

Are you buying a home?

You should check and see if it has flooded or had drainage problems. Even a shallow flood can cause costly damage.

If a home is located in a Federal Emergency Management Agency (FEMA) Special Flood Hazard Area, it is five times more likely to experience a flood than a fire, so you should consider purchasing flood insurance.

**Simply enter your address
to determine if your property is in
a FEMA floodplain area.**

<https://apps.lojic.org/msdflooddetermination/>



700 West Liberty Street
Louisville, KY 40203-1911

502.587.0603

CustomerRelations@LouisvilleMSD.org

Learn more about MSD and ways
we are helping protect
our community and its waterways.

LouisvilleMSD.org



LouisvilleMSD



**KNOW YOUR
FLOOD RISK...**

... WHEN BUYING A HOME



Buying a home in a Special Flood Hazard Area

If you buy a home in a Special Flood Hazard Area and get a mortgage that is regulated or insured by the Federal Government, you will be required to buy a flood insurance policy. Ask the seller and the agent if they know of any flooding or drainage problems at the property.

Check to see if the property is located in a Special Flood Hazard Area. For properties in Jefferson County, Kentucky visit:

<https://apps.lojic.org/msdflooddetermination/>

Flood Insurance Rate Maps

FEMA has Flood Insurance Rate Maps that show Special Flood Hazard Areas and flood zones.

- **A Zones** (A and AE) are high-risk areas. There is at least a 1 in 4 chance of flooding during a 30-year mortgage. All home and business owners in these areas with mortgages from federally regulated or insured lenders are required to buy flood insurance.
- **X Zones** are moderate-to-low risk areas according to FEMA maps. The risk of flooding is reduced but not removed. Flood insurance is not required but may be advised, especially if you are in the Local Regulatory Floodplain.

The **Local Regulatory Floodplain** includes homes that are beyond the edges of the FEMA A Zones. These properties have been identified as having a higher risk of flooding than areas outside the Local Regulatory Floodplain. Owners of these properties are required to follow the regulations in the Louisville Metro Floodplain Ordinance.

Flood insurance is not federally required in moderate-to-low areas, but it can be purchased by all property owners and renters.

What Prospective Property Owners Should Know

Local Floodplain Management Regulations

MSD and the Kentucky Division of Water regulate construction and development in identified floodplains to ensure buildings are protected from flood damage.

- Any development (including renovations and additions) in the floodplain requires a permit from MSD and the Kentucky Division of Water.
- Filling in areas with extra soil and similar projects are prohibited in certain areas.
- Houses that are considered substantially damaged (i.e., more than 50 percent of its market value) by fire, flood or other causes must be elevated to at least one foot above the flood level when they are repaired.
- Houses cannot be substantially improved (i.e. more than 50 percent of its market value) in a 1-year rolling period unless they are elevated to at least one foot above the flood level.
- New construction in the Floodplain, including additions, must be elevated at least two feet above the flood level.

Questions?

If you have questions about special land use, building, or floodplain management regulations that apply to a property, contact MSD at **502.540.6439**.

For more information about flooding, visit MSD's Floodplain Management website at: <http://www.msdlouky.org/programs/crssite/fpindex.html>

For flood insurance information, visit www.floodsmart.gov.

Other Resources

You can check on Special Flood Hazard Areas in Jefferson County three ways:

- MSD's Flood Determination website: <https://apps.lojic.org/msdflooddetermination/>
- The online LOJIC Map: www.lojic.org
- FEMA's Map Service Center: <http://msc.fema.gov>

