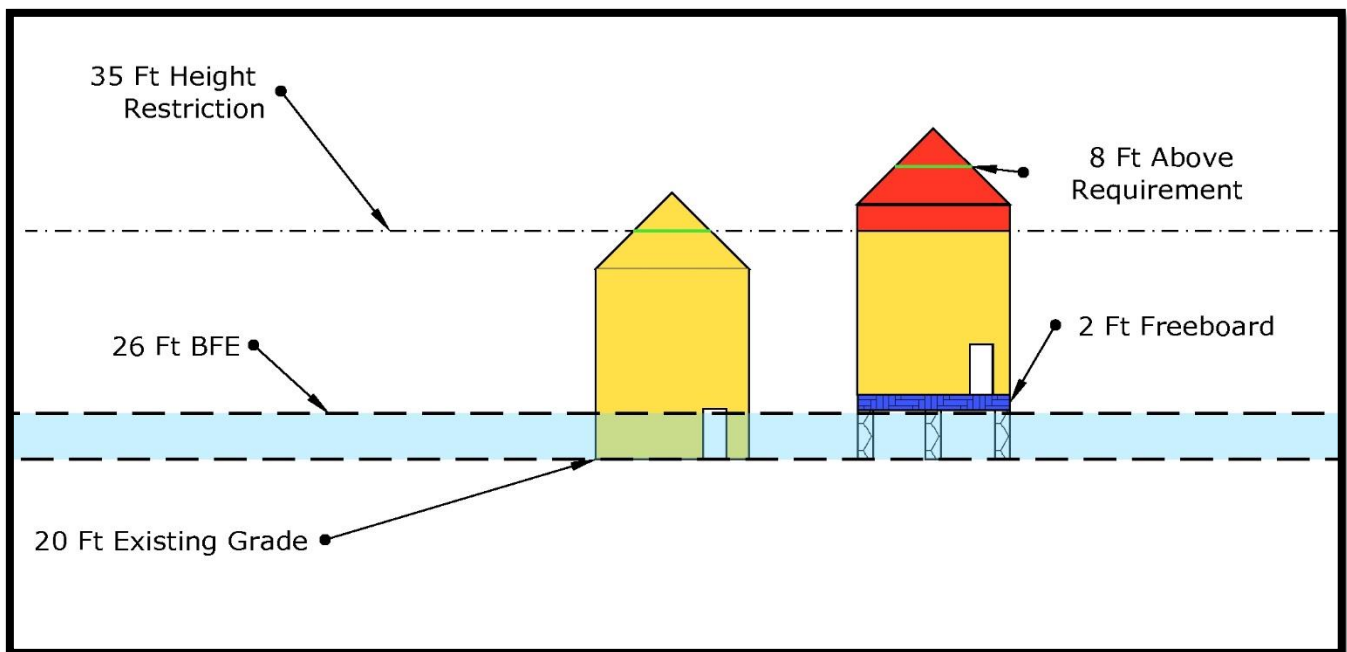


Memo

To: Planning Board
From: Assistant Village Planner, Gregory Cutler
cc: Bob Galvin, Village Planner; Dan Gray CFM, Building Inspector
Date: July 8, 2016
Re: Measuring Height within FEMA Special Flood Hazard Areas

The Village of Mamaroneck with nearly 1/3 of its land mass within a flood hazard area, has unique storm water characteristics that require careful planning aimed at reducing risk to residents/business owners and their property. The Village has made great strides in terms of flood mitigation with its membership in the Community Rating System (CRS) program, its proactive flood mitigation advisory committee, and stringent storm water laws that go above and beyond FEMA requirements. The Planning Board has been reviewing height measurements in response to the recent referral by the Board of Trustees regarding elevations, corner lots and FAR requirements. This referral has created an opportune time for the Planning Board to review how the Village measures height with respect to special flood hazard areas.

FEMA and the Village require that both new developments and buildings that undergo substantial improvements that are located within special flood hazard areas meet freeboard requirements by being built at least two feet above base flood elevation (BFE). The BFE can be anywhere from a foot to ten feet above the existing grade depending on the properties location in the Village. In places where the BFE is ten feet above grade the first floor of a new structure would start at twelve feet above grade. This can severely limit the potential for redevelopment on sites that have such characteristics as the height requirements within special flood hazard areas are the same as areas that are not prone to flooding. It can also be limiting to existing properties, both commercial and residential, that have suffered substantial damage and therefore require substantial improvements that trigger the FEMA and Village freeboard requirements.



Since the Village of Mamaroneck is practically fully developed, there is little flexibility in the siting or removal of development from the floodplain. There are few properties left in the Village that are completely undeveloped. A majority of the properties in the Village predate flood compliance practices that would help mitigate the risks to public safety and property. With limited redevelopment potential as a result of restrictive height limits in special flood hazard areas, many residents and properties remain at risk. Some properties in the special flood hazard area may remain stagnant if they are currently built to the 35 foot height limit and therefore cannot elevate to flood safe standards. These property owners are left with limited options to improve their properties. This may lead to abandonment and disinvestment in property which may create additional problems in terms of aesthetics and safety.

FEMA is in the process of updating the coastal area flood mapping in the Village, and many areas may see BFE increases of up to two feet. The home within the coastal areas that are presently at the maximum allowed height of 35 feet would not be permitted to be elevated under the current zoning requirements. Homes that are presently eligible for elevation may be restricted when the new coastal maps go into effect.

To encourage flood mitigation and resiliency, the Village could incent property owners to elevate existing properties, or redevelop properties in a flood safe manner, by measuring height within special flood hazard areas from the BFE. This would give property owners in flood areas the same allowable height as those in areas that are not prone to flooding. Furthermore property owners that elevate their buildings will see

secondary benefits in the form of reduced rates on their flood insurance policies. In addition to individual level reductions in insurance premiums, we may also see a reduction in Village-wide premiums (including policies on Village owned properties) by advancing the Village's membership status in the CRS, which presently provides a 10% discount for all policy holders that are located within special flood hazard area in the Village.