

Flood Insurance Information for Lenders, Insurance Agents, Business Owners, and Property Owners



With summer in full swing, you may not be thinking of the coming raining season and the potential for higher than normal rainfall that can cause flooding and property damage. However, anytime is a good time to learn if the commercial, industrial, or residential property in Anaheim that you own or rent is located in a flood zone. The City of Anaheim's Planning and Building Department has information that can help you determine whether or not your property is in a flood

zone, also known as a FEMA Special Flood Hazard Area.

Properties in a flood zone may be required to carry flood insurance (depending on your lender). For properties located in a flood zone, most lenders will require you to obtain flood insurance when you purchase a new home or seek to refinance. Flood insurance coverage up to \$250,000 (separate from homeowner's insurance) is available for residential structures and up to \$500,000 for nonresidential structures. Additional insurance is also available for personal contents and may be purchased from any licensed property insurance agent or broker.

You may be able to bypass the requirement for flood insurance or receive a lower premium if the first floor of your structure is elevated at least one foot above the water level considered to be the 1% annual flood (100-year flood). This elevation is called the Base Flood Elevation (BFE) and is the area that has a 1% chance of being equaled or exceeded by the 1% annual flood. To be considered for this, you need to have an Elevation or Floodproofing Certificate on file in the Planning and Building Department. These certificates are prepared by an engineer or licensed surveyor and contain a building's elevation information in relation to the BFE.

If you are a lender or insurance agent, the Federal Emergency Management Agency (FEMA) also has specific flood insurance information available to you. Please visit FEMA's website at <http://www.fema.gov/national-flood-insurance-program/information-insurance-professionals> for further information.

To view a citywide flood zone map, obtain flood-related information, determine if your property has an Elevation or Floodproofing Certificate, or if you have other flood-related questions, please contact the Planning and Building Department, at (714) 765-5139 or visit www.anaheim.net/planning.