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## Flood Insurance Information Grandview Estates

Flood insurance can be of concern to property owners, but with proper planning it doesn't need to be a big issue. If you keep some facts in mind and design your home to comply with FEMA requirements you can have the home of your dreams without worrying about flood insurance.

- Some of the lots in Grandview Estates are currently entirely or partially within a Special Flood Hazard Area (SFHA), defined by FEMA as having a 1% chance of flooding in any given year.
- These lots are primarily located in the south end of the subdivision, south of Grandview Parkway
- Flood insurance will be required by lenders if a structure is located within the SFHA.
- On lots which are partially within and partially outside the SFHA, flood insurance will not be required if the structure is built entirely outside the SFHA.

The majority of the lots in Grandview are not within the Special Flood Hazard Area. Under current FEMA rules, flood insurance is not required to be purchased on these lots, however, optional flood insurance can be purchased for these properties at a cost of approximately \$480 per year.

On the lots that are in the SFHA, the cost of insurance can be minimized by building in compliance with Douglas County floodplain requirements and by taking other measures to design a home which will be less susceptible to flooding. It will often be possible to build in such a way that the cost of mandatory flood insurance will be less than the cost of optional flood insurance on lots outside the SFHA.

Please consult with your architect and/or engineer to determine the most favorable design for flood mitigation. We're always happy to answer any questions you may have about flood insurance – call us at 775-782-5827 any time!