



**FOR
SALE**

Flood Risk and Real Estate



So, You Want to Buy a Home? Let's Talk about Flooding.

Flooding and related sewer backup damage can be costly for homeowners, and you must know your risks before, during, and after a property sale.

- To identify whether your property may be exposed to riverine flooding, view the [floodplain viewer](#).
- To confirm whether your property is in a "Regulated Area," first identify what [Conservation Authority](#) it is located within. Then view the regulated limits or regulated area maps they have to guide you. Don't hesitate to contact your Conservation Authority for help!
- To learn about water, flooding, and insurance, check out the Insurance Bureau of Canada's [website](#) before contacting your local insurance broker or company.
- Take inspiration from our neighbours in the United States and view their flood risk resources on [realtor.com](#).



Know the right questions to ask

Whether buying or selling, everyone should feel comfortable asking their real estate agents and representatives questions. It is never too late to be flood ready. Consider the following questions when meeting prospective realtors or discussing ongoing real estate transactions with your existing realtors:

- What can you tell me about any history of flooding at this property?
- Has this property ever been impacted by floods in the past?
- Is there any information in the condo certificate, deed of sale, or otherwise that indicates water-related impacts?
- Does this property have any ongoing lawsuits tied to its deed of sale or condo certificate?
- Do you know if this property is currently exposed to flooding? Is it in the floodplain or a Special Policy Area?
- Is this property in a regulated area, as defined by a conservation authority? Make note if it is next to a river, wetland, steep slope, etc.
- What are you legally required to disclose? What is the buyer/seller legally obligated to share related to flooding?
- Where could I go to learn more about these water or flood-related issues?



Resources

Get #FloodReady and join in efforts to protect our communities. To learn about action on flooding in Durham Region, visit www.durham.ca/flood-ready-durham.

Sign up for local community groups, recreational programs or activities organized by your local municipality.

Visit the following resources for more information:

- [Canada Mortgage and Housing Corporation - Home Buying Step by Step Guide](#)
- [Insurance Bureau of Canada - Water](#)
- [CBC Marketplace: Are You Protected from Flooding?](#)
- [Real Estate Flood Resource Websites in the United States](#)
- [Intact Centre on Climate Change Adaptation - Home Flood Protection Resources](#)
- [FloodSmart Canada](#)



For more information

1-800-123-4567

www.durham.ca/flood-ready-durham