



Flood Disclosures and How to Comply with Them - For Free!

Are you a landlord or a real estate broker that needs to provide a flood disclosure? Avoid paying for a flood disclosure by retrieving the information yourself!

On July 1, 2018, a law known as the ABA 646 went into effect, stating that the person offering a property for rent must disclose to the tenant information regarding flood risk.

To view the ABA 646 Bill, click here:

https://leginfo.legislature.ca.gov/faces/billTextClient.xhtml?bill_id=201720180AB646

Floods

What exactly is a flood?

The Federal Emergency Management Agency (FEMA) defines a **flood** as:

- A general and temporary condition of partial or complete inundation of 2+ acres of normally dry land area or of 2+ properties (at least 1 of which is the policyholder's property). This is due to the overflow of water, accumulation or runoff of surface waters, mudflow, or subsidence of land along a body of water.

Now that we know what a flood is, how do we tell that your property lies in a flood zone?

A **flood zone** is a geographic area that FEMA has defined according to varying levels of flood risk. A flood zone is shown on a community's Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map.

Determining if a Property is in a Flood Zone

To determine whether your property lies in a flood zone, we can use the Flood Map Service Center provided by FEMA!

The link to searching for a flood map is provided here: <https://msc.fema.gov/portal/home>

To retrieve a flood map, enter your desired address in the search bar. Ensure that you input the street address, city and zip code.

Enter an address, a place, or longitude/latitude coordinates:

An sample flood map is shown here:



For guidance on how to read a flood map, check out the link below.

https://www.fema.gov/media-library-data/20130726-1550-20490-1950/ot_firm.pdf

For definitions of the various zones that are described in the flood map, use the following link.

<https://snmapmod.sncu.us/fmm/document/fema-flood-zone-definitions.pdf>

For more general information, using FEMA’s products, or questions about flood insurance check out the FAQ provided by FEMA: <https://msc.fema.gov/portal/resources/faq>