

Village of



Mamaroneck

**OFFICE OF THE
BUILDING INSPECTOR**

***Village Hall
Mamaroneck, N.Y. 10543***

**TELEPHONE
(914) 777-7731**

***Address Reply to:
Building Department
169 Mt. Pleasant Avenue***

Dear Resident:

You have received this letter because your property is in or near an area that has been flooded several times. Our community is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding, but here are some things you can do:

1. Check with the Building Department on the extent of past flooding in your area. Department staff can tell you about the causes of repetitive flooding, what the Village of Mamaroneck is doing about it, and what would be an appropriate flood protection level. The staff can visit your property to discuss flood protection alternatives.
2. Prepare for flooding by doing the following:
 - Know how to shut off the electricity and gas to your house when a flood comes.
 - Make a list of emergency numbers and identify a safe place to go.
 - Make a household inventory, especially of basement contents.
 - Put insurance policies, valuable papers, medicine, etc., in a safe place.
 - Collect and put cleaning supplies, camera, waterproof boots, etc., in a handy place.
 - Develop a disaster response plan. See the Red Cross's website at www.redcross.org for information about preparing your home and family for a disaster.
 - Get a copy of *Repairing Your Flooded Home*. We have copies at the Building Department or it can be found on the Red Cross' website, too.
3. Consider some permanent flood protection measures.
 - Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement before a flood can reduce property damage and save lives.
 - Consider elevating your house above flood levels.
 - Check your building for water entry points, such as basement windows, the basement stairwell, doors, and dryer vents. These can be protected with low walls or temporary shields.
 - Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
 - More information can be found at FEMA's website, www.ready.gov/floods.
 - Be aware that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Building Department.
4. Contact the Village Manager's Office for information on available financial assistance. Funding may be available to help individuals and businesses repair flood damage and implement hazard mitigation measures.

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- Get a flood insurance policy – it will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.
- Funding may be available from several sources. Check out the websites and read up on the details of available funding programs that are appropriate for your situation.
 - Federal assistance can help property owners, renters, and business owners affected by natural disasters. For more information on federal disaster assistance and hazard mitigation assistance check out:
 - <https://www.disasterassistance.gov>
 - <https://www.fema.gov/hazard-mitigation-assistance>
 - New York State administers mitigation programs that may offer financial assistance to residents and businesses wanting to mitigate their flood-prone structures. A funding opportunity matrix is available on the NYDEC website at <https://www.dec.ny.gov/lands/80429.html>

5. Get a flood insurance policy.

- Homeowner's insurance policies do not cover damage from floods. However, because our community participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because our community participates in the Community Rating System, you will receive a reduction in the insurance premium.
- If your area is not mapped as a Special Flood Hazard Area, you may qualify for a lower-cost Preferred Risk Policy.
- Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in our area, there may be more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.
- Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
- Contact your insurance agent for more information on rates and coverage.

If you have any questions or would like additional information, please contact the Building Department at 914-777-7731. We also have a host of flood protection information on our website.

Very Truly Yours,

Dan Gray, CFM
Building Inspector

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