



TOWN OF UNION, NEW YORK

Know Your Hazard: Check Before You Buy

In the Town of Union, some properties are subject to flooding. There are maps that show areas predicted to flood. To find out more about flood-prone area maps, check with:

**Town of Union Code Enforcement/Permits Office
607-786-2920**

However, flooding and other surface drainage problems can occur well away from creeks and streams. If you're looking at a property, it's a good idea to check out the possible flood hazard before you buy. Here's why:

- The force of moving water can destroy a building.
- Slow-moving floodwaters can knock people off their feet or float a car.
- Even standing water can float a building, collapse basement walls, or buckle a concrete floor.
- Water-soaked contents, such as carpeting, clothing, upholstered furniture, and mattresses, may have to be thrown away after a flood.
- Some items, such as photographs and heirlooms, may never be restored to their original condition.
- Floodwaters are not clean: floods can carry mud, chemicals, road oil, and other noxious substances that can potentially cause health hazards.
- Flooded buildings breed mold and other problems if they are not repaired quickly and properly.
- The impact of a flood—cleaning up, making repairs, and the personal losses—can cause great stress to you, your family, and your finances.

Floodplain Regulations: The Town of Union regulates construction and development in the floodplain to ensure that buildings will be protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses substantially damaged by flood must be elevated to or above the regulatory flood level when they are repaired. More information can be obtained from:

Dee Golazeski, Floodplain Administrator – 607-786-2920

Check for a Flood Hazard: Before you commit yourself to buying property, do the following:

- Ask the Floodplain Administrator (see contact information above) if the property is in a floodplain; if it has ever been flooded; what the flood depth was, if it is subject to any other hazards, and what building or zoning regulations are in effect.
- Ask the real estate agent if the property is in a floodplain, if it has ever been flooded, and if it is subject to any other hazards, such as sewer backup or subsidence (sinking).
- Ask the seller and the neighbors if the property is in a floodplain, how long they have lived there, if the property has ever been flooded, and if it is subject to any other hazards.

Flood Protection: A building can be protected from most flood hazards, sometimes at a relatively low cost. New buildings and additions can be elevated above flood levels. Existing buildings can be protected from shallow floodwaters by regrading, berms, or floodwalls. There are other retrofitting techniques that can protect a building from surface or subsurface water.

Flood Insurance: Homeowners insurance usually does not include coverage for a flood. One of the best protection measures for a building with a flood problem is a flood insurance policy under the National Flood Insurance Program, which can be purchased through any licensed property insurance agent. If the building is located in a floodplain, flood insurance will be required by most federally backed mortgage lenders. Ask an insurance agent how much a flood insurance policy would cost.