

What do real estate agents need to know about flood zones?



Brokers and agents owe buyers duty to disclose adverse material features, conditions, or aspects of property of which they have actual knowledge. Brokers and agents are not, however, generally required to investigate independently whether a property is in a flood zone or otherwise in an area likely to be subject to flooding or flood risks. However, if a broker or agent has actual knowledge that a property being marketed for sale is in an area where flood insurance is required or has specific knowledge that flood insurance has been required for that particular property in the past, those facts should be disclosed to the buyer. If the broker or agent has actual knowledge that the area in which the property is located has experienced flooding or is subject to flood risks that cause many or most owners to purchase flood insurance those facts should also be disclosed.

[Karen Thornhill, Floodplain Manager Santa Rosa County](#), will be going over

Digital flood maps

Flood Determinations

Elevation Certificates

Grandfathering

Floodplain Management

Cobra Zones

Then Q & A.

[Angie Batten Insurance](#), will be answering all you insurance questions

Floods can happen anywhere — just one inch of floodwater can cause up to \$25,000 in damage.

Standard Flood Insurance

Preferred Risk Flood Insurance

Private Flood Insurance

Who needs it.

Grandfathered Rates?

Rate Increases