They each have implemented best practice public information programs and real estate disclosure practices related to flood risks, tailored for their specific needs.



Figure 1. Community Spotlights

2.1. Kenosha County, Wisconsin



Quick Links

- [Flood Information](#)
- [Maps including Flood Hazards](#)
- [Homeowner Brochure](#)

Community Characteristics

- 169,151 people
- Suburban
- Great Lakes Flood Hazards
- 72,740 Housing Units
- Median Household Income of \$66,595
- Median Home Value of \$188,400
- 66.4% of Housing Units are Owner-Occupied

Source: U.S. Census 2020

Kenosha County is in the southeastern part of Wisconsin, west of Lake Michigan with its largest city, Kenosha, on the shoreline. Kenosha has a growing population and development in or near the floodplain, which makes disclosing flood risk to potential homebuyers important. The county's goal is to have locally accessible, current, and credible information that allows the public to become better educated about flood risk and management in their own neighborhoods.

The desire to help residents and other potential homeowners make informed decisions about flood risk, avoidance, and other natural resource concerns related to property ownership is at the heart of the information Kenosha County makes available through their website (see Quick Links). The county's website includes interactive maps, FEMA Flood Insurance Rate Maps (FIRMs), flood insurance details, emergency management information, FEMA links, a flood mitigation plan, and a citizen preparedness page.

Kenosha County developed their interactive mapping tool to help the public research property they already own or are considering for purchase. It identifies floodplains and provides information about local natural resources, such as nearby bodies of water and soil types. Residents can view other features, including zoning areas and aerial photography. Real estate agents and potential homebuyers can easily locate properties of interest and clearly identify floodplains, equipping agents and sellers to disclose flood risk and homebuyers to make risk-informed decisions.

The Kenosha County Register of Deeds also provides real estate records via a web-based tool, Landshark, which locates and retrieves land records. While real estate data retrieval has a fee, the public site lets real estate agents and potential homebuyers review a property's flood history.

Additionally, the Wisconsin Realtors Association (WRA) offers a flood brochure for homebuyers that details information for potential homebuyers purchasing or building a home in or near a floodplain. The WRA website provides additional sources of information about flood hazards for clients.

For Kenosha County, a major component in their flood risk management evolution is using a variety of formats and locations to share information. In addition to brochures, pamphlets, and interactive mapping, the county's online newsletter covers a variety of topics related to planning, zoning, and

conservation. Floodplain management and flood mitigation topics are frequently included. Newsletter information has been a major component in keeping the website’s information current.

Figure 2 provides examples of the flood risk information available to homebuyers in Kenosha County.

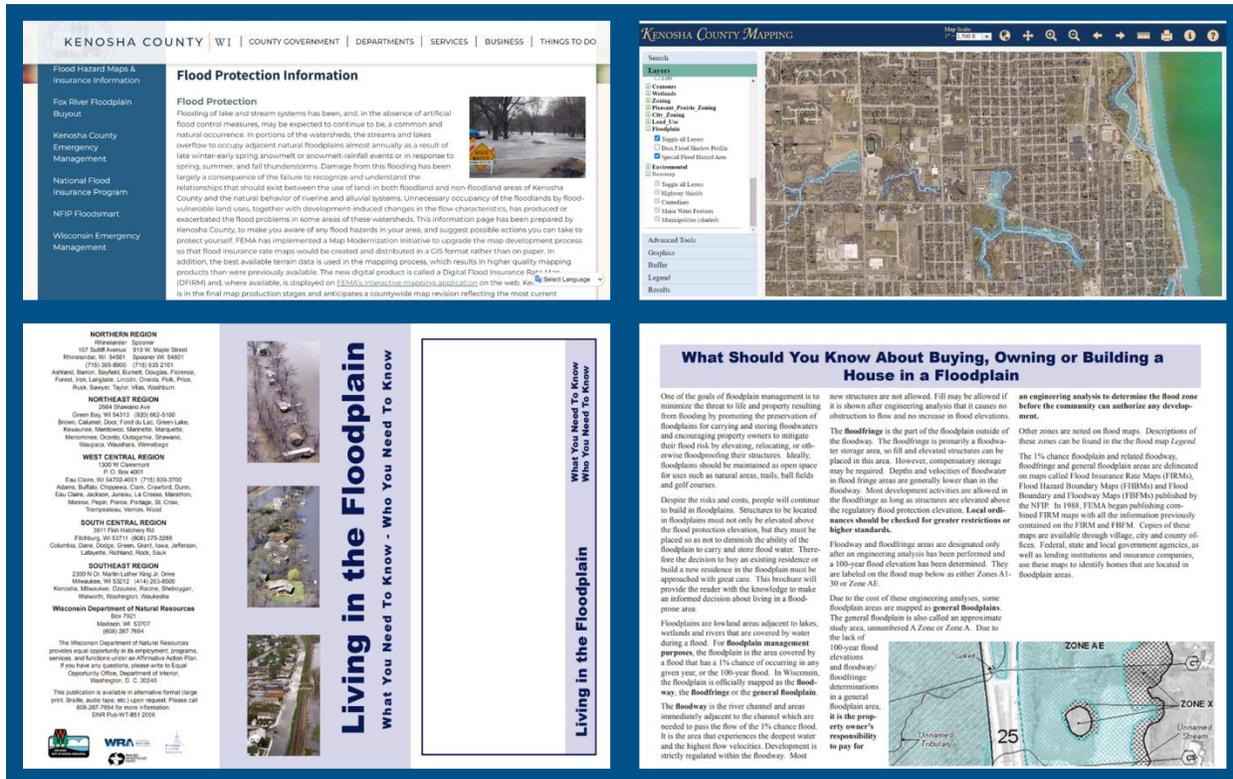
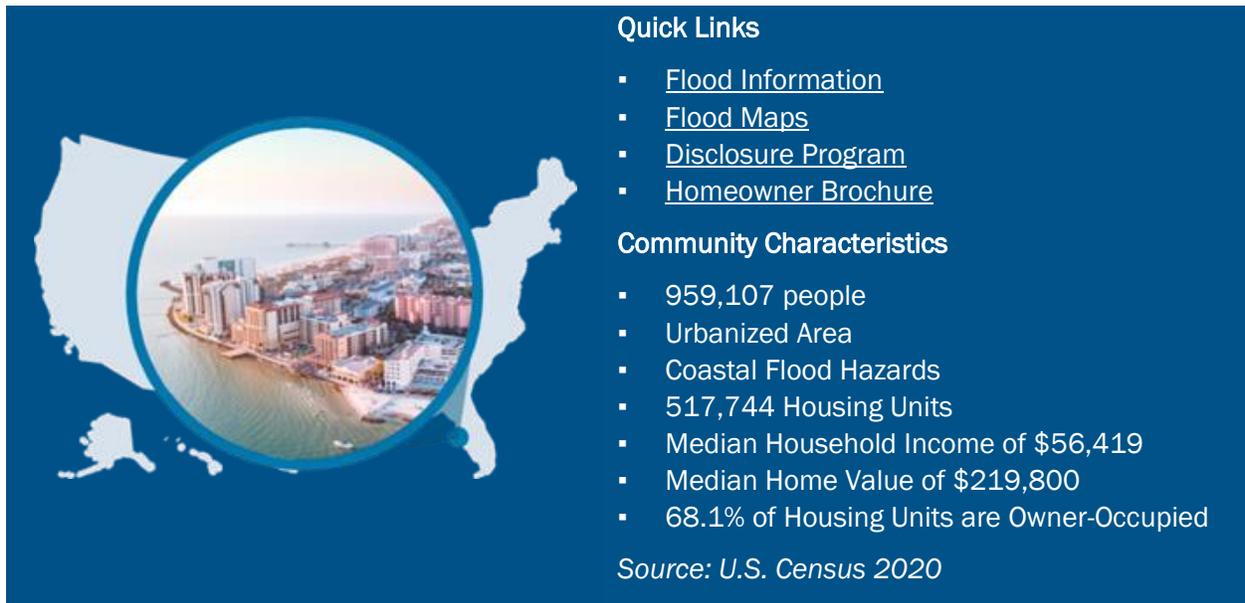


Figure 2: Examples of Kenosha County’s Flood Risk Disclosure Products

2.2. Pinellas County, Florida



Quick Links

- [Flood Information](#)
- [Flood Maps](#)
- [Disclosure Program](#)
- [Homeowner Brochure](#)

Community Characteristics

- 959,107 people
- Urbanized Area
- Coastal Flood Hazards
- 517,744 Housing Units
- Median Household Income of \$56,419
- Median Home Value of \$219,800
- 68.1% of Housing Units are Owner-Occupied

Source: U.S. Census 2020

Pinellas County is a peninsula on the west-central coast of Florida, sharing the shoreline with the Gulf of Mexico and about 24 miles southwest of Tampa. Due to the tropical atmosphere and location by the Gulf of Mexico, the county has a history of flooding and is entirely within flood hazard areas. As such, Pinellas County has developed a proactive Floodplain Management Program focused on updating available flood risk data and maps. The county's goal is to keep all residents reasonably safe from flooding and has done so by establishing guidance documents and tools to educate their communities on flood risks and hazards.

Pinellas County's comprehensive website (see Quick Links) informs its citizens of flooding risks. This public-facing website includes interactive maps, links to FEMA information, a breakdown of the CRS and applicable premium discounts, and fillable flood elevation certificates, as well as flooding and flood insurance brochures and fact sheets.

Pinellas County's Flood Map Service helps residents understand their own flood risk. Its Geographic Information System (GIS) data shows county floodplains, storm surge areas, and county flood hazard areas (FHAs), among other risks.

Additionally, the county partnered with the Pinellas Realtor Organization (PRO) to form the Pinellas County Real Estate Flood Disclosure Program, with three main components: a disclosure application, the flood information and disclosure brochure, and classes. The county provides training classes for real estate agents to equip them with flood risk knowledge to pass on to potential homebuyers.

Outreach opportunities with real estate agents, coupled with the up-to-date Flood Map Service, is critical to the success of Pinellas County's flood risk disclosure initiatives and resident education.

Figure 3 provides examples of the flood risk information available to homebuyers in Pinellas County.

Flood Risk Best Practices – Community Level

The figure displays three examples of Pinellas County's flood risk disclosure products:

- Real Estate Flood Disclosure Map App:** A web-based application showing a map of Pinellas County with various flood zones highlighted in purple. Text explains that real estate agents are in an ideal position to inform buyers about a property's flood risk and if flood insurance is required. It mentions the Pinellas County Real Estate Flood Disclosure Program is a joint effort between the County and its real estate professionals, through the Pinellas REALTOR® Organization (PRO), which covers the entire County, including its municipalities.
- Your County Connection Website:** A website interface with a navigation menu (HOME, ADA INFO, SERVICES, BUSINESS, GOVERNMENT, RESIDENTS, VISIT) and a search bar. The main content area features a 'Flood Information - Home' section with a dropdown menu for 'Before / During / After', 'Building Information', 'FAQ', 'Flood Insurance', 'Floodplain Protection', 'Maps / Zones', 'Property Protection', 'Warning / Notifications', 'Community Outreach', and 'Resources / Contacts'. A featured image shows a house with water rising around it, and text states: 'In Pinellas County, flooding and other drainage problems can result after several inches of rain in a short period of time or after several days of continued rain. Over the past 20 years, our community has experienced numerous rainfall events causing flood damage. Hurricanes, tropical storms'.
- Know Your Risk Before Buying or Building in Pinellas County:** A form titled 'Know Your Risk Before Buying or Building in Pinellas County'. It includes a photo of a house and a flood risk map. The form asks for 'Address or Parcel ID' and 'Date'. It contains several checkboxes:
 - This property is in a Special Flood Hazard Area (SFHA), which is a high-risk area. Flood insurance is required for structures in the SFHA on this property if they have a mortgage from a federally regulated or insured lender.
 - This property is in a moderate or low risk area. Flood insurance is recommended and you may be eligible for a highly discounted preferred risk rate.
 - Flood insurance through the NFIP may not be available at this property because it is in an area designated under the Coastal Barrier Resources Act. Coverage may be obtained in the private market. Contact your insurance agent for more information.
 - This property is in a storm surge area.
 - This property is in an evacuation zone.
 Below the form, it states: 'This document does not imply that the referenced property will not be affected by flooding during any future storm event due to the actions of Pinellas County or any other governmental entity.'

Figure 3: Examples of Pinellas County's Flood Risk Disclosure Products

2.3. The City of Sacramento, California



Quick Links

- [Flood Information](#)
- [Flood Maps](#)
- [Homeowner Brochure](#)
- [Agent Flyer](#)

Community Characteristics

- 522,754 people
- Urbanized Area
- Inland Riverine Flood Hazards
- 202,774 Housing Units
- Median Household Income of \$65,847
- Median Home Value of \$361,300
- 49.8% of Housing Units are Owner-Occupied

Source: U.S. Census 2020

The City of Sacramento is in the California Central Valley at the confluence of the Sacramento and American Rivers. Several stream systems and small tributaries pass through Sacramento to provide drainage and dams and levees protect the city, but flooding remains a great threat to Sacramento and its residents. Preparing residents to know their flood risk and associated property flood insurance requirements was the city’s primary motivation in creating a flood risk awareness and disclosure program.

The city’s website (see Quick Links) includes a “Flood Ready” section with background information on the river and tributary systems surrounding the area, as well as details on floodplains, flood protection, flood warning systems, flood insurance, links to FEMA, interactive maps, and elevation certificates. Flood maps on the website allow residents to review maps displaying areas dependent on levees, the Natomas and the South Sacramento floodplains, flood depths, rescue and evacuation maps, and links to FEMA FIRMs.

The city partnered with Sacramento County and the Sacramento Association of Realtors to develop a flood risk brochure with facts and useful tips about flood hazards for existing and prospective homeowners. The city also produced a Real Estate Agents Guide for disclosing flood hazards with disclosure and flood insurance tips and how to determine if a property is in a Special Flood Hazard Area (SFHA).

Furthermore, Sacramento worked with the county, other incorporated communities, and special districts to update the countywide 2021 Local Hazard Mitigation Plan (LHMP). The LHMP offers a long-term strategy for the community to reduce disaster-related losses and damages.

A main drivers of Sacramento’s flood risk disclosure success is engaging key frontline stakeholders, such as real estate agents, to disseminate the city’s flood hazard messages and raise awareness for homebuyers. Sacramento includes real estate agents in their Program for Public Information (PPI); this committee meets annually to review brochures and gives real estate agents the opportunity to provide valuable feedback to the city and improve public-facing information.

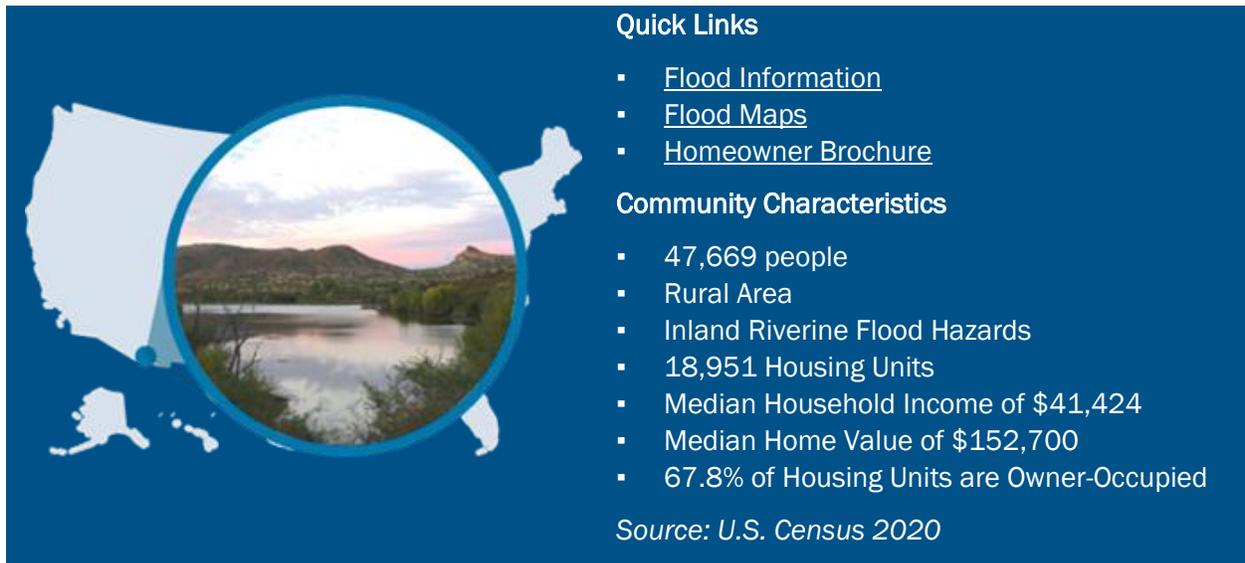
Figure 4 provides examples of the flood risk information available to homebuyers in Sacramento.

The figure displays several examples of flood risk disclosure products from the City of Sacramento:

- Flood Zones Map:** A map of Sacramento showing various flood hazard zones. The legend includes:
 - Special Flood Hazard Area (SFHA) - Zone A (shaded yellow)
 - Zone AE (shaded orange)
 - Zone AH (shaded green)
 - Zone AO (shaded purple)
 - Zone A99 (shaded blue)
 - Zone V (shaded pink)
 - Zone VE (shaded light blue)
 - Zone V1 (shaded light green)
 - Zone V2 (shaded light purple)
 - Zone V3 (shaded light orange)
 - Zone V4 (shaded light yellow)
 - Zone V5 (shaded light pink)
 - Zone V6 (shaded light blue)
 - Zone V7 (shaded light green)
 - Zone V8 (shaded light purple)
 - Zone V9 (shaded light orange)
 - Zone V10 (shaded light yellow)
 - Zone V11 (shaded light pink)
 - Zone V12 (shaded light blue)
 - Zone V13 (shaded light green)
 - Zone V14 (shaded light purple)
 - Zone V15 (shaded light orange)
 - Zone V16 (shaded light yellow)
 - Zone V17 (shaded light pink)
 - Zone V18 (shaded light blue)
 - Zone V19 (shaded light green)
 - Zone V20 (shaded light purple)
- City of Sacramento Website Screenshot:** Shows the 'KNOW YOUR FLOOD HAZARD' page, which explains that the City of Sacramento is located in the heart of California's Central Valley at the confluence of the Sacramento and American rivers. It details that the City is traversed by several stream systems and is at risk to both riverine flooding and localized stormwater flooding. It also lists six small tributaries: Dry Creek, Maggie Creek, and Arcade Creek in the northern portion; and Elder Creek, Florin Creek, Unionhouse Creek, and Laguna Creek in the southern portion.
- Additional Resources Brochure:** Provides contact information for local floodplain managers and FEMA's Flood Insurance Rate Maps (FIRMs). It includes the Sacramento County website and the Sacramento Floodplain Management Office.
- Working Together to Make a Safe Community Brochure:** Features the Sacramento County logo and the Sacramento Association of Realtors logo, along with a photo of a house.
- Disclosure of the Flood Hazard A Real Estate Agents Guide Brochure:** Contains detailed information for real estate agents, including:
 - Did You Know...:** As part of the common disclosures required by statute for real property transactions in the State of California, the seller or the seller's agent must make appropriate disclosures regarding natural hazards.
 - Is the Property in a Special Flood Hazard Area?:** Lists zones A, AE, AH, AO, and A99.
 - Would the Property be Impacted by a Dam Failure?:** Provides information on how to check FEMA's Flood Insurance Rate Maps (FIRMs) for flood zone information.
 - Flood Insurance Tips:** Lists mandatory flood insurance for Special Flood Hazard Areas and that homeowners' policies do not cover flood damage.
 - Flood Protection Without a Requirement:** Explains that outside of a SFHA, flood insurance may not be required, but it is recommended.
 - Be Prepared:** Lists steps to prepare for flooding, such as preparing an emergency flood kit and action plan.
- Sacramento's Flood Hazard Brochure:** Explains that flooding is the most significant natural hazard in the City & County of Sacramento. It provides information on floodplain management regulations and flood insurance requirements.

Figure 4: Examples of Sacramento's Flood Risk Disclosure Products

2.4. Santa Cruz County, Arizona



Quick Links

- [Flood Information](#)
- [Flood Maps](#)
- [Homeowner Brochure](#)

Community Characteristics

- 47,669 people
- Rural Area
- Inland Riverine Flood Hazards
- 18,951 Housing Units
- Median Household Income of \$41,424
- Median Home Value of \$152,700
- 67.8% of Housing Units are Owner-Occupied

Source: U.S. Census 2020

Santa Cruz County is in southern Arizona, adjacent to the U.S.-Mexico border and is one of the smallest counties by area in the state. The Santa Cruz River runs through the western side of the county, making flooding a concern during heavy rainfall.

As a rural community, it is not feasible for many residents to drive to county offices where the Flood Control District office is located. To reach as many residents as possible, Santa Cruz County's website (see Quick Links) provides comprehensive flood information and resources to residents about their risk.

The easy-to-navigate website has helpful links, flood insurance purchase requirements, handouts on procedures for development in flood-prone areas, flood protection assistance, floodplain location maps, elevation certificates, and information brochures for potential homebuyers. Additionally, residents can submit the county's customizable Flood Hazard Information Sheet online to obtain property-specific flood risk and hazard information.

The county website has a GIS page with useful maps available for search, including National Oceanic and Atmospheric Administration (NOAA) radar and watersheds, county zoning, a parcel search feature, and more. The county became a FEMA Cooperating Technical Partner in 2003 and has since worked to remap their flood risk using new mapping technologies and local input to update flood hazard data.

Finally, the county website also offers links to several public brochures. "Developing your Floodplain Property" has information on the restrictions, exceptions, and requirements associated with properties in county floodplains, and the county's flood insurance fact sheet details how flood insurance works and describes mandatory purchase requirements for county residents.

The county engages directly with high-volume users of their flood risk information such as real estate agents and contractors as well. When county forms, methods, flood risk data, or other flood risk information changes, the county reaches to stakeholders at least a month in advance to help them adjust their processes prior to implementation.

Figure 5 provides examples of flood risk information available to homebuyers in Santa Cruz County.

The collage displays four examples of Santa Cruz County's flood risk disclosure products:

- DFIRM Info Map:** A map interface showing floodplains in yellow and orange over a topographic background. It includes a search bar and navigation tools.
- Website Screenshot:** A screenshot of the Santa Cruz County website's 'Flood Control' page, featuring navigation menus, a search bar, and contact information for the Floodplain Administrator.
- Flood Hazard Information Sheet Form:** A form titled 'Flood Hazard Information Sheet' with fields for 'Community' (Incorporated, Unincorporated), 'Property Address', 'Property Tax Code (APN)', 'Requester Name', 'Phone #', 'Email Address', and 'Location of Property' with a map.
- Brochure:** A brochure titled 'DEVELOPING YOUR FLOODPLAIN PROPERTY' with sections: 'WHAT IS THE FLOODPLAIN?', 'WHERE CAN YOU OBTAIN FLOODPLAIN INFORMATION?', 'FOR MORE INFORMATION:', and 'HOW CAN YOU TELL IF YOUR PROPERTY IS LOCATED WITHIN THE REGULATORY FLOODPLAIN?'. It includes contact details for the Floodplain Administration and the Santa Cruz County seal.

Figure 5: Examples of Santa Cruz County's Flood Risk Disclosure Products

2.5. The Village of Sugar Grove, Illinois



Quick Links

- [Flood Information](#)
- [Homeowner Brochure](#)

Community Characteristics

- 9,261 people
- Suburban Area
- Inland Riverine Flood Hazards
- 3,464 Housing Units
- Median Household Income of \$110,607
- Median Home Value of \$292,000
- 95.2% of Housing Units are Owner-Occupied

Source: U.S. Census 2020

Sugar Grove is a village in southern Kane County, about 50 miles west of downtown Chicago. The City of Aurora and the Fox River are to the east of the village.

Sugar Grove has a history of flooding after heavy rainfall and storm events. Flooding in the community generally originates from three possible sources: Blackberry Creek in the Blackberry Creek Watershed, the Welch Creek/Duffin Drain/Aurora Airport Drain in the Big Rock Creek Watershed, and Rob Roy Creek in the Big Rock Creek Watershed.

Sugar Grove attributes its success to the transparency of their flood risk information. Residents of Sugar Grove can access property-specific flood risk information resources such as FEMA FIRMs and elevation certificates at the Community Development Department. The village website (see Quick Links) also offers additional flood-related resources such as links to the Kane County Water Resources Department, Illinois Department of Natural Resources, U.S. Army Corps of Engineers, and FEMA. The village also has an informational brochure that real estate agents can use on listings and when consulting with potential homebuyers, which offers local flood hazards, flood insurance information, drainage maintenance, terminology, and links to available flood map information.

The village informs homebuyers and other stakeholders such as builders and developers directly when a property is in or adjacent to a floodplain. The village also provides information about the floodplain development regulations and flood insurance requirements that are applicable to those properties. However, the most decisive element of Sugar Grove's flood risk management program has been to protect the floodplain from development. Community leaders recognized that the best way to prevent losses due to flooding is to avoid placing improvements in the floodplain in the first place.

Figure 6 provides examples of flood risk information available to homebuyers in Sugar Grove.



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Sugar Grove Coronavirus (COVID-19) Information – [Click Here!](#)




Government ▾
How Do I ▾
Departments ▾
Residents ▾
Bill Pay
Business
Contact Us



Flood Plain Information

Flood Warning Orders
You should become familiar with these terms:

Flood Watch	Flooding is possible.
Flash Flood Watch	Flooding is possible with little or no warning.
Flood Warning	Flooding is imminent (it may take several hours to occur).
Flash Flood Warning	Flash flooding is imminent & precautions should be taken.

Flood watches, warnings & forecast service are issued by the National Weather Service. Listen to local radio stations or a NOAA weather radio for up-to-date information & instructions in floodable conditions. Use a battery powered radio in the event of a power outage. In the event of a flood, the Village of Sugar Grove Police Department & other public safety agencies will utilize additional methods of providing information to the community, such as the Emergency Alert System & Kane County's Code Red System.

Flood Safety
Nature & Dangers of a Flood

- Stay alert to weather conditions & forecasts for flooding or flash flooding in your area.
- If you need to evacuate your home or business, stay calm and don't panic.
- Time permitting, turn off all utilities at the main switch and don't touch anything electrical.
- Report downed power lines to Com Ed at 1-800-334-7913 immediately.
- Any source of electricity is an electrocution hazard during & after a flood event. Stay away!
- Do not walk or drive through a flooded area, especially one with moving water. Drowning is the number one cause of flood deaths. Also, unseen hazards may exist in these areas.
- If you smell gas or suspect a leak, contact Nicor at 1-888-642-6748 immediately.
- Use flashlights for light & avoid open flames (candles, matches, etc.).
- Use a generator or other gasoline powered machine outdoors. Carbon monoxide is the hazard with these.
- Clean up everything that got wet. Flood waters have picked up contaminants from roads, farms, etc. Turn everyday household items into health hazards. When in doubt, throw them out.

ARE YOU READY FOR THE NEXT FLOOD?

A public service to the residents & property owners in flood prone areas in the Village of Sugar Grove. Your property is located in or near the regulatory floodplain.

Local Flood Hazards
The Village of Sugar Grove will experience flooding sometime in the future. History has shown that the community has some local flood hazard areas. These areas can experience frequent or infrequent inundations of water from rain/storm events. Flooding in Sugar Grove originates from three sources: Blackberry Creek in the Blackberry Creek Watershed, the Welch Creek / Duffin Drain / Aurora Airport Drain in the Big Rock Creek Watershed, and Fish Bay Creek (which is not a mapped floodplain) in the Big Rock Creek Watershed. Flooding following storms such as July 1983, July 1996 and February 1997 caused property damages to residents throughout the Blackberry Creek watershed.

Information is available from the following local departments & agencies:

Village of Sugar Grove,
Community Development Department,
601 Heartland Drive, 630-391-7220
Sugar Grove Public Library,
125 S Municipal Drive, 630-166-1016



Natural and Beneficial Functions of Floodplains
Floodplains are very important for many reasons, including water quality maintenance, groundwater recharge, biological productivity, fish and wildlife habitat, cultivation, recreation, aesthetics, and outdoor education. It is important to protect floodplains for these reasons and the primary way to do this is to set aside floodplain areas for little or no development, as the Village of Sugar Grove has done. The Village's Comprehensive Plan shows future land use in and adjacent to the floodplains as reserved for open space. This will ensure that as the Village is developed over time that areas such as Blackberry Creek and Welch Creek are preserved generally in their present state. These areas may be developed as corridors for bike trails and other active and passive recreation.

Flood Hazard Maps
The Federal Emergency Management Agency (FEMA) publishes maps indicating flood hazard areas in the community & the degree of risk in those areas. These maps are referred to as Flood Insurance Rate Maps, or FIRMs. Copies of these maps are available for viewing at the Sugar Grove Public Library & at the Village of Sugar Grove Community Development Office. Floodplain maps are also available online at the FEMA website: www.fema.gov. The Community Development Department also maintains a GIS mapping system that incorporates information found on FIRMs. If you have questions about whether or not a property or building is located in a Special Flood Hazard Area (SFHA), please contact the Community Development Department at 630-466-8954.

Flood Insurance
All property owners & renters are eligible for flood insurance, not just those that live in flood prone areas. Flood insurance is available to all residents because the Village of Sugar Grove participates in the NFIP which is administered by FEMA. Don't assume your homeowner's policy will protect you from property damage as a result of flooding or rising waters. The majority of homeowner insurance policies do not cover losses from flood related events. **If a property is located within a SFHA, insurance is required by law to obtain federally secured financing to buy, build, or improve a structure on that property.** An insurance agent can assist in determining the amount of coverage required and can set a separate flood insurance policy under rules set by the Federal government. All agents must charge the same rate. Rates for flood insurance will not change just because you file a claim since they are set on a national basis. A flood insurance policy can take 30 days to become effective. Verify that building contents coverage is included.

Floodplain Development Permit Requirements
Any development in the floodplain requires a Variance per requirements of Village Ordinance 004. This Ordinance establishes flood protection standards (located in Title 12, Chapter 8 of the Village Code). This Chapter also adopts the Kane County Stormwater Ordinance (see www.kanecounty.com). These regulations require that you obtain a stormwater management permit before you build, alter, upgrade, or fill if your property is located in the regulatory floodplain as identified on the FIRM. Please contact the Community Development Department before undertaking any of these actions or to report a violation.

Substantial Improvement / Damage Requirement in Floodplains
Buildings in the floodplain that are substantially improved, expanded, reconstructed, or repaired (including due to substantial damage, flood-related or otherwise) must meet the requirements of new construction specified in the Kane County Stormwater Ordinance (see www.kanecounty.com). Substantial is defined as a cost greater than or equal to 50% of the building's market value before the change or, in the case of addition, an increase in the floor area of more than 20%. All improvements, expansions, reconstructions, and repairs in the Village of Sugar Grove require a building permit.

Drainage Maintenance
A clear drainage system can convey stormwater more efficiently & can minimize flood damage to surrounding buildings & property. Citizens can greatly assist in this effort by keeping catch basins in front of their property free of debris. It is illegal to dump debris, grass clippings & other waste materials into drainage ditches & catch basins. Please contact the Police Department at 630-466-4526 to report illegal dumping into the Village's drainage system or to obtain further information.

Property Flood Protection
Preventive measures can be taken to minimize or eliminate the potential for flood damage to your existing home or business.

Temporary measures include:
Use of sandbags, plywood, plastic sheeting & lumber to divert flood waters away from a building. Moving furniture or other possessions to upper floors, availability & time permitting.

Permanent measures (requiring a building permit) include:
Elevating the structure &/or utility devices.
Building a floodwall or berm.
Installing sewer back flow prevention devices.
*More specific information on retrofitting is available at the Sugar Grove Public Library.

Flood-Related Terminology
Floodplain - any land susceptible to flooding waters.
100-Year Flood - a flood having a 1% chance of being equaled or exceeded in magnitude in any given year.
100-Year Floodplain - the area adjoining a river or watercourse covered by water during a 100-year flood.
Roadway - the channel of a river or watercourse & adjacent areas that discharge the 100-year flood without increasing the water surface elevation more than 1'.
Flood Fringe - that portion of the floodplain (outside the floodway) that may be inundated by flood waters.
Encroachment - a man-made obstruction in the flood plain which displaces the natural passage of flood waters.
Surcharge - an increase in flood elevation due to encroachment of the floodplain.
FEMA - Federal Emergency Management Agency
NFIP - National Flood Insurance Program
FIRM - Flood Insurance Rate Map
SFHA - Special Flood Hazard Area

Figure 6: Examples of Sugar Grove's Flood Risk Disclosure Products

For Public Release

12

Appendix A. Communities Receiving Credit for Community Rating System (CRS) Activity Series 340 for Local Flood Risk Disclosure Practices

List of communities with web links, where possible, receiving Disclosure of the Flood Hazard (DFH) and Real Estate Agents’ Brochure (REB) credit in CRS.

State	County	Community	Links
Arizona	Maricopa	City of Phoenix	City of Phoenix Flood Resources
	Mohave		Mohave County - Flood Control District
	Pima		Pima County Flood Resources
		Town of Marana	Town of Marana Flood Resources
	Santa Cruz		Santa Cruz Flood Resources
California	Lake	City of Clearlake	City of Clear Lake Flood Resources
	Orange	City of Yorba Linda	City of Yorba Linda Emergency Resources
	Sacramento		Flood Zone Information (sacounty.gov)
		City of Sacramento	City of Sacramento Flood Resources
	San Diego	City of Poway	City of Poway Flood Resources
	Santa Clara		Santa Clara Flood Resources
		Palo Alto	City of Palo Alto Flood Resources
Ventura		Ventura County Flood Resources	
Colorado	Arapahoe	City of Sheridan	Sheridan Flood Resource
	El Paso		Flooding Preparedness and Recovery - El Paso County Administration
		City of Colorado Springs	Colorado Springs Flood Resources
		City of Fountain	City of Fountain Flood Resources
		City of Manitou Springs	Manitou Springs Flood Resources
		Green Mountain Falls	Green Mountain Falls Flood Resource
		Town of Palmer Lake	Palmer Lake Flood Resources
	San Miguel	Town of Telluride	Telluride Flood Resources
Florida	Lee		Lee County Flood Resources
		City of Sanibel	Sanibel Flood Resources

State	County	Community	Links
		Town of Fort Myers Beach	Fort Myers Flood Resources
	Marion	City of Ocala	Ocala Flood Resources
	Miami-Dade		Flood Protection - Miami-Dade County (miamidade.gov)
		City of Miami Beach	Miami Beach Flood Resources
	Monroe		Know Your Flood Risk Monroe County, FL - Official Website (monroecounty-fl.gov)
		City of Key West	Key West Flood Resources
		City of Marathon	Marathon Flood Resources
	Pinellas		Pinellas County Flood Resources
		City of Indian Rocks Beach	Indiana Rocks Beach Flood Resources
		Town of Belleair	Belleair Flood Resources
	Sarasota		Sarasota Flood Resources
		City of North Port	North Port Flood Resources
	Volusia		Volusia County Flood Resources
		City of New Smyrna Beach	New Smyrna Beach Flood Resources
		City of South Daytona	South Daytona Flood Resources
		Daytona Beach Shores	Daytona Beach Shores Flood Resources
Illinois	Kane County	Village of Sugar Grove	Flood Plain Information (sugargroveil.gov)
Kansas	Sedgwick	City of Bel Aire	Bel Aire Flood Resources
Kentucky	Jefferson	Government of Metro Louisville/Jefferson	Louisville MSD Flood Resources
Louisiana	Jefferson Parish	City of Gretna	Gretna Flood Resources
			Flood Preparedness Information (jeffparish.net)
		City of Kenner	Kenner Flood Resources
		City of Westwego	Westwego Flood Resources
	Town of Jean Lafitte	Town of Jean Lafitte Flood Resources	
	St. Charles Parish		St. Charles Parish Flood Resources

State	County	Community	Links
	St. John the Baptist Parish		St. John The Baptist Parish Flood Resources
	Terrebonne Parish		Terrebonne Parish Flood Resources
Massachusetts	Barnstable	Town of Eastham	Eastham Flood Resources
		Town of Harwich	Harwich Flood Resources
		Town of Mashpee	Mashpee Flood Resources
		Town of Orleans	Orleans Flood Resources
		Town of Provincetown	Provincetown Flood Resources
		Town of Sandwich	Sandwich Flood Resources
Missouri	Jefferson	City of Arnold	Arnold Flood Resources
Montana	Custer	City of Miles City	Miles Flood Resources
New Jersey	Atlantic	Borough of Longport	Longport Flood Resources
		City of Margate City	Margate City Flood Resources
	Cape May	Borough of Avalon	Avalon Flood Resources
		Borough of Cape May Point	Cape May Point Flood Resources
		Borough of Stone Harbor	Stone Harbor Flood Resources
		City of Cape May	Cape May Flood Resources
		City of Ocean City	Ocean City Flood Resources
		City of Sea Isle City	Sea Isle city Flood Resources
	Ocean	Borough of Beach Haven	Beach Haven Flood Resources
North Carolina	Craven	City of New Bern	New Bern Flood Resources
Ohio	Licking		Licking County Flood Resources
Oklahoma	Wagoner, Osage	City of Tulsa	City of Tulsa Flood Resources
Oregon	Polk, Marion	City of Salem	Salem Flood Resources
Pennsylvania	Northumberland	Borough of Milton	Milton Flood Resources
South Carolina	Beaufort	City of Beaufort	Beaufort Flood Resources
		Town of Hilton Head Island	Hilton Head Island Flood Resources
	Charleston		Charleston County Flood Resources

State	County	Community	Links
		Town of Seabrook Island	Seabrook Island Flood Resources
		Town of Sullivan's Island	Town of Sullivan's Island Flood Resources
	Dorchester	City of North Charleston	North Charleston Flood Resources
South Dakota	Hutchinson	City of Parkston	Parkston Flood Resources
	Pennington	City of Rapid City	Rapid City Flood Resources
Vermont	Chittenden	Town of Colchester	Colchester Flood Resources
Wisconsin	Kenosha		Kenosha Flood Resources