

Know Your **Rights,** Know Your **Risk**

Ask About **Flood Insurance**

Avoid a costly rebuild and be aware of your risk. Get flood insurance to prevent losing your home and belongings in a flood.

There is a 30-day period before flood insurance goes into effect. Be insured at all times!

Effective August 15, 2022, Westchester County Local Law 46-2022 requires property owners of commercial and residential properties to provide tenants with a Flood Disclosure Form stating the property's flood history.

Before you rent or buy in Westchester County, ask the current owner about the following:

- An active flood insurance policy**
- Estimated flood insurance premiums**
- Previous flood insurance claims**
- Previous disaster-related aid**

To access the Flood History Disclosure Form, info on Local Law 46 - 2022 and other County efforts related to Flooding in Westchester go to: <https://planning.westchestergov.com/flood> or use the QR code below:



Conozca sus **Derechos**, Conozca sus **Riesgos** Pregunte sobre **seguros contra inundaciones**

Evite una costosa reconstrucción y sea consciente de su riesgo. Obtenga un seguro contra inundaciones para evitar perder su vivienda y sus pertenencias en una inundación.

Hay un período de 30 días antes de que el seguro contra inundaciones entre en vigencia. ¡Asegúrate en todo momento!

El 15 de agosto de 2022, el condado de Westchester puso en efectivo La Ley Local 46-2022 que requiere que los propietarios de propiedades comerciales y residenciales proporcionen a los inquilinos un Formulario de Divulgación de Inundaciones que indique el historial de inundaciones de la propiedad.

Antes de alquilar o comprar en el condado de Westchester pregunte lo siguiente al dueño actual:

- Una póliza activa de seguro contra inundaciones**
- Primas de seguro contra inundaciones**
- Reclamos de seguro contra inundaciones anteriores**
- Ayuda previa relacionadas con catástrofes**

Para acceder al Formulario de Divulgación del Historial de Inundaciones, información sobre la Ley Local 46-2022 y otros esfuerzos del Condado relacionados con Inundaciones en Westchester, visite: <https://planning.westchestergov.com/flood> o use el código QR a continuación:



WESTCHESTER COUNTY
FLOOD HISTORY DISCLOSURE FORM

Pursuant to Chapter 581 of the Laws of Westchester County, this form is required to be completed and presented to each prospective tenant for both residential and commercial leaseholds and sublets in Westchester County. See reverse for instructions.

Property Street Address: _____

Municipality: _____ State: NY Zip: _____

Tax ID: Section: _____ Block: _____ Lot: _____

Property Owner: _____

Contact Name: _____

Contact Phone: _____

Contact Email: _____

Flood Insurance Rate Map (FIRM) Panel #: 36119C

FIRM Zone: _____ Is the property located in a Special Flood Hazard Area? Yes No

Within the past ten years, has the property been subject to flooding? Yes No

If yes, describe any flood events and flood damage over the past ten years, including the approximate height the water reached: _____

Describe any efforts that you have undertaken as a property owner to reduce flood risk: _____

By signing below, I certify that I have received this Flood History Disclosure Form

Tenant Name (print): _____

Tenant Signature: _____

Owner Signature: _____ Date: _____

HOW TO FIND THE TAX ID NUMBER FOR THE PROPERTY

Go to the Westchester Tax Parcel Viewer online map at <https://giswww.westchestergov.com/taxmaps/>. Enter the municipality in which the property is located. Enter the property address.

HOW TO DETERMINE THE FEMA MAP PANEL AND DESIGNATED FLOOD ZONE FOR THE PROPERTY

Go to <https://msc.fema.gov/portal/home> and enter the property address. Special Flood Hazard Areas are in the 100-year floodplain (the 1% annual chance flood) and include zone VE (coastal flood areas) and zones A and AE (inland flood areas). The 500-year floodplain (the 0.2% annual chance flood) should also be noted on the form, but the Special Flood Hazard box should be checked “no.” Areas labeled X are areas of moderate flood risk and should also be noted on the form and the box checked “no.” If you have any questions, contact the Westchester County Department of Planning at (914) 995-4400.

HOW TO DESCRIBE FLOOD HISTORY

Regardless of whether the property is located in a Special Flood Hazard Area on the Flood Insurance Rate Maps as described above, please describe any and all flood events associated with the building or property in the past ten years. This includes damages to the property or building, if the electricity or water service to the building needed to be shut off, and whether tenants needed to be displaced so that repairs could be made. This also includes the extent to which parking areas and/or separate storage areas on the property are subject to flooding. Property owners are also required to provide notification of where the water line was estimated on the premises.

DESCRIBE EFFORTS TO REDUCE FLOOD RISK

For properties that are subject to flooding, please describe any efforts that you have taken to reduce the risks and damage associated with flooding. These can include purchasing flood insurance, installing backflow prevention valves, providing emergency lighting and emergency egress as well as more substantive issues as described in guidance documents such as https://www.fema.gov/sites/default/files/2020-07/fema_P1037_reducing_flood_risk_residential_buildings_cannot_be_elevated_2015.pdf.

NOTICE TO RENTERS: This form is intended to provide you with information concerning flood risk associated with the property you may rent. The form itself does not protect you from losses associated with flooding. It is up to you to protect your personal property. Following are some options to consider.

Purchase Insurance: Flooding is the leading cause of natural disaster risk to health and property in the United States. On average, about 40% of all flood insurance claims come from outside high-risk flood areas. Your landlord’s flood insurance will protect the building you rent in, but not your personal belongings from flood damage. A standard renter’s insurance policy does not typically cover flooding. Low-cost renter’s insurance, also called contents-only coverage, can start at \$100 a year and potentially protect you from thousands of dollars in flood damages. Learn more about how to get a contents-only policy from a local insurance agent.

Be Prepared: The first step in being prepared is understanding your risk. This form is intended to notify you of flood risk associated with the property you rent. You should understand this risk and take appropriate measures to reduce your risk and protect yourself and your belongings. Prepare a kit with flashlights, bottled water and other emergency supplies. Before a storm, make sure the batteries and other supplies are fresh and adequate. If you have special needs or functional disabilities, please consider registering with the County’s special needs registry at <https://emergencyservices.westchestergov.com/information-and-alerts/special-needs-flyers>. This information will be provided to local first responders and emergency planners. For more information on how to prepare for flooding, visit <https://emergencyservices.westchestergov.com/severe-weather/flood-awareness>.