

## NATURAL & BENEFICIAL FUNCTIONS:

Although we often think of floodplains and wetlands in a negative way, they actually are a very rich resource, and they provide many natural benefits. Preserving open areas of the floodplain is important because floodplains help to provide areas of storage for floodwaters and help reduce flood velocities and flood peaks. Wetlands provide flood storage; help to filter silt, nutrients and other impurities from rainwater runoff; recharge the underground water supply by holding water long enough for it to seep into the ground; serve as refuges for wildlife and provide excellent breeding grounds for fish. In addition, certain areas not only help to store floodwaters and provide habitat for wildlife, but they also provide many recreational opportunities for the human population.

If you know of any obstructions, unapproved changes, or environmental events of concern occurring to the drainage systems, lakes, rivers, streams, beaches, wetlands, or estuaries, please contact the Building Department at (914) 777-7731. Alternatively, you can submit a form on the Water Quality section of the Village website ([www.village.mamaroneck.ny.us](http://www.village.mamaroneck.ny.us))

The Village's comprehensive Floodplain and Floodway regulations have undergone revisions to keep them current with the State of New York and National Flood Insurance Program regulations. To protect the natural areas and natural functions of the floodplain, the Village of Mamaroneck has 1) protected a number of areas for natural habitats, wetlands and marsh plants and grasses along the Long Island Sound, Sheldrake River, Mamaroneck River, Otter Creek, Guion Greek, and Beaver Swamp; 2) implemented regulatory constraints on development in natural or riparian areas; 3) enforced erosion and sediment control policies, 4) developed storm water pollution control guidelines.

As a public service, the Village of Mamaroneck will provide you with information regarding whether your property is located in a flood hazard area. Additionally, the Building Inspector is available to make site visits related to flooding problems, and can provide you with the names of qualified contractors, and materials on how to select a contractor to do retrofitting or other construction within floodplain areas. For assistance, please contact the Village of Mamaroneck Building Department at (914) 777-7731, located at 169 Mount Pleasant Avenue, Mamaroneck, NY.

## 2019 FLOOD INFORMATION

### DEAR PROPERTY OWNER,

You are receiving this letter because your property is located in or near a Special Flood Hazard Area, or in or near an area that has flooded several times, called a Repetitive Loss Area. A Repetitive Loss Area is defined as an area including structures that have filed two or more flood insurance claims within the last ten years. The Village of Mamaroneck has published this information as part of our efforts to inform citizens of the availability of flood information, and to ensure that citizens are aware of flood hazards, flood safety, and other pertinent information relating to floods.

Please take the time to familiarize yourself with the information presented below. If you live in the Village you can get more info on floodplain restrictions. Find out whether your home is located in a flood plain or in a repetitive loss area by calling the Building Department at (914) 777-7731.

Detailed maps showing the floodplain within the Village are on file at the Building Department. The department staff can tell you about the causes of repetitive flooding, what the Village is doing about it, and what would be an appropriate flood protection level. The staff can visit your property to discuss flood protection alternatives. Additional information on the floodplain is available at the Mamaroneck Public Library, and on the Village's website ([www.village.mamaroneck.ny.us](http://www.village.mamaroneck.ny.us)).



## 2019 COMMUNITY OUTREACH PROJECT



VILLAGE OF MAMARONECK  
Village Hall at the Regatta  
123 Mamaroneck Avenue  
Mamaroneck, NY 10543

YOUR PROPERTY IS LOCATED  
IN OR NEAR A FLOODPLAIN

**Important Flood  
Information Enclosed**

**FLOOD HAZARD :** The Village of Mamaroneck is a low-lying shoreline community that is crisscrossed by a number of rivers and streams. It lies at the bottom of the Mamaroneck River, the Sheldrake River, and Beaver Swamp Brook. Significant flooding in the village has occurred in the recent past, most notably by nor'easters in 2007 and 2010, Hurricanes Irene and Lee, and Superstorm Sandy. Smaller local floods also occur and can still create a significant flood hazard to people and property in the Village. Floodwaters are not always deep, but can cover streets and yards; they can also flood cars, garages, basements and lower floors. Even if water seems to be moving slowly, a floodwater two feet deep has the ability to knock people down or float cars. Land appearing elevated beyond the hazard of flood and property that has not flooded recently, if ever, can still encounter flooding. Future floods may even be more dangerous. If you own property within the floodplain, your property may someday be damaged. This notice provides personal and property protection information relating to floods.

**FLOOD WARNING SYSTEM :** The Village of Mamaroneck's flood warning system is intended to provide advance warning of a potential flood hazard. With this system Village staff will give areas at risk as much warning time as possible. Warnings are disseminated by the Swift 911 Reverse 911 system, which uses a database of telephone numbers to deliver recorded emergency notifications to all property owners in the Village. The Village also sends flood emergency notifications to its residents via email blasts, by contacting the neighborhood associations, and also by emergency vehicles equipped with public address systems and/or written information. Flood warnings are also posted on our website and our Facebook page; and disseminated through local media: Radio Stations WVOX and WFAS; Television stations: LMC-TV, Cablevision 75, 76, 77, Verizon 34, 35, 36, News Channel 12, and WRNN.

"Flood Watch" means that flash flooding is possible within the watch area. "Flood Warning" means that flash flooding is imminent or has been reported in the warning area.

**FLOOD SAFETY :** Take precautions to protect yourself during a flood. Shut off gas and electricity, stay away from power lines, don't walk through flowing water, and don't drive in flooded areas. Drowning is the number one cause of death during a flood; electrocution is the number two killer. Do not smoke, or use candles or use any other open flames unless you are sure that the gas has been

turned off in the area. Try using a flashlight instead.

**PREPARE FOR FLOODING BY DOING THE FOLLOWING:**

- 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, water proof boots, etc., in a handy place.
- Develop a disaster response plan. See the Red Cross's website at [www.redcross.org](http://www.redcross.org) for information about preparing your home and family for a disaster.

If you have any property flood damage, contact your insurance company and file a claim.

Handouts on flood safety measures and procedures are available at the Village of Mamaroneck Building Department and on the flood protection section of the Village website. In addition, the library has several reference books on these subjects as part of its collection.

**FLOOD INSURANCE:** Flood insurance is available to all properties, owners and/or renters for building and/or contents coverage, not just for those located in "Flood Zones". Please contact your property insurance agent to see if a flood insurance policy would help you, as flood damages are not covered by the basic Homeowner's policy. You might ask why you would carry such a policy if you are not in a flood zone. Remember, hurricanes and Nor'easters occur in our area as well as water from higher elevations flowing into lower elevated areas. Flood Insurance would cover this type of disaster. Check your policy. Make sure your policy covers both property and its contents. There is a 30-day waiting period before coverage goes into effect. The Building Department has a handout on Flood Insurance requirements that may help people who need a mortgage on a property in a special flood hazard area.

We strongly urge you to buy flood insurance to protect yourself from devastating losses due to flooding. More information about flood insurance can be obtained from your insurance agent. You can also contact the NFIP's flood insurance agent referral service at (800) CALLFLOOD (800-225-5356). More details are available about flood insurance at [www.FloodSmart.gov](http://www.FloodSmart.gov).

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.

**FLOOD INSURANCE RATE MAPS:** Learn about your property. You can check out the FIRM (Flood Insurance Rate Map) and the Village's GIS Map (which shows all floodplains, streets and homes) located at the Building Department, and through the Village's website. Additional data for a property, such as its FIRM Zone, base flood depth or elevation, protected coastal barriers, floodways, or lines demarcating wave action, if shown on the FIRM, may also be obtained at the Building Department. Contact the Building Department in person or by phone or mail to make an inquiry. The Building Department phone number is (914) 777-7731 and is open Monday through Friday. Please have your property location address, along with your section, block and lot available. They can also inform you whether or not your property is considered a Repetitive Loss property.

**PROPERTY PROTECTION MEASURES:** Various methods may be used to minimize flooding. If the floor level of your property is lower than the Base Flood Elevation (elevation of the 100-year flood, based on FEMA flood maps), consider possibly elevating your structure. You can protect your property by retrofitting or flood proofing, and providing protection from hurricane/wind damage. Some simple measures include raising water heaters, furnaces, washer/dryers, and electrical panels and outlets above flood elevations. Regrading your property or creating a small flood wall or earthen berm may help keep water away (and will require a permit) as well as waterproofing your home. Waterproofing places airtight closures over the doorways, but is only recommended for homes without basements and if the flood levels remain under 2 feet. Basement floor drains and interior and exterior backwater valves can be installed, and interior floodwalls can be placed around utilities.

Try to keep valuable and essential items in the upper levels of the property, or move them to the upper levels during a flood warning. Keep materials like sandbags, plywood, plastic sheeting and lumber handy for emergency waterproofing. This action will help minimize the amount of damage caused by floodwaters.

Contact the Building Department to discuss protecting your house or business. They will give you more details on retrofitting techniques, such as relocation, elevation,

flood proofing, and selecting a qualified contractor.

Contact the Village Manager's office to find out about any financial assistance available for retrofitting your property.

**FLOODPLAIN DEVELOPMENT**

**MEASURES:** The Village of Mamaroneck has adopted an ordinance covering development in the floodplain or other flood hazard areas. The purpose of these regulations is to control the alteration of natural floodplains and stream channels; prevent or regulate the construction of flood barriers which will unnaturally divert flood waters or which may increase flood hazards in other areas; restrict or prohibit uses which may result in damaging increases in erosion or in flood heights or velocities; and to control filling, grading, dredging, and other development which may increase flood damages.

Always check with the Building Department before you build on, alter, regrade, or fill on your property. A permit is needed to ensure that projects do not cause problems on other properties. If you see building or filling without a Village permit sign posted, please contact the Building Department.

**DRAINAGE SYSTEM MAINTENANCE:**

The Village has a storm drainage system, which is composed of both open and closed segments. Maintenance of these systems is important. Debris in drainage channels obstructs the flow of water, which can cause overflow onto roads and into yards. Partial or complete filling of these drainage channels can reduce the flood flow capacity, which will also result in overflow into roads or onto private property.

The Village has implemented a Drainage Maintenance program, whereby drains throughout the Village would be periodically checked by Village employees to determine their effectiveness. However, keeping drainage systems clear is everyone's responsibility. Citizens are expected to perform routine maintenance on drainage channels located on rights-of-way in front of or to the rear of their properties. This includes the removal of high weeds, litter, or other items which may be considered a nuisance. Do not dump in drains. A litter ordinance is also in effect, which makes it unlawful to deposit litter in bodies of water. This includes lakes, rivers, streams, and estuaries.