

# Disclosure of the Flood Hazard

## A Real Estate Agents Guide

### DID YOU KNOW...

As part of the common disclosures required by statute for real property transaction in the State of California, the seller or the seller's agent must make appropriate disclosures regarding natural hazards. One of the largest natural hazards in the Sacramento region is flooding, so it is important to provide current flood hazard information to potential buyers

Two items that should be included on a disclosure in California are:

- A SPECIAL FLOOD HAZARD AREA (Any type Zone "A" or "V") designated by the Federal Emergency Management Agency.  
Yes \_\_\_\_\_ No \_\_\_\_\_
- AN AREA OF POTENTIAL FLOODING shown on a dam failure inundation map pursuant to Section 8589.5 of the Government Code.  
Yes \_\_\_\_\_ No \_\_\_\_\_

### DISCLOSURE TIPS:

- Contact the floodplain hotlines for assistance in determining a property's flood zone.  
(916) 874-7517 County Hotline | (916) 808-5061 City Hotline
  - Flood zone maps: <http://msc.fema.gov>
- Ensure your third-party disclosure:
- Uses plain, easy to understand language.
  - Clearly states if the property is in a Special Flood Hazard Area.
    - If yes, states that **"Flood insurance is required."**

### FLOOD INSURANCE TIPS:

- Mandatory flood insurance for Special Flood Hazard Areas
- A homeowner's policy does not cover flood damage
- Low-cost Preferred Risk Policies (PRP) are available
- Renters should protect contents with flood insurance
- Flood Insurance information: [www.floodsmart.gov](http://www.floodsmart.gov)

### FLIPS AND MAJOR REMODELS:

If structures in a flood hazard area are new or substantially improved or damaged, the structure must be elevated above the flood level during construction. It is important to know these rules for A, AE, AO, and AH flood zones, as well as, the City's local Magpie Creek floodplain. Check with the local floodplain hotlines for more information on specific properties.

### IS THE PROPERTY IN A SPECIAL FLOOD HAZARD AREA?

Disclose if the property is located in a Zone A or Zone V as designated by the Federal Emergency Management Agency.

(CAL. GOV'T § 8589.3)

Sacramento has the following Special Flood Hazard Areas:

- A
- AE
- AH
- AO
- A99 (Natomas Basin)

You can check FEMA's Flood Insurance Rate Maps (FIRMs) for flood zone information:  
<http://msc.fema.gov>

### WOULD THE PROPERTY BE IMPACTED BY A DAM FAILURE?

Disclose potential flooding if the property is shown on a map as an area which will be inundated if a dam fails.

(CAL. GOV'T § 8589.4)

The City and County of Sacramento has potential flooding if the following dams fail.

- Folsom Dam
- Nimbus Dam

You can contact the floodplain hotlines for flood zone information including information on local floodplains and repetitively flooded areas.

County of Sacramento  
(916) 874-7517 or  
[floodj@saccounty.net](mailto:floodj@saccounty.net)

City of Sacramento  
(916) 808-5061 or  
[floodinfo@cityofsacramento.org](mailto:floodinfo@cityofsacramento.org)