



FLOOD AWARENESS FACTS FOR EAST FISHKILL

THE FLOOD HAZARD

The floods in our area occur during any season of the year. The majority of the major floods have occurred during the spring and fall rains associated with frontal systems moving through the area. Approximately 15 percent of East Fishkill's land area has a potential of being flooded by a 100-year flood. The principle cause of flooding is backwater flooding along the Fishkill Creek and its tributaries. To find more information on your flood hazard contact the Town Building Department.

FLOOD SAFETY

Do not walk through flood waters! Currents are deceptive; 6 inches of moving water can knock you off your feet. If you must walk, use a stick to ensure the ground is still there.

Do not drive through a flooded area! More people drown in their cars than anywhere else. Do not drive around barriers, as the road or bridge may be washed out.

Stay away from power lines and electrical wires! The number two flood killer after drowning is electrocution. Report downed power lines to the power company or 911. Turn off all electrical circuits and gas lines that may come in contact with flood water.

FLOOD INSURANCE

Flood Insurance is not covered by normal homeowners insurance! Flood insurance is highly recommended because a large portion of East Fishkill is located in the FEMA Special Flood Hazard Area (SFHA). Also, flood insurance is required by law in order to obtain federal secured financing to buy, build, or renovate a structure located in a FEMA SFHA. There are two types of coverage: structural and contents. Renters can buy contents coverage even if the owner does not insure the structure. To find out more about flood insurance, contact any licensed insurance agent. Don't wait for the next flood – there is a 30 day waiting period for coverage to take effect. If a big storm is forecasted for next week and you call for insurance today, you will not be covered!

PROPERTY PROTECTION

Flood proofing a house or structure means altering it so flood waters will not cause damage. Permanent measures may include elevating the structure, or relocating it out of the floodplain, building levees, floodwalls, or structural closures as a barrier against flooding. While these permanent measures may be expensive, you may determine that the benefits outweigh the costs. Other measures may include elevating electrical panel boxes, furnaces, water heaters and washer/dryers to a location less likely to flood.

NATURAL AND BENEFICIAL FLOODPLAINS

Floodplain areas that are relatively undisturbed or remain as open space provide a wide range of benefits to both human and natural systems. Benefits may include natural flood and erosion control, maintaining water quality, and providing breeding and feeding grounds for fish and wildlife. The Town of East Fishkill has developed several conservational wetland open space areas. These undeveloped properties in the floodplain continue to exist in their natural state. Please join us in our efforts to protect our floodplains and wetland areas, because they do play a valuable role in our future.

FLOOD HAZARD MAPS

Flood maps and helpful publications on flood protection measures from both the Federal Emergency Management Agency (FEMA) and the Federal Insurance Administration (FIA) are available for review at the Town's Building Department, or on the web at <http://msc.fema.gov/portal>. You should visit the Town's Building Department to see if your property is located in a mapped flood zone. Copies of Elevation Certificates of recently constructed buildings in the flood zone are available at the Building Department. Otherwise Certificates of Elevations are provided by Professional Land Surveyors from the private sector for a fee.

FLOODPLAIN DEVELOPMENT PERMITS

The Town of East Fishkill has adopted the Flood Damage Prevention Ordinance of the National Flood Insurance Program (Chapter 108: "Flood Damage Prevention" of the Town Code). A permit is required for any type of development including new construction, improvements, placement of fill, paving or excavation. Always check with the Building Department before you build on, alter, degrade or fill on your property. A permit may be needed to ensure that a project is compliant with all regulations. Call 221-2427 first. A permit may be needed to ensure that a project is compliant with all regulations. These regulations are designed to protect your property from flood damage and to make sure you don't cause a water problem for your neighbors. Talk to us about protecting your house or business. There may be ways to modify your building to minimize flood damage. Where flooding is shallow, measures such as small floodwalls, regrading the yard, and floodproofing the walls or utilities can be relatively inexpensive. Where flooding is deep, a building may need to be elevated.

Illegal building or filling should be reported to the Building Department (call 221-2427).

SUBSTANTIAL IMPROVEMENTS/DAMAGE REQUIREMENTS

If you are planning any work on your existing home that is located in the SHFA, the National Flood Insurance Program (NFIP) requires that if the cost of reconstruction, rehabilitation, addition or other improvements to a building equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new building. This could add substantial cost to your budget! Be informed before you commit to your project.

KNOW YOUR FLOOD HAZARD AND WHAT YOU CAN DO ABOUT IT

You may be flooded someday. Find out if your property is in the regulated floodplain by calling the Town's Building Department at 221-2427 or see FEMA's web page at <http://msc.fema.gov/portal>.

Contact your property insurance agent to see if a flood insurance policy would help you. Even if you're not in the mapped floodplain, you may be subject to flooding from local drainage. In either case, flood insurance can be a good investment because most homeowners insurance policies do not cover damage caused by surface water flooding.

Don't pour oil, grease, pesticides, or other pollutants down storm drains or into the ditches and streams. Our streams and wetlands help moderate flooding and are habitat for fish, frogs, and other species that provide us with recreation or food. Let's protect them and their homes.