



## 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.

Don't let the enjoyment of your new home be washed away by the headaches of poor drainage, high water table, location within a floodplain, and/or proximity to a stream.



8 Denison Parkway E., Suite 310  
Corning, NY 14830  
(607) 962-5092

[www.stcplanning.org](http://www.stcplanning.org)

*Southern Tier Central Regional Planning & Development Board, 2019*



## Before Buying or Building

### Flood Risk Identification in Steuben County







## 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?



## Who to ask:

- ☎ **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