



Don't be taken by surprise!

Homeowners can experience flooding, drainage, and erosion problems that seem insurmountable.

Inside:

- Questions to ask to help identify issues before buying or building a home
- Who to ask to get the answers

Ask the right questions and get answers before purchasing or breaking ground.



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.



Identify Your Flood Risk

BEFORE BUILDING OR BUYING

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.

Buying a house can be stressful enough, don't end up **more**

under water.



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, additions, or any kind of damage exceed 50% of the building's value.
 - Flood insurance may be required.

Has the property ever flooded?

- If so,
- It could flood again, regardless of whether it's in a mapped flood zone.
 - Flooded buildings breed mold and other problems if not managed quickly and properly.
 - Flood insurance is recommended.

How is stormwater managed on the property?

Visit on a rainy day and see for yourself! *How does it hold up?*

Are appliances or electric panels in the basement where they're at risk of flooding?

How much will flood insurance cost?

Is there a stream on or near the property?

- If so,
- Any stream can flood adjacent land. These areas are typically not mapped but may still pose flooding risk.
 - Streambank erosion is a common problem in our region, washing out driveways, sheds, septic systems, and even houses.

Is there a bridge or culvert on the property?

- If so,
- 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?

If so, who is responsible for its maintenance?

What are the soil types? Are there limitations associated with those types?

Are there any local drainage concerns?

Are there any existing groundwater problems?



WHO TO ASK

ASK: Local & County Government (Code Enforcement, Planning Department, or others)

ABOUT: Floodplains, development standards, required permits, flood history, evacuation procedures

ASK: Neighbors and current owner

ABOUT: Flood history, drainage problems, high water table problems

ASK: Insurance agent

ABOUT: Flood insurance information

ASK: County Soil & Water Conservation District (SWCD)

ABOUT: Streams, wetlands, stormwater management, erosion control, soil limitations

ASK: NYS Department of Environmental Conservation, Environmental Permits

ABOUT: Environmental regulations, streams, wetlands, stormwater management

CALL: 585-226-5400

ASK: NYS Department of Environmental Conservation, Flood Control

ABOUT: Levees, dams, floodplains

CALL: 607-732-2214

ASK: Southern Tier Central Regional Planning & Development Board (STC)

ABOUT: All of the above and for assistance directing your questions

CALL: 607-962-5092