

Flood Hazard: Check Before You Buy

In Kenosha County many properties adjacent to our lakes and rivers are subject to flooding. There are maps that show areas predicted to flood. The Kenosha County Interactive mapping system website at <http://wikenoshacounty.civicplus.com/index.aspx?nid=673> can show you where the special flood hazard area lies on your property. The Kenosha County Planning Division also provides map information services to help you identify flood-prone areas.

Flooding and other surface drainage problems can occur well away from lakes and rivers. If you're looking at a property, it's a good idea to check out the possible flood hazard before you buy. Here's why:

- The force of moving water or waves can destroy a building.
- Slow-moving floodwaters can knock people off their feet or float a car.
- Even standing water can float a building, collapse basement walls, or buckle a concrete floor.
- Water-soaked contents, such as carpeting, clothing, upholstered furniture, and mattresses, may have to be thrown away after a flood.
- Some items, such as photographs and heirlooms, may never be restored to their original condition.
- Floodwaters are not clean: floods carry mud, farm chemicals, road oil, and other noxious substances that cause health hazards.
- Flooded buildings breed mold and other problems if they are not repaired quickly and properly.
- The impact of a flood—cleaning up, making repairs, and the personal losses—can cause great stress to you, your family, and your finances.

Floodplain Regulations

The Kenosha County Planning Division regulates construction and development in the floodplain to ensure that buildings will be protected from flood damage. Filling and similar projects may be prohibited in the floodplain overlay district. Always check for a flood hazard before you commit yourself to buying a property;

- Contact the Kenosha County Planning Division at 262-857-1895 to find out if the property is in a floodplain, if it has ever been flooded, the flood depth, if it is subject to any other hazards and what building or zoning regulations are in effect.
- Ask the real estate agent if the property is in a floodplain, if it has ever been flooded, and if it is subject to any other hazards, such as sewer backup or subsidence.
- Ask the seller and the neighbors if the property is in a floodplain, how long they have lived there, if the property has ever been flooded, and if it is subject to any other hazards.
- If a building is located in a floodplain, flood insurance will be required by most federally backed mortgage lenders. Ask an insurance agent how much a flood insurance policy would cost.

Flood Protection

A building can be protected from most flood hazards and drainage problems, sometimes at a relatively low cost. New buildings and additions can be elevated above flood levels. Existing buildings can be protected from shallow floodwaters by regarding or berms. There are other retrofitting techniques that can protect a building from surface or subsurface water. Always check with the Kenosha County Planning Division and the local community to determine what building or zoning regulations are in effect.