

- **How can I find out if I live in a flood zone?**

Stop in at the Permit and Development Center (PDC), or give us a call at 283-4200, and ask to speak with one of our engineers. They can look it up by address and let you know. This is a free service. Lending institutions, insurance agents, and realtors do not always have access to current flood zone information. You will also need to speak to a Zoning Enforcement staff member to determine your zoning district classification.

- **If I live in a flood zone do I need flood insurance?**

The City of Des Moines has no flood insurance requirement for properties within flood zones, but rather a strong recommendation. Lending institutions that are federally insured are obligated to require flood insurance before they approve loans/mortgages associated with properties within special flood hazard areas inundated by 100 - year flood (A, AE, AH, AO, A99, V, or VE) as shown on the Flood Insurance Rate Maps (FIRM). If your dwelling and/or property is within one of these other flood areas (shaded X, X, or D) as

shown on the FIRM, lending institutions may still require flood insurance, but are not obligated to do so.

- **Can I make improvements to my home if I am within a flood zone?**

If it is determined that your property is within a special flood hazard area (A, AE, AH, AO, A99, V, or VE) on the FIRM there are restrictions on how much can be done to your home without raising its elevation. If your property is within a U-1 or FW zoning district, there may be other restrictions.

- **What are the restrictions I need to be concerned with if I want to make improvements to my home in flood zones A, AE, AH, AO, A99, V, or VE?**

If your improvements exceed 50% of the present value of your home, or increase the floor area by 25% or more, you will be required to elevate the first floor and mechanical equipment at least one foot above the 100-year flood elevation. This also applies to flood damage repairs. Improvements are cumulative since February 1991. Flood damage repairs are evaluated after each occurrence. If you plan to exceed either of these values you will need to

hire a professional civil engineer to submit a Certificate of Compliance with Flood Plain Development Regulations application prior to approval, and a post-construction Elevation Certificate. See our engineers for more details.

- **What are the restrictions I need to be concerned with if I want to make improvements to my home in zoning districts U-1 or FW?**

If the fair market value of flood damage repair costs exceeds 60% of the pre-flood value of your home you may not be able to occupy or repair your home. You need to discuss your options with a Zoning Enforcement staff member at the PDC. If you want to add on to your home, you will most likely need to seek relief from the Zoning Board of Adjustment, or attempt to rezone your property with the Plan and Zoning Commission and City Council. The Zoning Enforcement staff at the PDC can lead you through these processes. There are no restrictions concerning non-flood related interior improvements in occupied homes.

- Can I build a new home in flood zones A, AE, AH, AO, A99, V, or VE?

Yes, as long as your zoning district allows it and the home is built with the lowest habitable floor and all mechanical equipment at least one foot above the present 100-year flood elevation. No basement will be allowed and any proposed crawl space must have enough openings to allow the entrance of flood waters in order to equalize pressure. You will need to hire a professional civil engineer to submit a Certificate of Compliance with Flood Plain Development Regulations application prior to approval, and a post-construction Elevation Certificate. See our engineers for more details. You can only build a new home in U-1 zoning districts if your property is at least 10 acres. No new homes are allowed in FW zoning districts.



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**CITY OF DES MOINES
PERMIT AND
DEVELOPMENT CENTER**



**Residential
Flood Zone
Information**



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Department
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