

# Check Before You Buy



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Flooding and other surface drainage problems can occur well away from a river, lake, or ocean. If you are looking at property, it is a good idea to CHECK out the possible flood hazard BEFORE you buy.

- ⇒ 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.
- ⇒ Some items, such as photographs or heirlooms, may never be replace.
- ⇒ The impact of a flood— cleaning up, making repairs, and the personal losses— can cause great stress to you, your family, and your finances.

## Should You Be Insured?

The City of Auburn feels that it is important for citizens know these two important facts: (1) **Homeowner's insurance policies DO NOT cover flood damages or losses** and (2) **Insurance policies have a 30-day waiting period BEFORE coverage goes into effect.** The City feels that we have an important job in keeping citizens informed regarding the floodplain and how it can affect their property. Even if your property is not located in a high risk flood area it is a good idea to buy flood insurance, because almost 25% of all flood insurance claims come from areas with minimal flood risk.

## Before You Commit to Buying A Property Ask:

- Is the property in a floodplain?
- Has it ever flooded?
- Is it subject to any other hazards?
- What building and zoning regulations are in effect for that property?

To ensure the highest degree of safety, the Inspection Services Department enforces the Building Code for the City of Auburn. If you would like to verify a permit for a property, please contact them at 334-501-3170.

## Causes of Flooding

**Heavy Rains** - Several areas of the country are at heightened risk for flooding due to heavy rains. This excessive amount of rainfall can happen throughout the year, putting your property at risk.

**Flash Floods** - Flash floods are the #1 weather-related killer in the U.S. since they can roll boulders, tear out trees, and destroy buildings and bridges. A flash flood is a rapid flooding of low-lying areas in less than six hours, which is caused by intense rainfall from a thunderstorm or several thunderstorms. Flash floods can also occur from the collapse of a man-made structure.

**New Development** - Construction and development can change the natural drainage and create brand new flood risks. That's because new buildings, parking lots, and roads mean less land to absorb excess precipitation from heavy rains, hurricanes, and tropical storms.