



Memorandum

Engineering Department

To: Property Owners located in or near Repetitive Loss Areas
From: David A. Goessl, P.E., Village Engineer
Date: December 29, 2022
Re: Village of Scarsdale Repetitive Loss Areas from Flood Events

The Village has been reaching out to property owners to state some of the services and technical resources that the Village is able to provide to property owners within and adjacent to Special Flood Plain Hazard Areas as identified by the Federal Emergency Management Agency (FEMA). You are receiving advisory notice that your property is located in or near an area that has sustained flooding historically and is identified within a “Repetitive Loss Area.” In the Village of Scarsdale there are multiple of these areas defined and indicated on the attached map. Within each area, FEMA has received repetitive insurance claims from property owners that sustained damages from flood events. The fact that you are receiving this notice does not necessarily imply that your property is one of those susceptible to flooding. As of 2020, FEMA had 39 Village properties identified as receiving more than one insurance claim.

The Village is concerned with flooding and has continually budgeted and secured through grants, financial resources to mitigate flooding in the community. Recently, the Village assisted the residents of the Crane-Berkley Neighborhood Association with the dredging of the ponds and watercourses in that neighborhood to restore the watersheds drainage storage capacity. A few years ago, the South Fox Meadow Stormwater Improvement Project was completed by the Village with dry detention basins constructed in George Field Park and Cooper Green while streambed dredging, stabilization and restoration activities were performed in Harcourt Woods. Working with Westchester County under the Hazard Mitigation Program, the Village is planning to undertake dredging and watercourse restoration activities for Cayuga Pond and the Hutchinson River watershed adjacent to the Drake-Edgewood and Arthur Manor neighborhoods.

While the aforementioned projects are geared to a more global approach to combat flooding, there are many steps that property owners could take to improve situations on or near their property.

- Property owners could consult with Village Engineering and Public Works staff on the extent of flooding within their neighborhood and inquire about any plans that may be in consideration by the Village.
- Property owners and residents could prepare for flooding by knowing how to perform the following basic tasks:
 - Know how to shut off electric and gas services for the house or business,
 - Create a safe storage area for important documents and family valuables,
 - Keep a list of emergency contacts in a safe place that can be easily accessible during a flood event,
 - Develop an emergency response plan including all family members and pets,
 - Prepare a list or video of household or business valuable contents.

- Taking protective measures to another level, property owners could:
 - Check your building for water entry locations such as basement doors, hatches, windows, exhaust vents. Many of these areas can be retrofitted as to become more watertight in the event of a flood.
 - Check your sanitary and storm drainage connections to make sure that clean out caps are installed properly, and that sump pumps and check valves (if equipped) are functioning properly.
 - If known to be below the FEMA identified Base Flood Elevation (BFE) and the building has sustained damages from flooding, it may be worth evaluating the possibility or elevating the building or mechanical equipment above the BFE. This action may reduce or eliminate any premiums paid for flood insurance coverage.
 - Obtain printed or digital resources available from FEMA and the Red Cross on how property owners can better prepare themselves for flooding. Advance preparation pays dividends when performed ahead of a flood event.

- Consider obtaining flood insurance coverage:
 - For some property owners that own structures located in flood plains and carry mortgages, flood insurance is a mandatory coverage that they must secure as required by the financial institution backing the loan.
 - For many other property owners that are simply adjacent to flood plains and not within, coverage is not mandatory and standard homeowner insurance policies do not cover flooding. For these individuals, it may be a worthy option to discuss with their insurance agent or broker the possibility of adding a rider for flood coverage.
 - For those with some flood insurance coverage, it may be prudent to examine such policy as to understand what exactly the coverage is for. For example, some policies may insure just the repairs and cleanup of a building while losses for physical content may not be covered.
 - The Village of Scarsdale participates in FEMA's Community Rating System (CRS) and with that status, Village property owners receive reductions in flood insurance premiums.

FEMA resources are also available for qualifying property owners in the form of grants. Information on such grants may be found on the following websites: <https://www.fema.gov/flood-mitigation-assistance-grant-program> and <https://www.fema.gov/repetitive-flood-claims-grant-program-fact-sheet>

Village staff is also available to assist you if you have any questions about flooding, FEMA procedures or pending Village projects. In Village Hall, records for most properties are on file and available for viewing. Please feel free to contact us at the address below if you feel it is necessary to follow up on what was presented in this notice.

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