

Flood Hazard Ask Before You Buy



Know the Flood Risk

A Flood can happen anywhere at any time. The Special Flood Hazard Area (SFHA) is land at a high risk of a major flood.

The City of Moorhead regulates construction activities and development within the floodplain. Properties touched by the SFHA must build to floodplain standards.

To obtain floodplain information you can contact the City's Floodplain Manager or visit the City's website and use the interactive GIS mapping tools for the FEMA FIRM (April 17, 2012) and ½ foot flood stage information.

Floodplain Map Information

- Website cityofmoorhead.com
- FEMA Map Service Center at msc.fema.gov/portal

Ask before you buy:

- Ask the City if the property is in a floodplain, if it has ever been flooded, what the flood depth, velocity, and warning time are; if it is subject to any other hazards; and what building or zoning regulations are in effect.
- Ask the real estate agent if the property is in a floodplain, if it has ever been flooded, and if it is subject to any other hazards, such as sewer backup or subsidence.
- Ask the seller and the neighbors if the property is in a floodplain, how long they have lived there, if the property has ever been flooded, and if it is subject to any other hazards.

Flood Insurance:

- Only flood insurance covers a flood.
- Homes located in the SFHA purchased with a federally backed mortgage are required to carry flood insurance.
- There is a 30-day waiting period from the date of purchase of flood insurance to take effect.
- The City of Moorhead participates in the National Flood Insurance Program and the Community Rating System.
 - Eligible properties in the SFHA area will receive a fifteen (15%) discount on applicable premiums.

Additional Information:

- City of Moorhead Floodplain Manager 218.299.5387
- City of Moorhead Building Codes Department 218.299.5424
- Floodsmart.gov

