

# VILLAGE OF ISLAND PARK PROTECTION INFORMATION

A large portion of the Village is subject to periodic flooding caused by surges in Hog Island Channel, and the various other channels accessory to the Atlantic Ocean. The Village of Island Park is part of the Outer Barrier of Long Island. It is bordered on the West by Island Park Channel, a man-made canal. The southerly border is Reynolds Channel, and the Long Island Rail Road borders the Village to the East and North. In 2012, Hurricane Sandy produced extreme water elevations (10.89 ft) and widespread financial damage in the Village. Even though your property may not have been flooded recently, living in or near a flood zone means the risk of damage due to flooding is always present and you should take precautions. Someday, surge levels could affect your property and you should be prepared for the same.

#### FLOOD INSURANCE RATE MAP ZONE DETERMINATIONS AND VILLAGE FLOOD SERVICES

As a public service, the Building Department's Construction Official will provide you with the following information upon request:

- 1. Whether your property is in a special flood hazard area as shown on the current flood insurance rate map (FIRM) on file.
- 2. Additional flood insurance data for a site, such as the specific flood zone, history of flooding, location of wetlands/environmentally sensitive areas and the base flood elevation depth if shown on the FIRM.
- 3. The Village has a handout on flood insurance purchase requirements that can help people who may need a mortgage or loan for a property in the special flood hazard area.
- 4. FEMA elevation certificates for many buildings are available at the Building Department. A list is on the Village website: <a href="http://villageofislandpark.com/">http://villageofislandpark.com/</a>. There is no charge for any of these services and financial assistance information is available.

# **FLOOD INSURANCE**

It is strongly recommended that building owners in the Village's Special Flood Hazard Areas (AE and VE) maintain flood insurance coverage. Please be aware that your normal homeowner insurance policy will not cover losses due to flooding. Note that you have a 26% chance of experiencing a flood during the life of a 30-year mortgage. Don't wait until it is too late as there is a 30-day waiting period before coverage goes into effect. Approximately 95% of the homes in Island Park are located in the Flood Hazard area. Flood Insurance is available to all property owners and renters, not just for those located in flood zones. Because the Village of Island Park participates in the National Flood Insurance Program (NFIP), you can purchase a separate flood insurance policy. This flood insurance is backed by the federal government and is available to everyone. Carrying such a policy, even if you're not in a flood zone, is prudent because hurricanes and Nor'easters occur relatively often in our area. The Village has a handout on flood insurance requirements that may help people who are applying for a mortgage on a property that is in a flood hazard area. If you would like to make an inquiry, please contact the Building Department at 516-431-0600, between the hours of 9 AM and 4:30 PM, Monday-Friday. If you do not have an agent or your agent does not write flood insurance policies, the NFIP has a toll-free number 1-888-379-9531 or visit the following website, www.floodsmart.gov.

#### **FLOOD SAFETY**

Handouts on flood safety measures and procedures are available at Island Park Village Hall and the Island Park Public Library. All residents should remember the following in the event of a flood.

1. Do not walk through flowing water during a flood. Currents can be deceptive and move faster than anticipated. A mere 6 inches of fast moving flood water can knock over an adult.

- 2. Do not drive through flooded areas. Flood water can lead to vehicle damage, personal injury and even death in severe instances. It takes just 12 inches of rushing water to carry away a small car, while two feet of rushing water can carry away most vehicles. Turn around, don't drown.
- 3. Stay away from power lines and electrical wires. The number two killer regarding floods is electrocution. Electrical current can travel through water. Call 911 immediately to report a fallen or otherwise unsafe power line. If power lines are touching your car, do not exit the vehicle unless in immediate danger.
- 4. Have your utilities turned off. If you know a flood is coming, you should shut off the gas and electricity and move valuable contents upstairs. This includes any such contents which are currently in a garage which also may be subject to flooding. It is wise to keep a detailed check list of things to do which would easily be available during and prior to emergency weather conditions. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been dried and certified as usable. You should also be alert for gas leaks. Use a flashlight to inspect for damage immediately after a flood. Don't smoke or use candles or other open flame unless you know the gas has been turned off in the area in question and said area is vented properly.
- 5. During severe flood events, Village officials may decide that evacuation is necessary. Please follow all advisories and warnings in case of evacuation.

# **FLOODPROOFING**

There are several different ways to protect a building from flood damage. One way is to keep water away by regrading your lot or building with a small flood wall or earthen berm. Another approach is to make your walls waterproof and place water tight closures over the doorways. This method is not recommended for houses with basements or if water levels will be over two (2) feet deep. A third approach is to raise the house above flood levels. The above measures are referred to as flood proofing or retro-fitting. There are also steps which can be taken to protect against high wind/wave velocity such as installing strong shutters and reinforced garage doors. Financial assistance may be available for certain flood mitigation activities.

Important Note: Most alterations to your building or land require a permit from the Building Department. Please check with the Construction Official prior to implementing any of the above procedures to determine what permits may be necessary. Additionally, qualified/certified staff members will provide advice and assistance on how to retrofit or modify a building to protect it from flood damage. Please contact the Building Department for more information on floodproofing.

## WHAT YOU CAN DO TO HELP

The Village strives to protect the grasses and other plants that grow along its shoreline of its various beaches and channels. This vegetation provides the natural and beneficial function of protecting against erosion and improving water quality.

Please make sure to sign up for CodeRED on the Village's website (<a href="http://villageofislandpark.com/">http://villageofislandpark.com/</a>) to get emergency alerts. CodeRED is an alert system that will contact residents in the event of a flood warning or other emergency. The Village receives flood warnings from the Nassau County Office of Emergency Management and the National Weather Service. Flood warnings from these agencies will be passed along to residents via CodeRED.

The Village of Island Park requires a permit for all development and alterations. For all substantial improvements to a property in a floodplain, flood protection measures must be incorporated into the initial plan. The Village has also implemented a drainage maintenance program to check drains throughout the Village to determine their effectiveness. Dumping in drains is strictly prohibited. Report any clogged or damaged drains to the Department of Public Works.

Our environment thrives on a delicate balance between people, property, and nature. By following the requirements and recommendations outlined in this letter, you can help keep Island Park prepared for floods that may occur in the future.

## SPECIALS WARNINGS FOR CHILDREN

Parents or guardians should remind children that:

- 1. They should never walk through flood water as you never know how deep it might be.
- 2. They should never drink or touch flood water as it may be contaminated.
- 3. They should stay away from all utilities, including downed wires, as they can be extremely dangerous.
- 4. They should let a parent or guardian know if they hear a flood watch or warning.