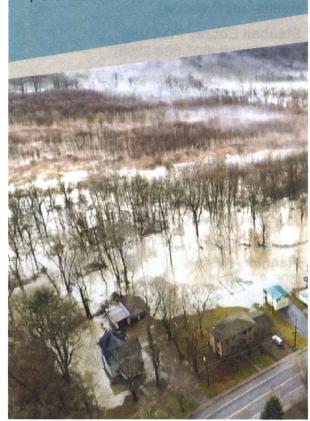
## Don't be taken by surprise

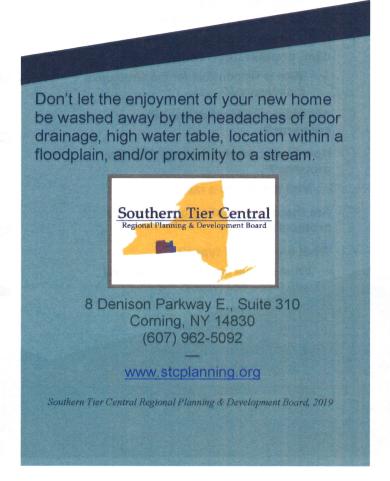
Homeowners can experience flooding, drainage, and erosion problems that seem insurmountable. This brochure provides suggestions to help identify issues before buying or building a home. The goal is not to discourage the buyer, but to help you ask the right questions and get answers before the property is purchased.

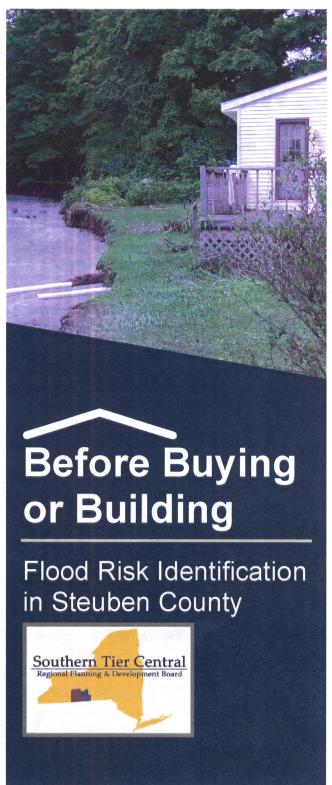




## Remember...

Even a shallow flood that is only a few inches deep in the house could cause thousands of dollars in damage and the loss of irreplaceable keepsakes.





## What to ask:

- Is the property in a regulated floodplain?
  - If so, new construction and improvements are subject to floodplain development requirements and require a permit from the municipality.
  - The building may need to be elevated above the flood height if costs associated with remodeling, an addition, or any kind of damage exceed 50% of the building's value.
  - > Flood insurance may be required.
- Has it ever flooded?
  - It could flood again—regardless of whether it is in a mapped flood zone.
  - Flooded buildings breed mold and other problems if they are not repaired quickly and properly.
  - > Flood insurance is recommended.
- Are appliances or electric panels in the basement where they are at risk of flooding?

- How much will flood insurance cost?
- Is there a stream on or near the property?
  - Any stream can flood adjacent land.
  - Streambank erosion is a common problem in Steuben County, threatening or washing out driveways, sheds, septic systems, and even houses.
- Is there a bridge or culvert?
  - The property owner is responsible for maintenance—and repair or replacement costs if it washes out.
- Is the property protected by a levee, dam, or other flood control structure?
  - Who is responsible for the structure's maintenance?
- Are there any local drainage concerns?
- How is stormwater managed on the property?
  - Visit the site on a rainy day.
- Are there any existing groundwater problems?
- What are the soil types?
  - What are the limitations associated with these soil types?



- Municipal government (building department or others): floodplains, development standards, required permits, flood history, evacuation procedures
- Neighbors and current owner: flood history, drainage problems, high water table problems
- Insurance agent: flood insurance
- Steuben County Soil and Water Conservation District (607-776-7398 ext.3): streams, wetlands, stormwater management, erosion control, soil limitations
- Steuben County Planning Department (607-664-2268): development issues
- NYS Department of Environmental Conservation, Environmental Permits (585-226-5400): environmental regulations, streams, wetlands, stormwater management
- NYS Department of Environmental Conservation, Flood Control (607-732-2214): levees, dams, floodplains
- Southern Tier Central Regional Planning & Development Board (606-962-5092): floodplains, flood mitigation, wetlands, streams, development issues, stormwater management