

Our Community's Flood Hazard What Prospective Property Owners Should Know

Our Situation: Low-lying areas of the Village are subject to periodic flooding caused by surges in the Long Island Sound (north) and associated bays and creeks, including Oyster Bay Harbor and Mill Neck Creek. In recent years, Hurricane Sandy (2012) produced the highest water surface elevations and damage in the Village. If you are looking at buying a property, it is a good idea to check out the possible flood hazard before you buy.

- ✓ **Know Your Local Floodplain Management Regulations.** The Village regulates construction and development in identified floodplains to ensure buildings are protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses that are considered substantially damaged (i.e., more than 50% of its market value) by fire, flood or other causes must be elevated to above the flood level when they are repaired.
- ✓ **Flood Protection.** A building can be protected from most flood hazards, sometimes at relatively low cost. New building and additions can be elevated above the flood levels. Existing buildings can be protected from shallow floodwaters with some simple retrofitting measures. Contact our Building Department for more detailed information.



Village of Bayville

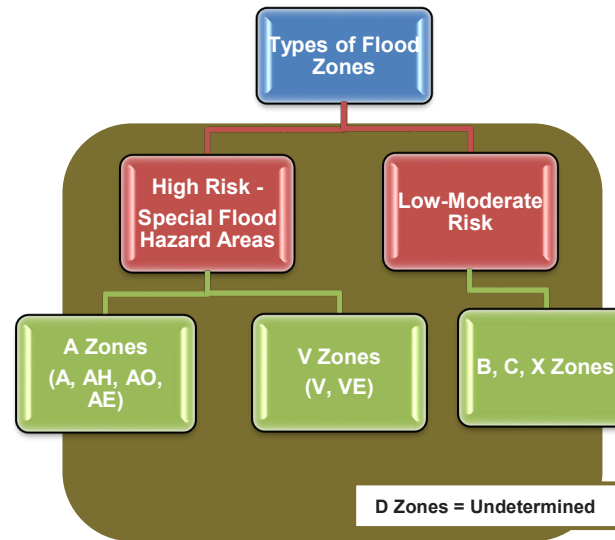
Ask Before You Buy:
Know Your Flood Risk!

Contact the Village Building Dept at:
516-628-1439 x 121
bayvilleny.gov/services

For Your Protection Know Your Flood Risk

- ❖ Looking for a new home? Have you checked out whether it has ever flooded or had a drainage problem? Even a shallow flood that is only a few inches deep in your house could cause thousands of dollars in damage, and loss of irreplaceable keepsakes. Deeper floods mean you will have to relocate until repairs are made.
- ❖ The Federal Emergency Management Agency (FEMA) has prepared Flood Insurance Rate Maps (FIRMs) that show Special Flood Hazard Areas (SFHAs). If your property is in a Special Flood Hazard Area, it is five times more likely to experience a flood versus a fire, so flood insurance is advisable.
- ❖ If you need a mortgage that is regulated or insured by the Federal government (e.g., VA, FDIC, Farm Credit, OCC, FHA/HUD, OTS, SBA, NCUA), you will have to buy a flood insurance policy if the building is in a Special Flood Hazard Area.
- ❖ New York state law requires sellers or their agents to disclose knowledge of any natural hazards on their property, including flooding, so start your research by asking the seller and the agent. They may honestly say they don't know of any flooding, but that does not mean it is not located in a Special Flood Hazard Area.

Flood Insurance Rate Maps <http://msc.fema.gov>



Other Resources What You Should Know

- ❖ You can check on Special Flood Hazard Areas in your neighborhood by looking at the Flood Insurance Rate Maps at FEMA's Map Service Center: <http://msc.fema.gov>.
- ❖ Most city and county government building or planning departments have the FEMA maps, too. Contact the Village of Bayville Building Department for more information on special land use, building, or floodplain management regulations that apply.

The screenshot shows the FEMA Map Service Center interface. At the top, there's the FEMA logo and 'Map Service Center' title. Below that are navigation links: 'Product Catalog', 'Map Search', 'Quick Order', 'Digital Post Office', and 'Help'. The main content area is divided into several sections: 'Product Search by...' with a dropdown menu for 'Public Flood Map'; 'New to the FEMA Map Service Center?' with a list of user types; 'Log On' with fields for 'User ID' and 'Password'; 'What are you looking for?' with a list of services; 'More Information' with links for finding maps; and 'Announcements' with text about historic maps. A map of a flood zone is displayed at the bottom, showing 'ZONE AE' and 'ZONE AH' along a river.

