

Orleans County, NY

Consultation Coordination Officer Presentation | August 17, 2023



FEMA

Roll Call

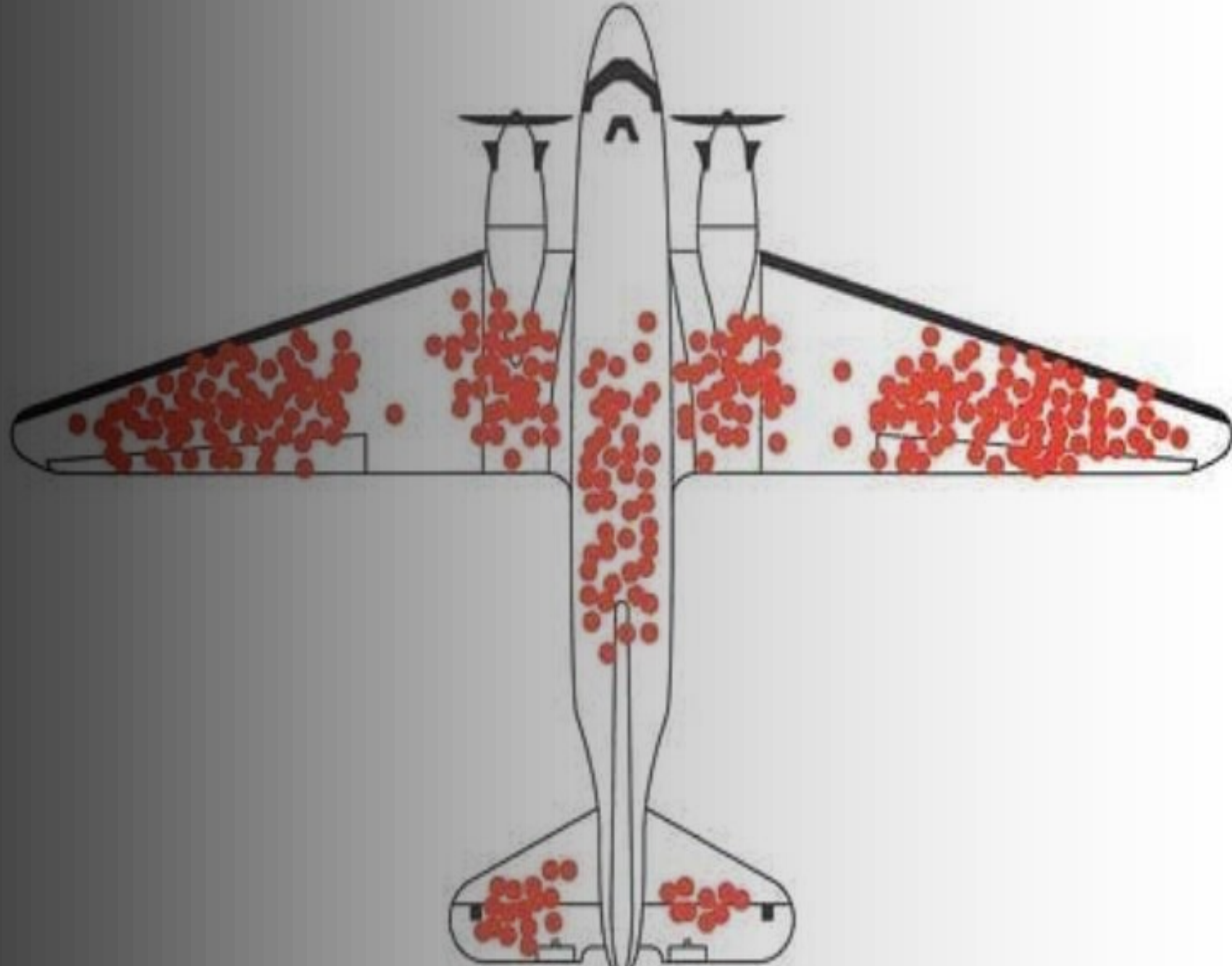
- Orleans County and Community Officials

- Town of Albion
- Village of Albion
- Town of Barre
- Town of Carlton
- Town of Clarendon
- Town of Gaines
- Village of Holley
- Town of Kendall
- Village of Lyndonville
- Village of Medina
- Town of Murray
- Town of Ridgeway
- Town of Shelby
- Town of Yates

- The New York State Department of Environmental Conservation (NYSDEC)
- FEMA Region 2
- NYS DHSES
- Mapping Partner – STARR II/ARC
- Region 2 Service Center (RSC)



What you see,
is *not always*
what you get



How Floodplains are Mapped

Engineers use hydrologic and hydraulic models to assess the probability of real-world flooding. Hydrology studies how much water is expected. Hydraulic engineering studies where that water is going to go and how deep is it going to be. These are used to map a floodplain, where the water may spread out and flood the land.

HYDROLOGY

ENGINEERS IDENTIFY HOW MUCH WATER THE RAINFALL WOULD ADD TO AN AREA IN A SPECIFIC AMOUNT OF TIME.

Hydrologic study uses the features of the land to see how much water the ground will absorb, and how much will run off.

ENGINEERS USE HISTORICAL RECORDS OF WATER LEVELS AND FLOW RATES.

River gauges are one source of data on the level of water that flows through an area. When gauges are not available, other data sources are used to analyze the water levels and flow. These include other gauges in the watershed and historical information.

HYDRAULICS

ENGINEERS IDENTIFY THE GROUND LEVELS AND SURFACE TYPES WHERE WATER FLOWS, USING TOPOGRAPHIC DATA.

Topographic maps are two-dimensional images of the three-dimensional ground surface. Different types of terrain affect how fast the water flows. Hydraulic studies assess these land factors, such as roughness, slope, obstacles, and development. A model shows how much of the flow could end up in a river or stormwater system, and how much will be absorbed or captured.

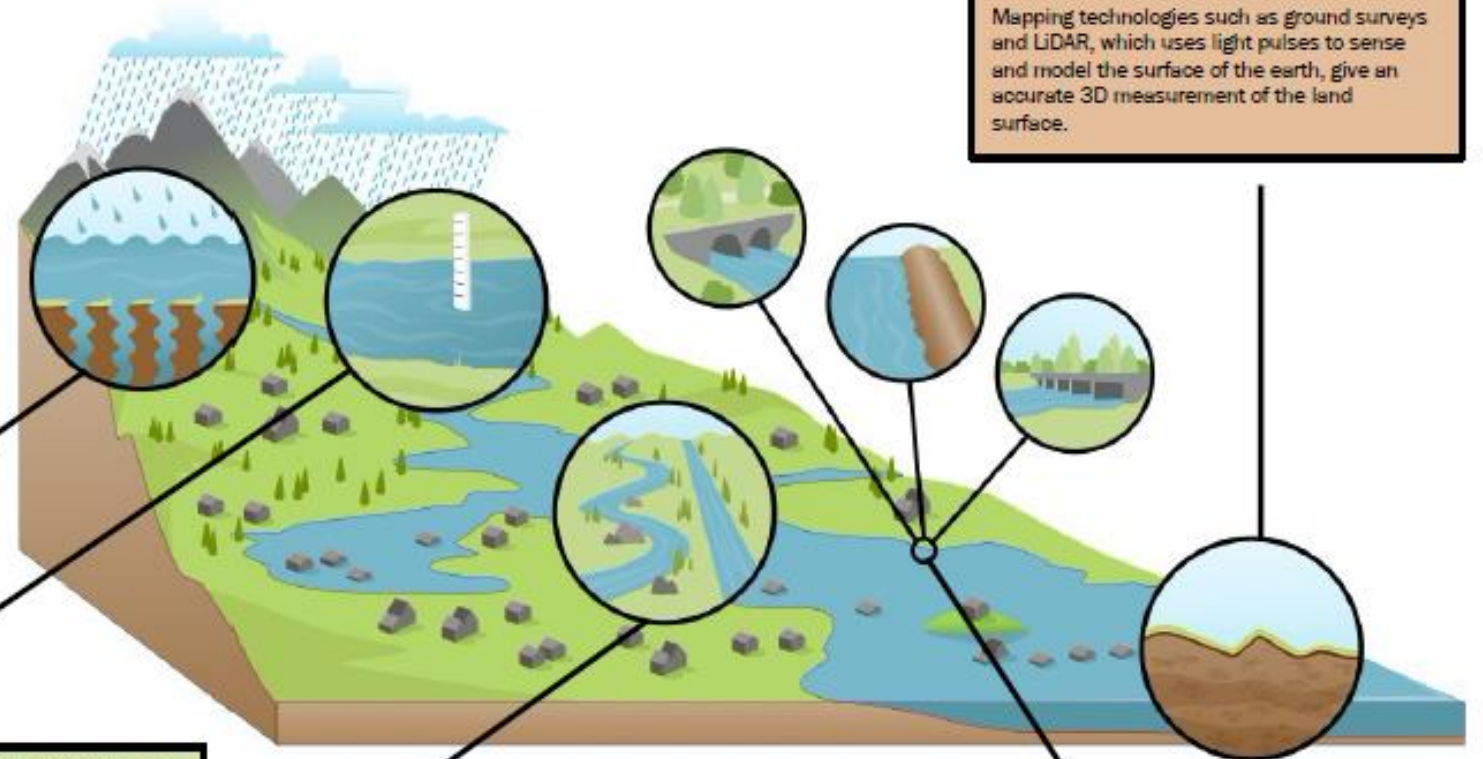
FLOODPLAINS

GROUND INFORMATION IS USED TO MAP THE CALCULATED ELEVATION OF THE FLOOD WATERS AND HOW FAR IT WILL EXTEND.

Mapping technologies such as ground surveys and LiDAR, which uses light pulses to sense and model the surface of the earth, give an accurate 3D measurement of the land surface.

ANYTHING THAT WOULD HAVE A SIGNIFICANT IMPACT ON THE FLOW OF WATER IN THE FLOODPLAIN IS PART OF THE CALCULATION.

Road crossings, berms, and other flood reduction structures intended to reduce flood hazards are accounted for.



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Federal Emergency Management Agency

Today's Goals

1	2	3	4
Review flood risk projects in Orleans County	Review next steps in the appeal and map adoption process	Review flood insurance, Letters of Map Change, and Elevation Certificates	Prepare for Open House



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Community Information Sheets – Please Complete Before End of Meeting

Community Information Sheet



Date: _____

Community Name: _____

County/ State: _____

Does your community have geographic information system (GIS) capabilities? Y N

Highest ranking community official:

Name: _____

Title: _____

Address: _____

Telephone: _____

E-mail: _____

Community contact for floodplain management issues:

Name: _____

Title: _____

Address: _____

Telephone: _____

E-mail: _____

Community location where residents can review the Flood Insurance Rate Map (must be physical address)

Building Name: _____

Address: _____

Local newspaper(s) that your community uses for public/legal notices

Name/ Location: _____

Name/ Location: _____

Name/ Location: _____

Television station(s) through which your community most frequently receives local news & information

Name/ Location: _____

Name/ Location: _____

Name/ Location: _____

Radio station(s) through which your community most frequently receives local news & information

Name/ Location: _____

Name/ Location: _____

Name/ Location: _____

Other (social media page, etc.)

Name/ Location: _____

Name/ Location: _____

Name/ Location: _____

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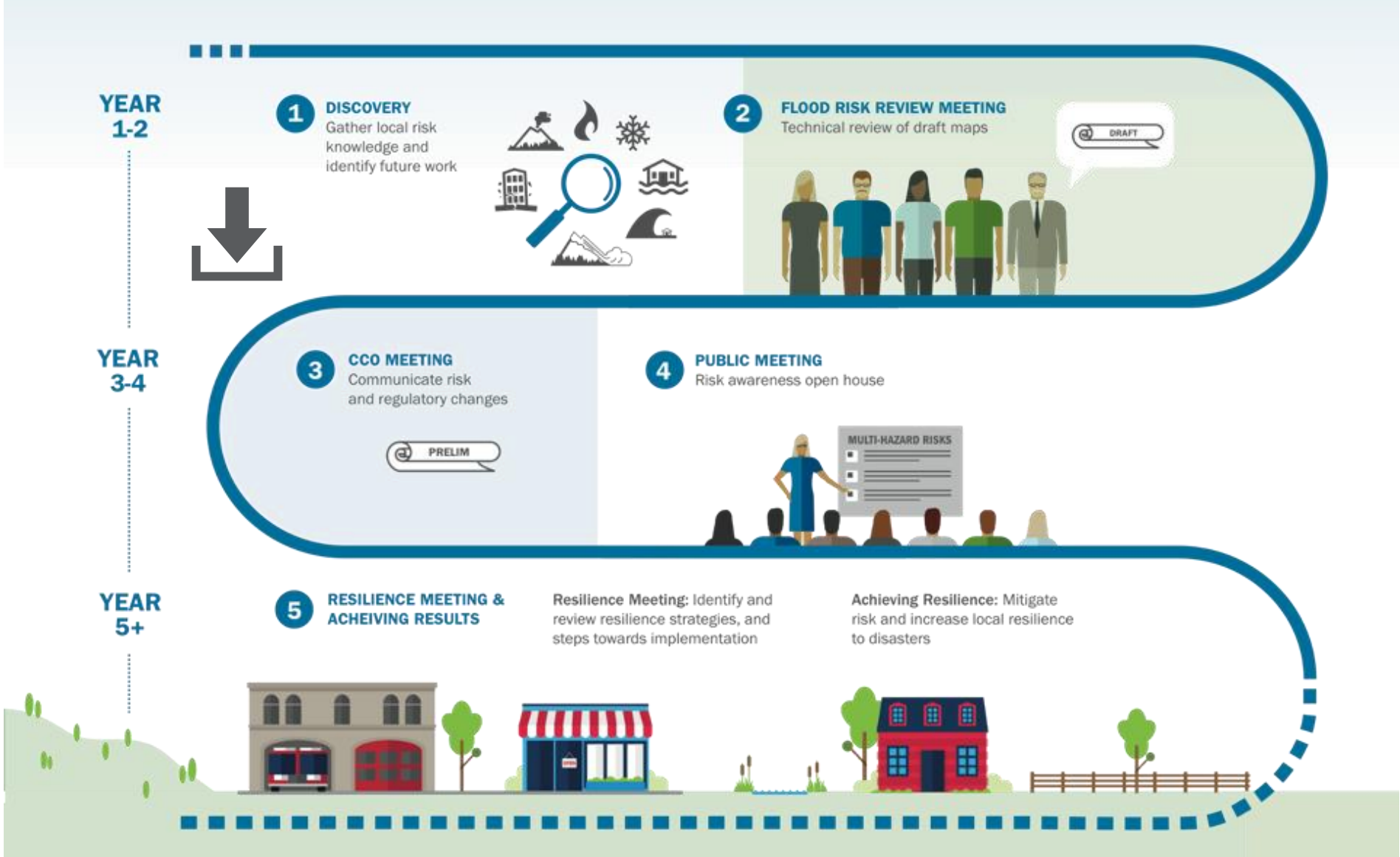
PLEASE NOTE THAT FEMA ONLY PLACES NEWSPAPER NOTICES FOR THOSE COMMUNITIES/COUNTIES RECEIVING A STATUTORY APPEAL PERIOD



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Orleans County Mapping: Project Refresher

FEMA Region 2 Risk MAP Process – Estimated Timeline



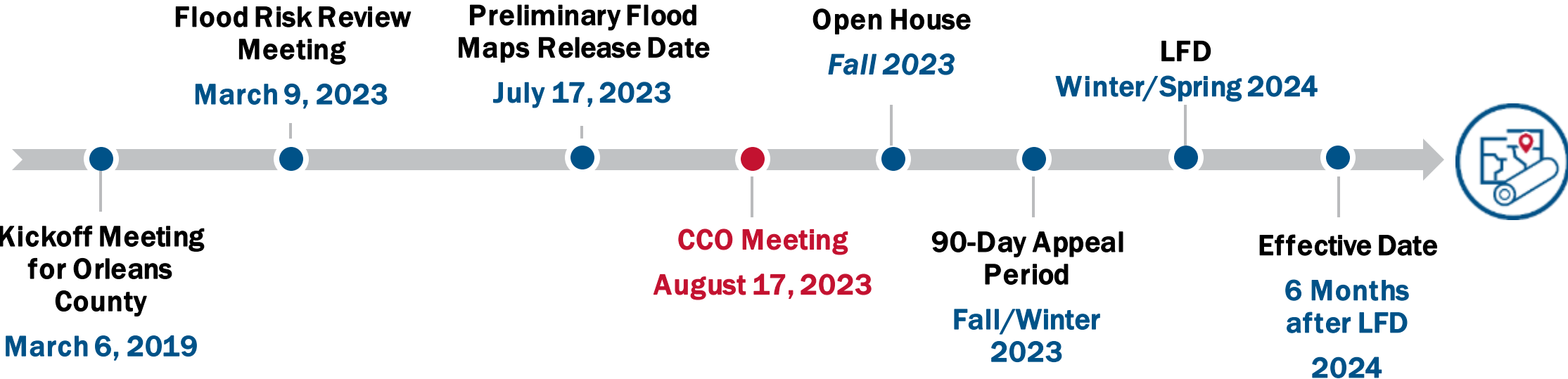
Lake Ontario Coastal Analysis

- Updated Storm Surge Analysis for Lake Ontario
- Overland wave hazard analysis
 - Storm induced erosion analysis
 - Wave Height Analysis
 - Wave Runup Analysis
- Coastal Analysis completed in 2017
 - Coastal Flood Risk Review Meeting held November 29, 2017



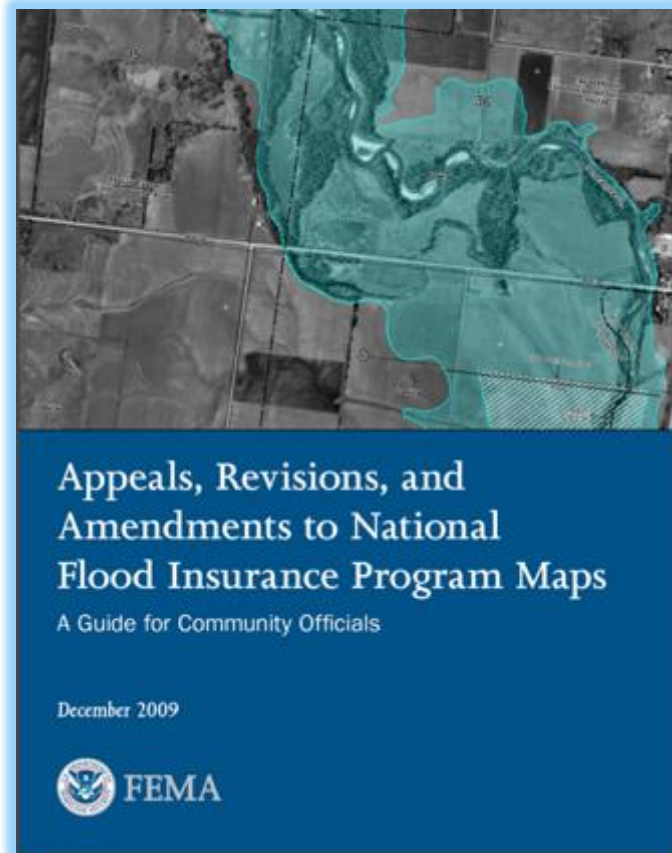
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Orleans County Project Timeline



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90-Day Appeal and Comment Period



Appeals

Can only be made for areas with new or updated:

- BFEs, base flood depths, SFHA zone designations, or regulatory floodways that are deemed scientifically or technically incorrect

Appeals to SFHA boundaries must be for:

- Flooding sources studied by detailed or approximate methods



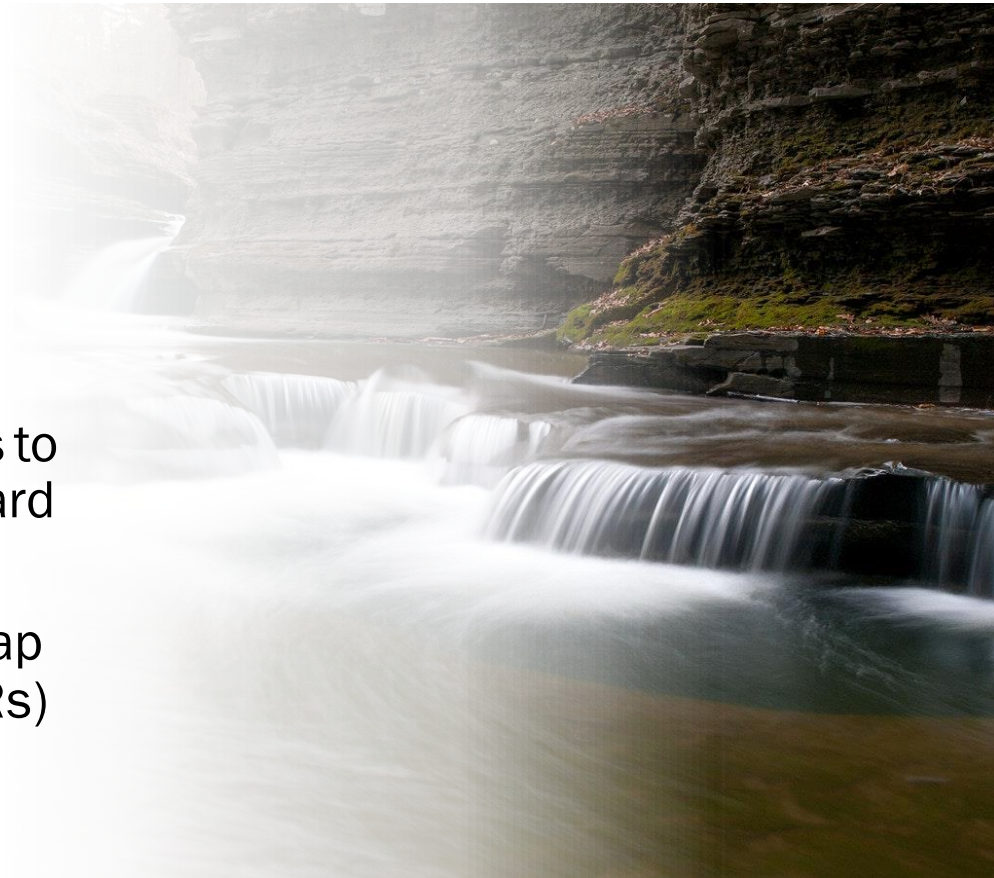
FEMA

90-Day Appeal and Comment Period

Comments

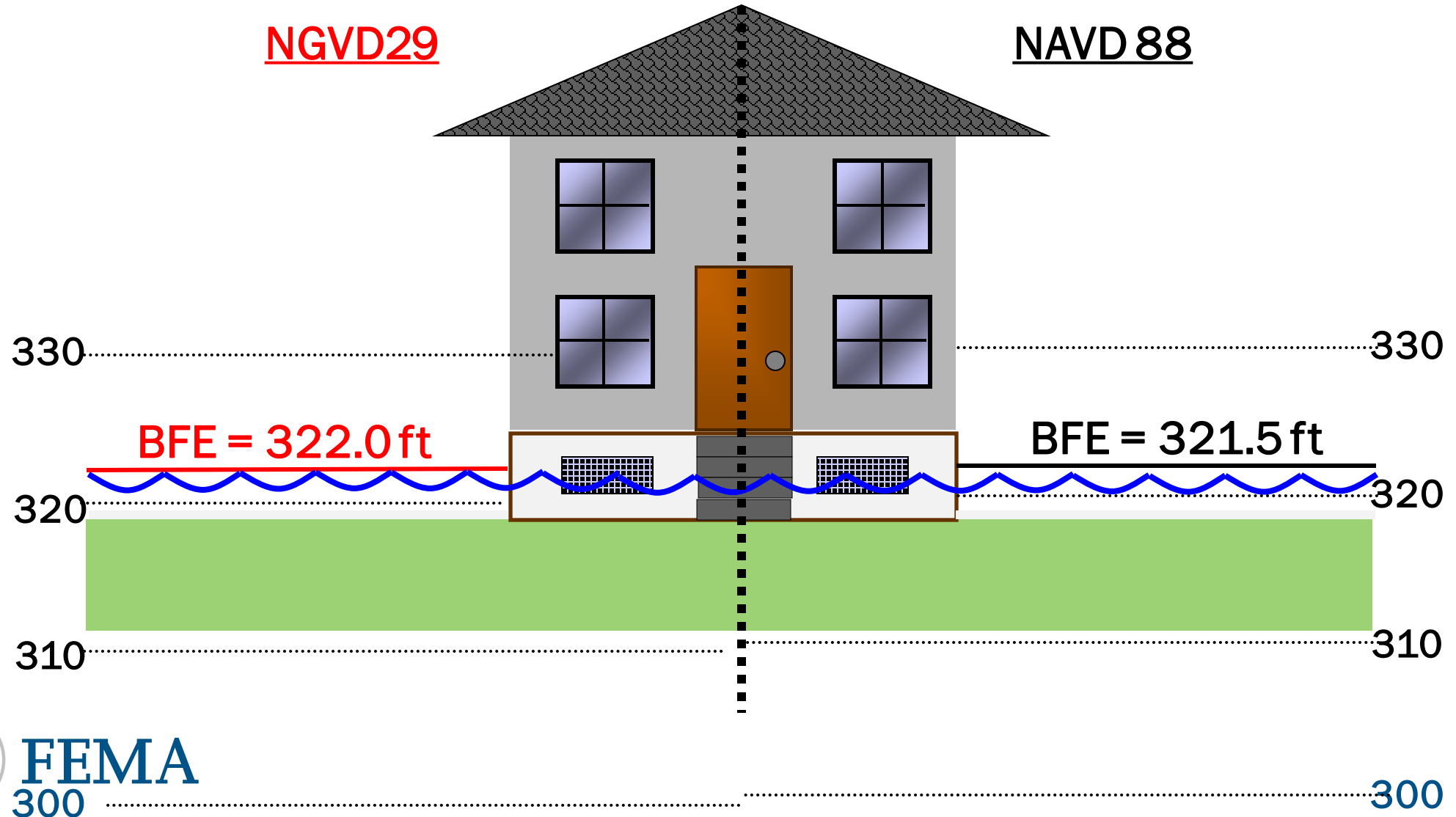
Can be made for all revised panels
and can involve:

- Changes in corporate limits
- Modification of road/stream names
- Omissions or potential improvements to the mapping not related to flood hazard data
- Requests to incorporate Letters of Map Change (LOMAs, LOMR-Fs, and LOMRs)
- Vertical Datum conversion (e.g., from NGVD 29 to NAVD 88)



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Vertical Datum Conversion: NAVD88 = NGVD29 - 0.553 feet



Appeal and Comment Submissions

Communities shall collect Appeals and Comments and send all documents.

Digital submittals are recommended and preferred. If hard copies are mailed, please notify by phone/email FEMA that a package has been mailed.

Michael Foley

FEMA Region 2 Risk Analysis Branch Chief
26 Federal Plaza, Suite 1802
New York, NY 10278
michael.foley3@fema.dhs.gov

NY State NFIP Coordinator's Office

NYSDEC Floodplain Management
625 Broadway, 4th Floor
Albany, NY 12233-3504
(518) 402-8185
floodplain@dec.ny.gov



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Orleans County Project Scope

New Countywide Digital Data

Previous maps produced in 1970s – 1980s

Reasons for changes in floodplains and Base Flood Elevations

- Updated topography
- Channel and structure survey changes
- Land use changes
- Changes to rainfall
- Detailed hydrologic and hydraulic analysis
- Updated Coastal Lake Ontario analysis
- <http://www.greatlakescoast.org/>

Flood Maps Affect Important Decisions



To Identify
and Assess
the
Flood Risk



To Establish
the
Requirement
to Buy Flood
Insurance



To
Determine
Local Land
Use



To Inform
Engineers
and
Developers



To Equip
Emergency
Managers



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Tools to Help – Flood Map Changes Viewer

The screenshot displays the 'Flood Map Changes Viewer' web application. At the top left, the title 'Flood Map Changes Viewer' is shown next to the ArcGIS logo, with the subtitle 'with Web AppBuilder for ArcGIS'. A search bar contains the text 'orleans county, ny'. Below the search bar, there are navigation icons for refresh, home, and zoom. The main map area shows a satellite view of a coastal region with various flood hazard overlays. A search result popup is visible over the map, displaying 'Orleans County, NY, USA' and options to 'Show more results' and 'Zoom to'. On the right side, a legend panel is open, detailing the following layers and their data availability:

- Pending National Flood Hazard Layer**
 - Pending Data Availability
 - NFHL Data Available (represented by a blue square)
- Preliminary National Flood Hazard Layer**
 - Preliminary Data Availability
 - Preliminary Data Available (represented by a purple square)
- Effective FIRM Panels**
 - GeoIndex
 - No Digital Data Available (represented by a light green square)
 - Digital Data Available (represented by a dark green square)
 - Unmapped (represented by a cross-hatched square)
- National Flood Hazard Layer**
 - NFHL Availability
 - NFHL Data Available (represented by a red square)



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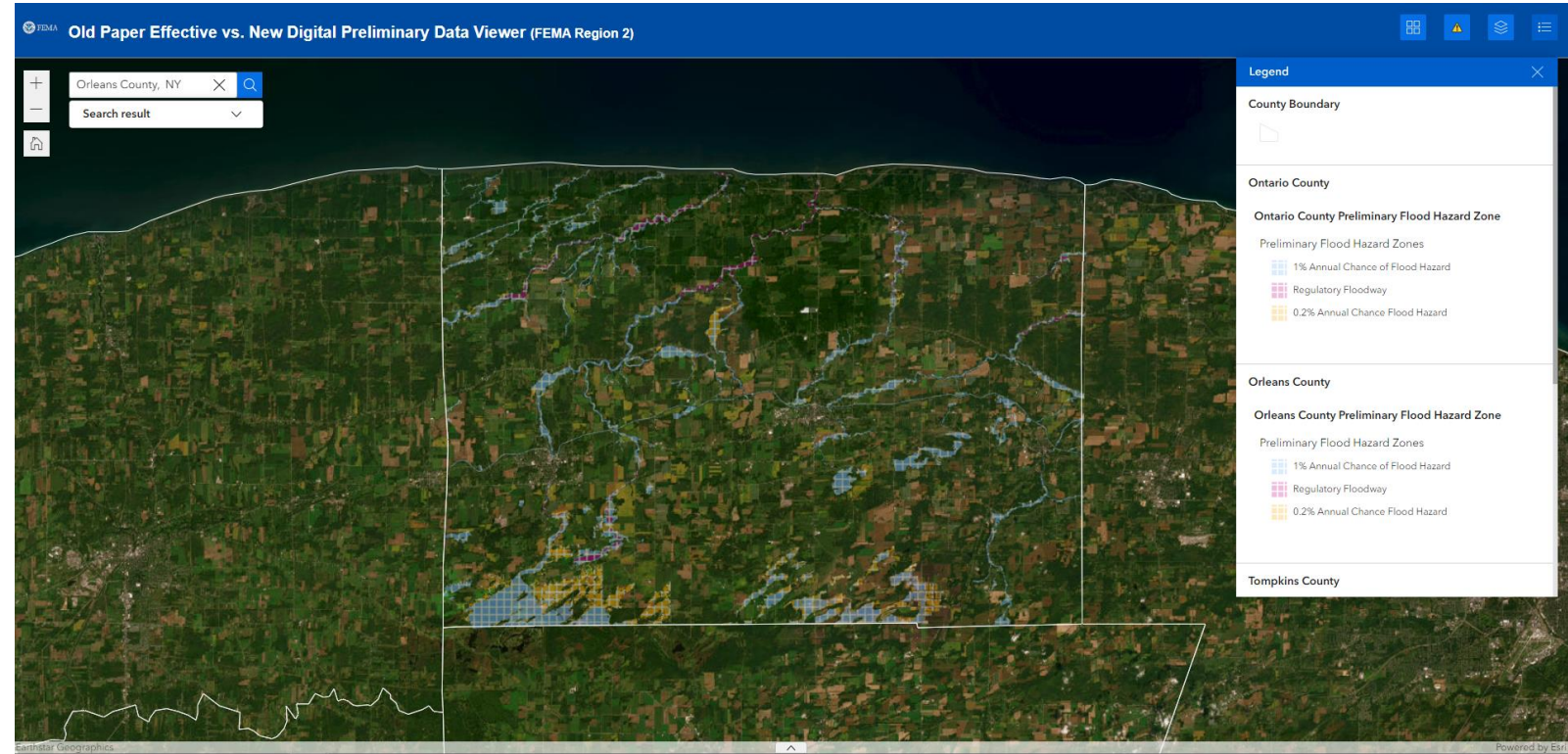
<https://msc.fema.gov/fmcv>

Federal Emergency Management Agency

Orleans County – Old Paper Effective FIRM vs New Digital Preliminary Data

Disclaimers:

- Corelogic automated system was used for effective Special Flood Hazard Area (SFHA) determination – accuracy/reliability of the data is not guaranteed



- [Orleans County Effective vs Preliminary Comparison Viewer](#)



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Flood Map Estimated Changes

Disclaimers:

- These are very rough estimate number of structures affected
- Corelogic automated system was used for effective Special Flood Hazard Area (SFHA) determination – accuracy/reliability of the data is not guaranteed

Community	Total Structures Estimated in Effective SFHA (Corelogic)	Total Structures Estimated in Prelim SFHA	Estimated Structures Newly Identified in SFHA	Estimated Structures No Longer Identified in SFHA	Net Count
Albion, Town of	6	2	0	4	-4
Albion, Village of	30	11	4	20	16
Barre, Town of	70	15	2	60	-58
Carlton, Town of	160	100	40	100	-60
Clarendon, Town of	0	8	8	0	8
Gaines, Town of	10	10	6	6	0
Holley, Village of	1	2	1	0	1
Kendall, Town of	40	20	7	30	-23
Lyndonville, Village of	40	5	0	40	-40
Medina, Village of	30	4	1	20	-19
Murray, Town of	50	12	5	40	-35
Ridgeway, Town of	30	30	30	20	10
Shelby, Town of	50	20	8	40	-32
Yates, Town of	70	50	30	50	-20



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Tools to Help – Flood Map Service Center

FEMA Flood Map Service Center: Welcome!

Looking for a Flood Map? [?](#)

Enter an address, a place, or longitude/latitude coordinates:

Orleans County, NY

Search

Looking for more than just a current flood map?

Visit [Search All Products](#) to access the full range of flood risk products for your community.



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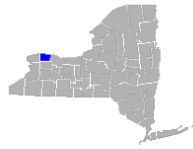
<https://msc.fema.gov>

Federal Emergency Management Agency

Tools to Help

FLOOD INSURANCE STUDY FEDERAL EMERGENCY MANAGEMENT AGENCY

VOLUME 1 OF 1



ORLEANS COUNTY, NEW YORK ALL JURISDICTIONS

COMMUNITY NAME	NUMBER
ALBION, TOWN OF	361252
ALBION, VILLAGE OF	360641
BARRE, TOWN OF	361253
CARLTON, TOWN OF	360642
CLARENDON, TOWN OF	361254
GAINES, TOWN OF	361255
HOLLEY, VILLAGE OF	361454
KENDALL, TOWN OF	360643
LYNDONVILLE, VILLAGE OF	361459
MEDINA, VILLAGE OF	360644
MURRAY, TOWN OF	361256
RIDGEWAY, TOWN OF	361257
SHELBY, TOWN OF	361258
YATES, TOWN OF	360645

Preliminary: July 17, 2023

EFFECTIVE:

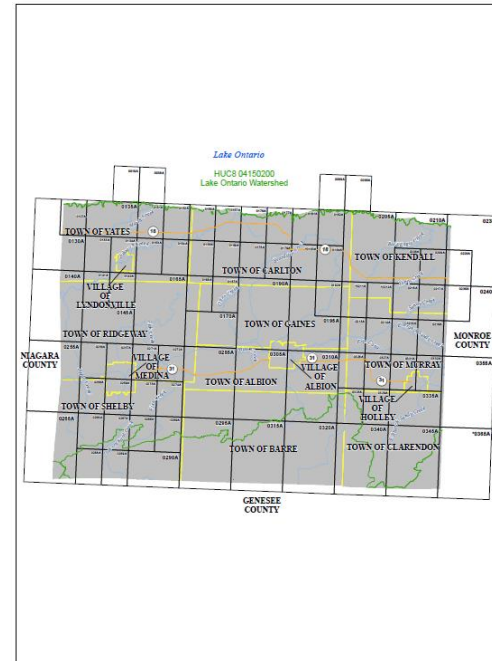
TBD

FLOOD INSURANCE STUDY NUMBER
36073CV000A
Version Number 2.5.3.0

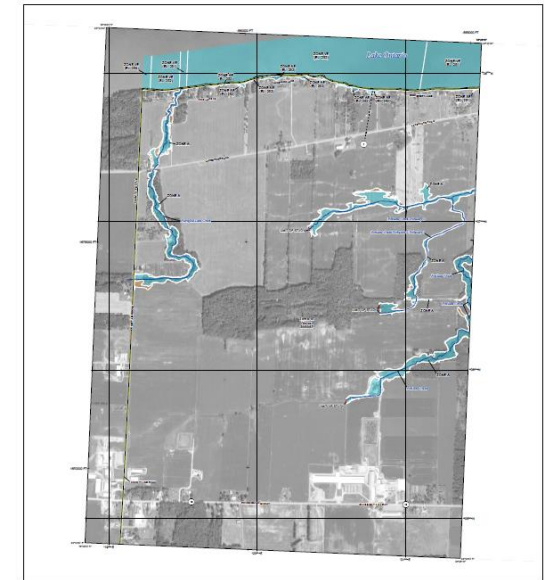


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Flood Insurance Study (FIS)



NATIONAL FLOOD INSURANCE PROGRAM
FLOOD INSURANCE RATE MAP (FIRM)
ORLEANS COUNTY, NEW YORK All Jurisdictions
DATE: 07/17/2023
PRELIMINARY 07/17/2023



FLOOD HAZARD INFORMATION
NOTES TO USERS
SCALE
PANEL LOCATOR
FEMA
National Flood Insurance Program
PRELIMINARY
JULY 17, 2023

Flood Insurance Rate Maps (FIRM)



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LOMCs and SOMAs

Preliminary Summary of Maps Actions (SOMA)

- Distributed with preliminary maps
- Identifies previously issued Letter of Map Change (LOMCs) and how those determinations are impacted by the new mapping effort



PRELIMINARY SUMMARY OF MAP ACTIONS

2. LOMCs Not Incorporated

The modifications effected by the LOMCs listed below are either not located on revised FIRM panels, or have not been reflected on the Preliminary copies of the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lot(s) or structure(s) involved were outside the Special Flood Hazard Area, as shown on the FIRM. These LOMCs will be revalidated free of charge 1 day after the revised FIRM becomes effective through a single revalidation letter that reaffirms the validity of the previous LOMCs.

2A. LOMCs on Revised Panels

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
LOMA	97-02-250A	10/13/1997	TAX MAP 128 - LOT 1 - 5746 QUAKER HILL	3612530001B	30673C0315A
LOMA	18-02-0529A	02/01/2018	HOLLAND LAND COMPANY SURVEY, LOT 17 -- 5755 DRAKE ISLAND ROAD (RESIDENCE)	3612530001B	30673C0315A
LOMA	18-02-1207A	05/04/2018	HOLLAND LAND COMPANY'S SURVEY, LOT 17 -- 13841 GILLETTE ROAD	3612530001B	30673C0315A



COMMUNITY AND MAP PANEL INFORMATION				LEGAL PROPERTY DESCRIPTION			
TOWN OF BARRE, ORLEANS COUNTY, NEW YORK				A portion of Lot 17, Holland Land Company, as described in the Warranty Deed recorded as Instrument No. 201100067951, in Volume 840, Pages 3356 through 3359, in the Office of the County Clerk, Orleans County, New York			
COMMUNITY NO.: 361253							
AFFECTED MAP PANEL NUMBER: 3612530001B							
DATE: 10/15/1981							
FLOODING SOURCE: LOCAL FLOODING				APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 43.141040, -78.227576 SOURCE OF LAT & LONG: LOMA LOGIC DATUM: NAD 83			
DETERMINATION							
LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	1% ANNUAL FLOOD ELEVATION (NGVD 29)	GRADE ELEVATION (NGVD 29)	ELEVATION (NGVD)
--	--	--	13841 Gillette Road	Structure (Residence)	C	--	633.8 feet
Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equalled or exceeded in any given year (base flood).							
ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)							
PORTIONS REMAIN IN THE SFHA							
ZONE A							



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NFIP Standards, Ordinance Compliance, and Map Adoption

The National Flood Insurance Program (NFIP)

- Voluntary program based on a mutual agreement between the Federal government and the local community
- NFIP makes federally backed flood insurance available in exchange for a municipality adopting and enforcing a floodplain management ordinance that meets the minimum requirements of CFR 44 60.3

Roles and Responsibilities

Federal

- Risk Identification and Mapping
- Building/Development Standards
- NFIP/Flood Insurance

State

- 2020 Uniform Code & Energy Conservation Construction Code of New York State
- Technical Assistance
- Compliance Visits

Local

- Adoption and Enforcement of Development and Building Standards
- FEMA and the State Encourage Local Communities to Adopt Higher Standards



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Who Must Get Local Floodplain Development Permits?

- Private Developers
- Counties
- Cities, Towns, or Villages
- School Districts
- Public Improvement Districts

Established by Section 36-0107 of Environmental Conservation Law
(ECL)



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Minimum NFIP Standards for Buildings in the Special Flood Hazard Area (SFHA)

Zone A Building Requirements - no Base Flood Elevation (BFE) available

- Development over 5 acres or over 50 lots must provide a BFE
- NYS Residential Building Code effective May 12, 2020 requires a BFE be obtained from a local, federal, or state source or a BFE established by a licensed PE

Zone AE Building Requirements – BFE available

- The top of the lowest floor must be at or above the BFE plus freeboard
- Basements are not permitted
- Non-residential buildings may be flood-proofed instead of elevated
 - Requires Flood-Proofing Certificate from PE or Architect
- No development in the regulatory floodway that would raise the BFE
 - A “No-Rise” certification would be required

Continued on next slide →



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Higher Than Minimum Standards

- New York Department of Environmental Conservation (NYSDEC) will provide some options; these will be noted as optional
- Higher than minimum standards can increase safety, decrease flood insurance rates, and provide the community with points in the Community Rating System (CRS)

EXAMPLES

- Additional freeboard
- Compensatory storage
- Restrictions on location for new critical facilities
- Cumulative substantial damage/substantial improvement
- Standards applied outside SFHAs (i.e. areas below dams, community-identified flood risk areas, 0.2%- annual-chance floodplain)



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Ordinance Compliance and Map Adoption Period

- Begins on date Letter of Final Determination (LFD) is sent and ends on date FIRM becomes effective
- Community officials review and revise the community’s flood damage prevention ordinance to ensure compliance with NFIP and regulations
- To avoid suspension from the NFIP, the community must adopt a compliant flood damage prevention ordinance and submit its ordinance to the NYSDEC for approval before the end of this period

6 months	5 months	4 months	3 months	2 months	1 month
FEMA 6-month LFD Letter	NYSDEC Assistance Letter	Draft Ordinance to NYSDEC	FEMA 90-day Reminder Letter; NYSDEC Reminder	Final Ordinance to NYSDEC	FEMA 30-day Reminder Letter; NYSDEC Call



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What is the Community's Responsibility During this Period?

- Update Local Flood Damage Prevention Ordinance, which must include:
 - Updated FIS and FIRM Panel numbers
 - Local Floodplain Administrator designation
 - Updated FIRM and FIS effective date
 - Appeals Board designation
 - Penalties for noncompliance



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State Environmental Quality Review (SEQR)

- Type I Action
 - Part 617.4(b)(1), the adoption of a municipality's land use plan
- Must fill out Full Environmental Assessment Form
 - Most of form is “No”
 - <https://www.dec.ny.gov/permits/357.html> for more information
- This is a clear “Negative Declaration”
 - Reduces flood risk and is beneficial to the environment



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Common Local Law Mistakes

- Failure to provide location of map repository
- Failure to name a floodplain administrator (must be a title or office, e.g. Code Enforcement Officer/Office)
- Incorrect FIRM or FIS reference
- Naming Town/Village/City Board or Council as appeals board (must be an independent board)
- Inconsistent section numbering
- Failure to include all sections



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Questions? Need Ordinance Assistance?

Visit our website:

<http://www.dec.ny.gov/lands/311.html>

Contact our office:

NYSDEC, NY State NFIP Coordinator's Office

(518) 402-8185, floodplain@dec.ny.gov

Brienna Wirley (Floodplain Coordinator)

(585)226-5465, brienna.wirley@dec.ny.gov



FEMA

BREAK
5 minutes

Flood Insurance

Flood Insurance for Homeowners

EXTERIOR BUILDING COVERAGE

Drywall
Framing
Walls
Floors
Electrical systems
Insured building/foundation
Central A/C equipment
Window frames and panes

INTERIOR BUILDING COVERAGE

Furnaces
Cabinets
Water heaters
Window blinds
Debris removal
Some appliances
Permanently installed carpeting
Permanently installed bookcases

CONTENTS COVERAGE

if purchased separately

Dresser
Clothing
Couches
Food freezers
TV/electronics

Mattress and frame
Artwork (up to \$2,500)
Kitchen table and chairs
Clothes washers and dryers



Basement Flooding

BUILDING COVERAGE

Basement items are covered under Building Coverage if they are connected to power and installed. Examples include:



Central Air Conditioners



Electrical Outlets and Light Switches



Furnaces and Hot Water Heaters



Sump Pumps

CONTENTS COVERAGE

Basement items are covered under Contents Coverage if they are connected to a power source. Examples include:



Clothing Washers and Dryers



Window Air Conditioners



Freezers and Contents

NOT COVERED

Items not specifically listed in the policy are not covered in a basement. Examples include:



Finished Basement Home Improvements



Couches



Televisions



Family Photographs or Keepsakes

Contents Insurance

Renters insurance typically doesn't cover flooding, and while a landlord may have flood insurance to protect the building, their insurance will not cover occupants' personal belongings.

A contents only flood insurance policy from the National Flood Insurance Program (NFIP) can fill gaps in coverage.



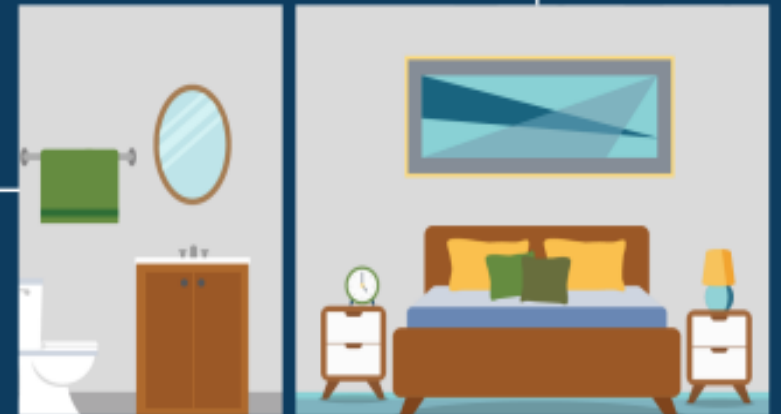
Flood insurance rates are determined for **each individual property and won't vary from company to company**, all things being equal.



Storm surge flooding spills into your bedroom

WHAT'S COVERED:

Clothing | Mattress | Bed frame/furniture | Artwork (up to \$2,500)



City drains backup from flooding into your bathroom

WHAT'S COVERED:

Bathmats | Shower curtains | Toiletries



Mudflow during a storm rushes into your kitchen

WHAT'S COVERED:

Kitchen table | Kitchen chairs | Kitchenware



Surface runoff from a storm overflows into your living room

WHAT'S COVERED:

Couches | Table/stands | Area rugs
TVs/electronics



Myths about Flood Insurance

- My area has never flooded.
- Homeowners and renters' insurance includes flood insurance.
- You can't buy flood insurance if you don't live in a floodplain.
- Renters can't be covered for flooding.
- You can't purchase flood insurance if your property has flooded before.
- Federal disaster assistance will always pay for flood damage.

NFIP Coverage Limits

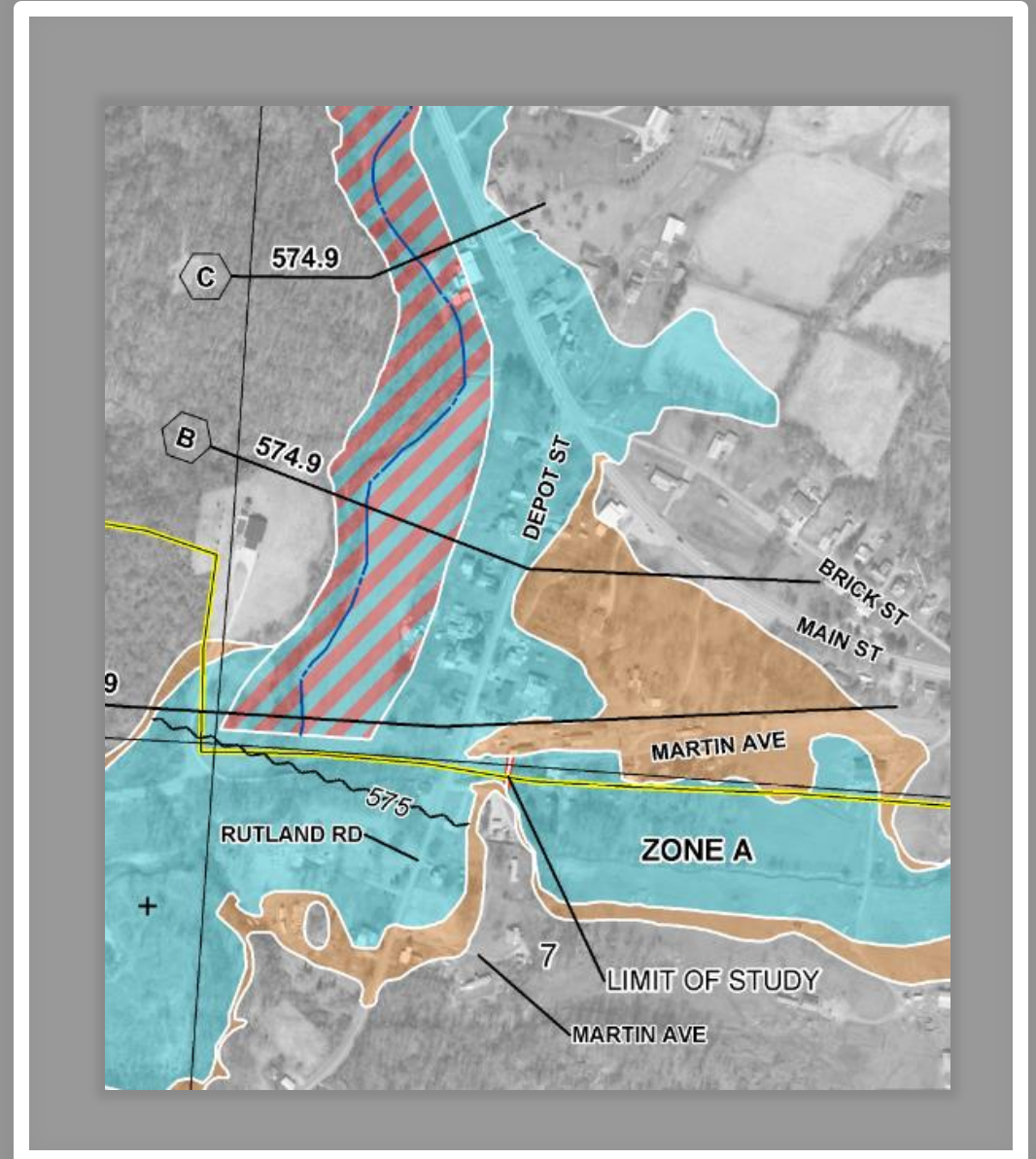
USE	Building	Contents
1-4 Family Dwelling Residential	\$250,000	\$100,000
5+ Family Dwelling Residential (includes other residential buildings such as cooperatives, apartments, hotels, etc.)	\$500,000	\$100,000
Non-Residential	\$500,000	\$500,000
Condo Buildings	\$250,000 x # of units	\$100,000

Deductibles:

- Separate deductibles for both building and contents
- Minimum deductibles with higher deductible options
- Higher deductibles = lower overall cost
- Not all banks accept higher deductibles

Newly Mapped Policies

- Starts at discount and transitions towards its true risk rate at no more than **15% annually**.
- Grandfathering is being eliminated.
- Must purchase within 12 months from new FIRM effective date.
- 30 day waiting period still applies.



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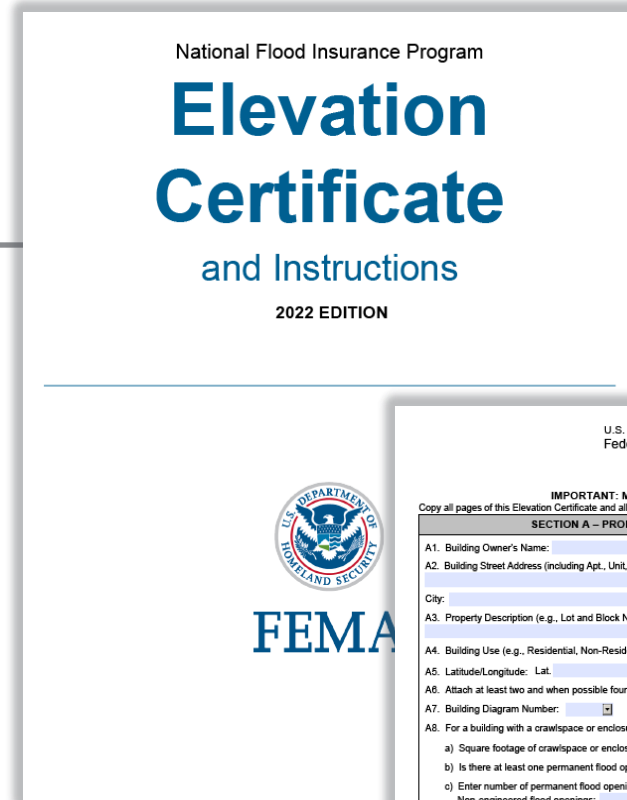
What policyholders need to know

- Federal flood insurance coverage requirement must be no less than:
 - Loan balance
 - Cost to rebuild
 - \$250K maximum limit
- Lenders are allowed to force-place insurance coverage if currently underinsured or no coverage exists.
 - Notification methods and timing will vary by institution (not regulated).
 - Borrower has 45-days to act upon being notified or a policy will be purchased.
- Lender is allowed to require more than minimum, but not to surpass cost to rebuild.
- Private flood insurance policies may satisfy mandatory purchase requirement at the discretion of the lender.
- What is covered and what is excluded.
- Shop for the best agent, not the cheapest policy.



Elevation Certificates (EC)

- Captures a structure's surveyed elevations, photographs, and FEMA flood zone/BFE information.
- Assists in properly rating flood insurance premiums and supports LOMA requests.
- As of July 7, 2023 there is a new EC form.
 - For NFIP insurance rating purposes and for CRS communities, older versions will be accepted that was signed or certified prior to November 1, 2023.
 - In NFIP non-CRS communities, for floodplain management compliance purposes, communities can use their discretion for accepting older certified elevation information.

This image shows a sample of the FEMA Elevation Certificate form. The form is titled 'ELEVATION CERTIFICATE' and includes the FEMA logo. It is divided into two main sections: 'SECTION A - PROPERTY INFORMATION' and 'SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION'. Section A contains various fields for property details such as owner name, address, city, state, ZIP code, and property description. It also includes questions about building use, crawlspaces, and attached garages, with checkboxes for 'Yes', 'No', and 'N/A'. Section B contains fields for community information, including the NFIP Community Name, state, map/panel number, and flood zone. It also includes questions about the source of BFE data and whether the building is in a coastal barrier resources system or otherwise protected area. The form is labeled 'Page 2 of 10' at the bottom right.

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Letters of Map Change (LOMCs)



Letter of Map Amendment (LOMA) is for when a flood map shows a building in the floodplain but it is actually on natural ground above the base flood elevation.



Letter of Map Revision Based on Fill (LOMR-F) is for when a building is on fill that puts it above the base flood elevation. Elevating using fill must be permitted under the law.



Lowest Adjacent Grade (LAG) is the lowest point where the ground touches the building.

Special Flood Hazard Area (SFHA) is the high risk area for flooding during the 1-percent-annual-chance flood.

Base Flood Elevation (BFE) is how high the water is expected to rise during the 1-percent-annual-chance flood.



Fill



FEMA

For more information, visit call the FEMA Mapping and Insurance eXchange (FMIX) at 1-877-336-2627 or visit https://floodmaps.fema.gov/fhm/fmx_main.html. 49

Affordability

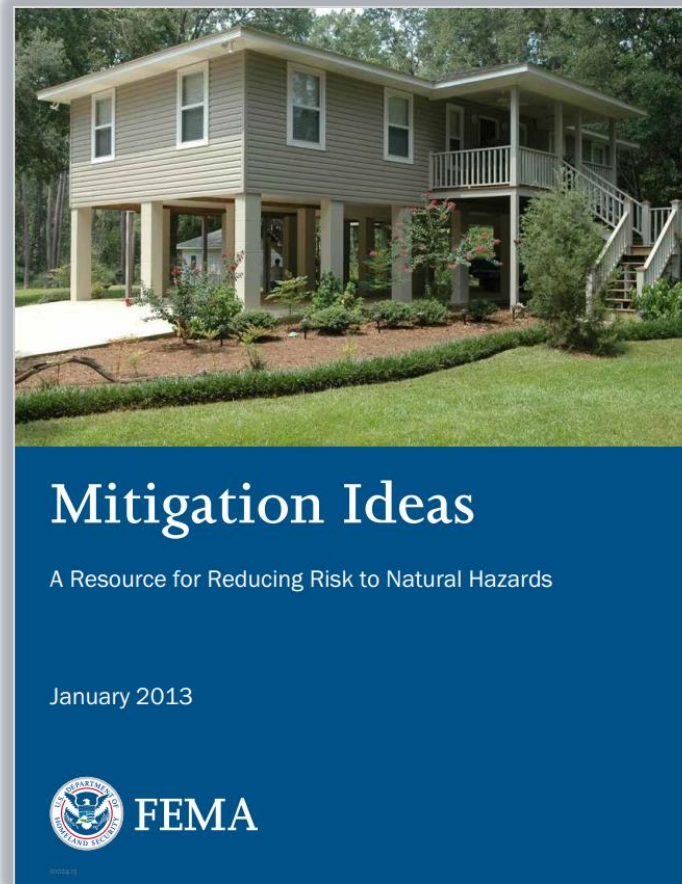
- The 2018 Affordability Framework is guiding policy conversations
- The President's FY22 Budget includes a legislative proposal to provide affordability assistance
- A targeted assistance program would support low to moderate income policyholders
- We will continue to engage with Congress to reduce barriers to purchasing flood insurance



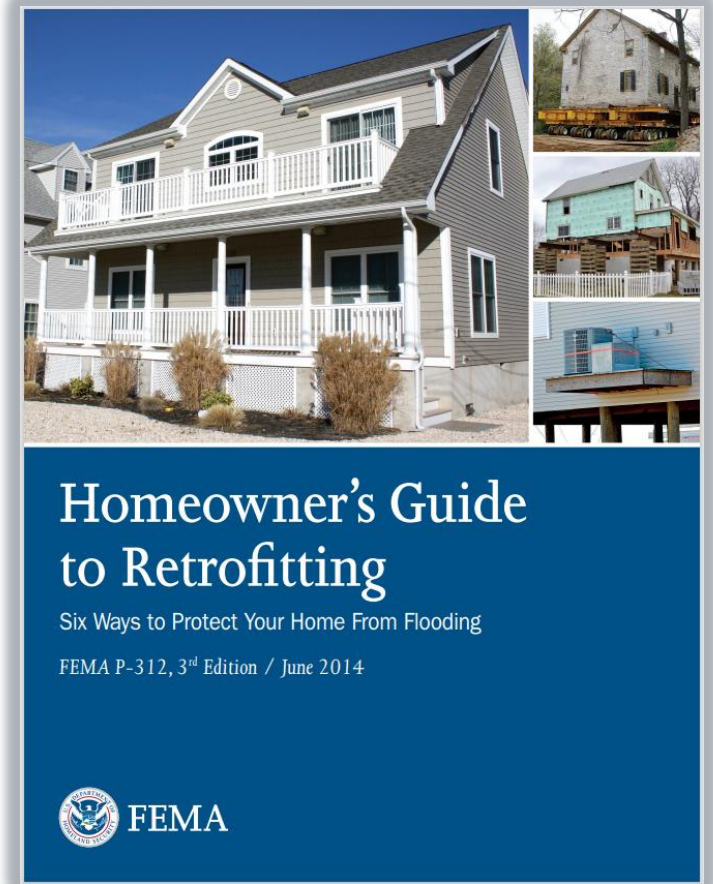
Additional Helpful Publications



[Protect Your Home from Flooding Low-cost Projects You Can Do Yourself \(fema.gov\)](#)



[Mitigation Ideas \(fema.gov\)](#)

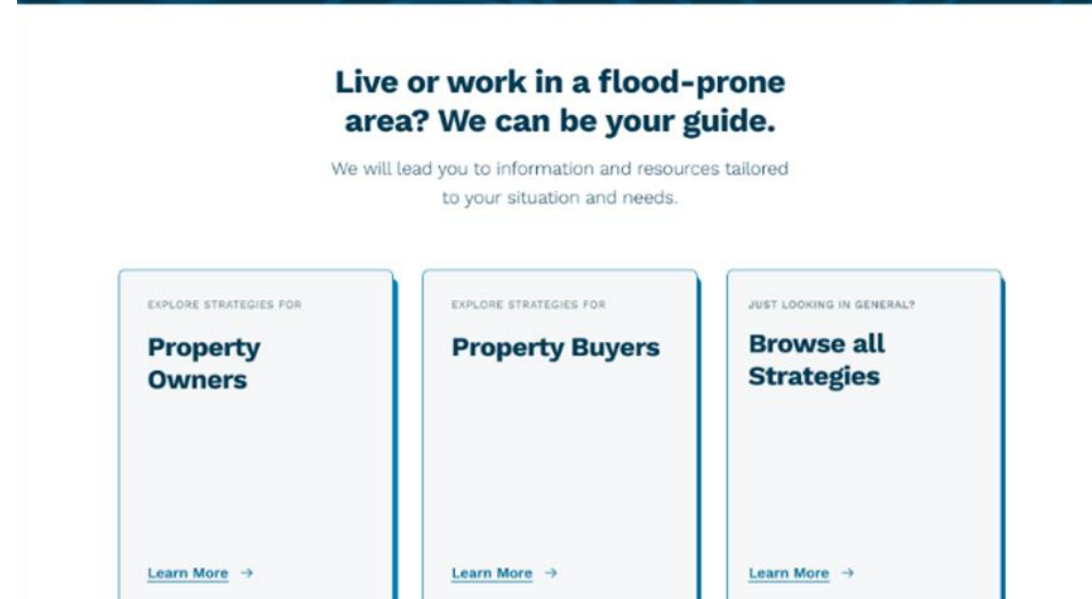
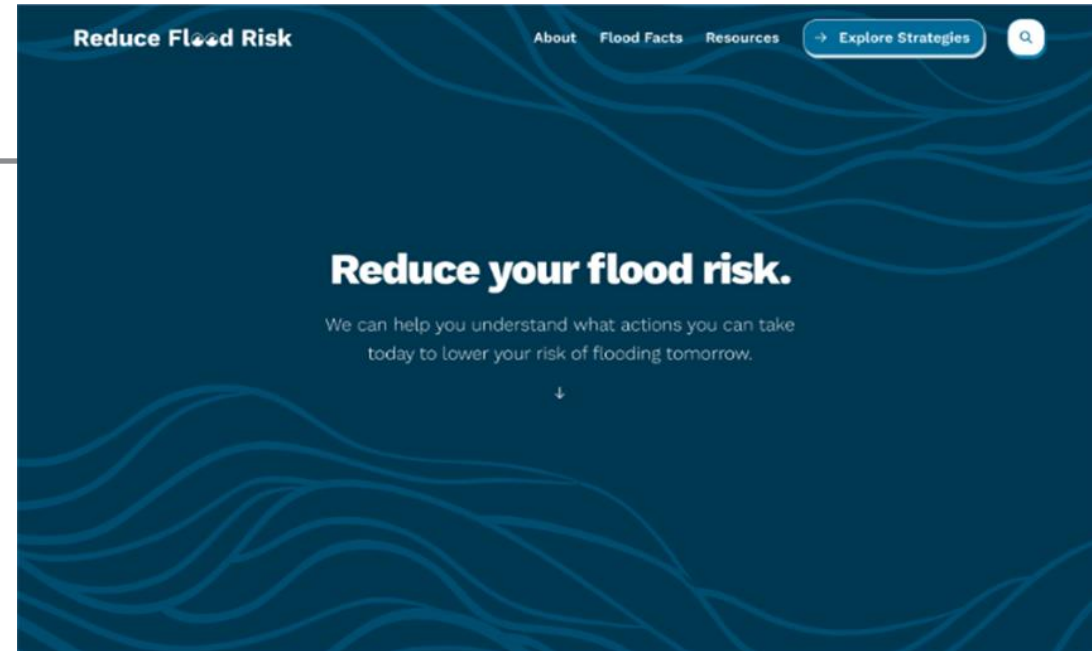


[FEMA P-312](#)

ASFPM – Reduce Flood Risk

Objectives

- To help property owners and buyers in flood-prone areas identify strategies to reduce their property's risk of flooding
- To connect anyone looking to reduce their flood risk with mitigation information and resources
- Visit ReduceFloodRisk.org

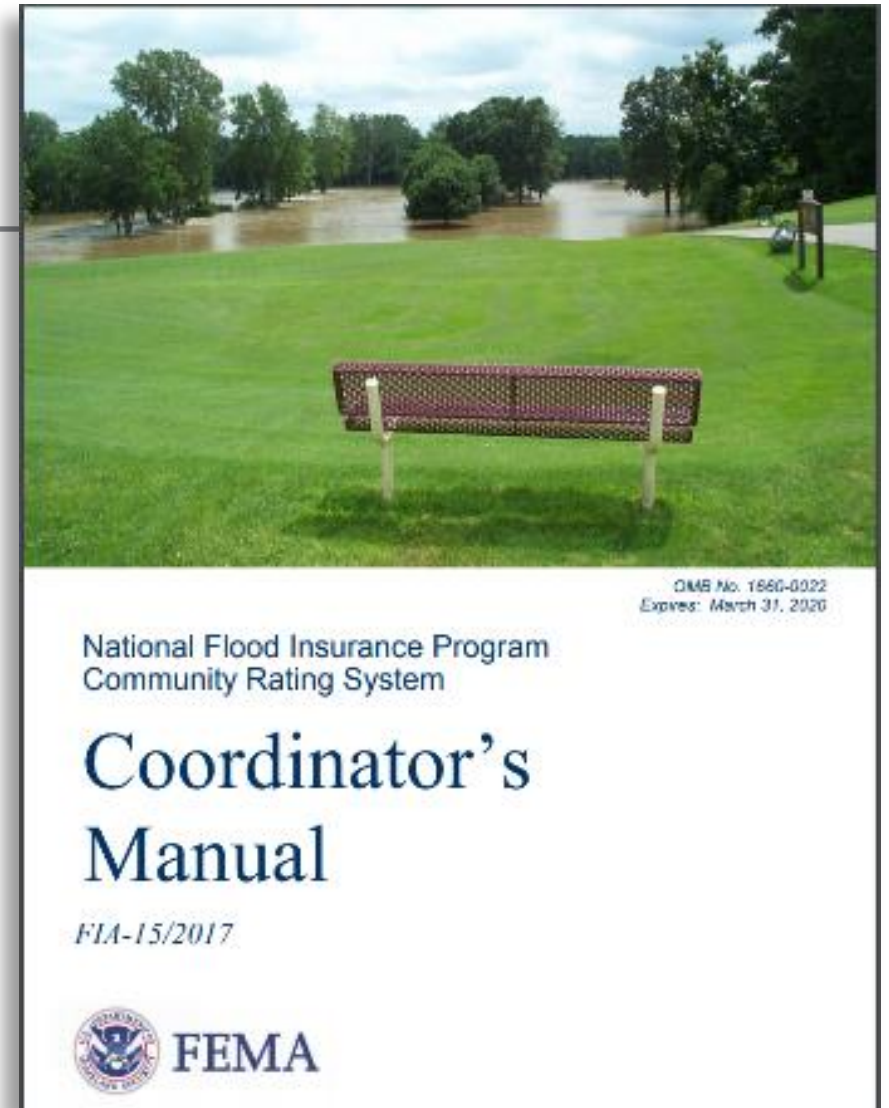


FEMA



Community Rating System (CRS)

- Provides incentives for local officials to implement requirements exceeding minimum NFIP criteria
- Grants flood insurance program credits for activities undertaken to:
 - Reduce flood losses
 - Facilitate accurate insurance rating
 - Promote awareness of the benefits of flood insurance



<https://www.fema.gov/fact-sheet/community-rating-system>



Federal Emergency Management Agency

Community Rating System Discount

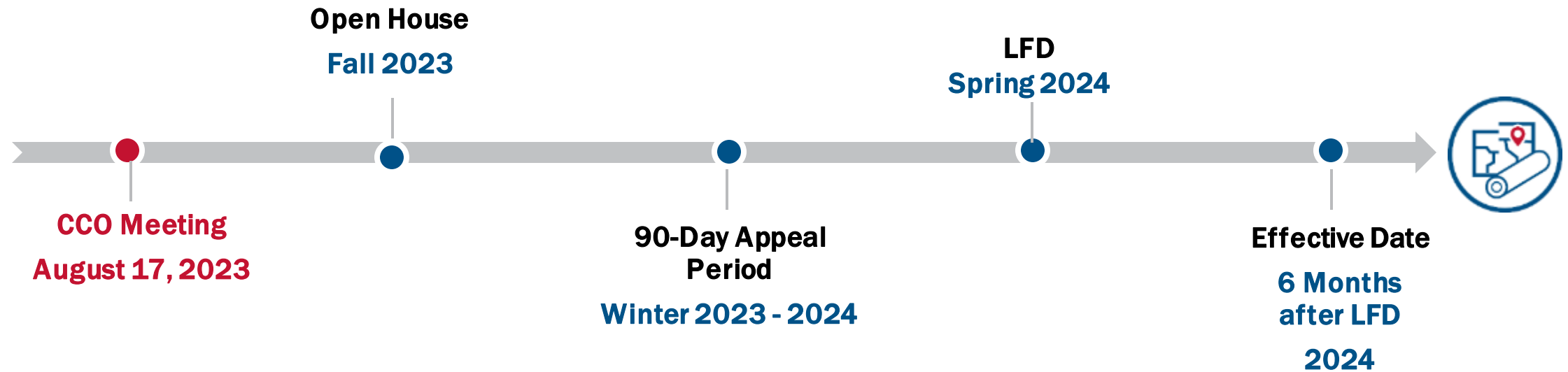
- Communities will earn National Flood Insurance Program rate discounts of 5% - 45% based on a CRS classification under Risk Rating 2.0.
- The discount will be uniformly applied to all policies throughout the participating community, regardless of whether the structure is in the Special Flood Hazard Area.
- Post-FIRM minus rated policies will be excluded from the CRS discounts.
- Discounts only apply to full risk rate premiums and not to:
 - Fees and surcharges.
 - Policy that is on glidepath (paying below full risk rate and is increasing no more than 18% annually)



FEMA

The Open House

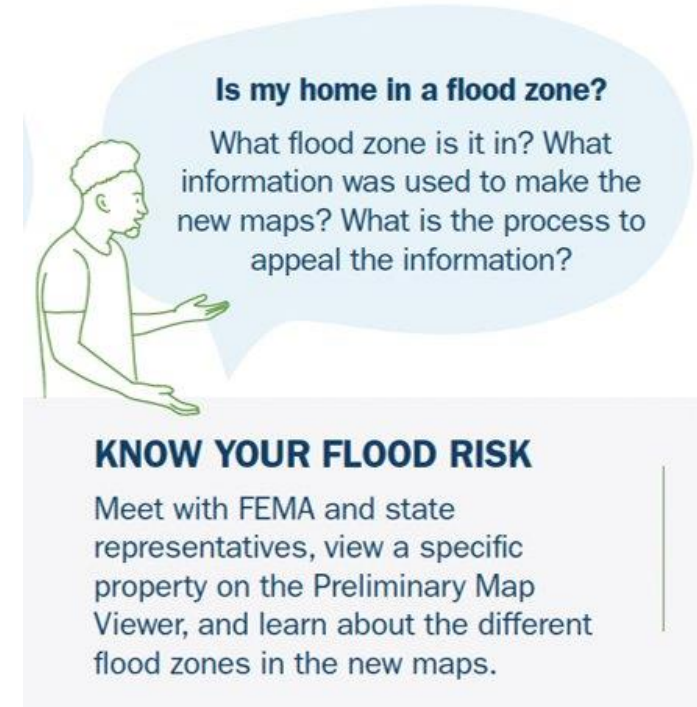
Orleans County Project Timeline



FEMA

NEXT: Inform the Community – Open House

- **Goal of Open House:** Orleans County residents connect with FEMA, NYSDEC, and County officials to ask questions about the new maps and insurance.
- **Logistics:** Usually a four-hour block on a weekday evening. There is no formal presentation, participants can arrive at any time.
- **Address look up stations** will be available for residents to view the map changes one-on-one with FEMA experts.
- **Other stations:** Insurance, floodplain management, and NYSDEC.
- **Participation from the County and municipal officials is welcome and encouraged.**



How can this meeting best serve your residents?



FEMA

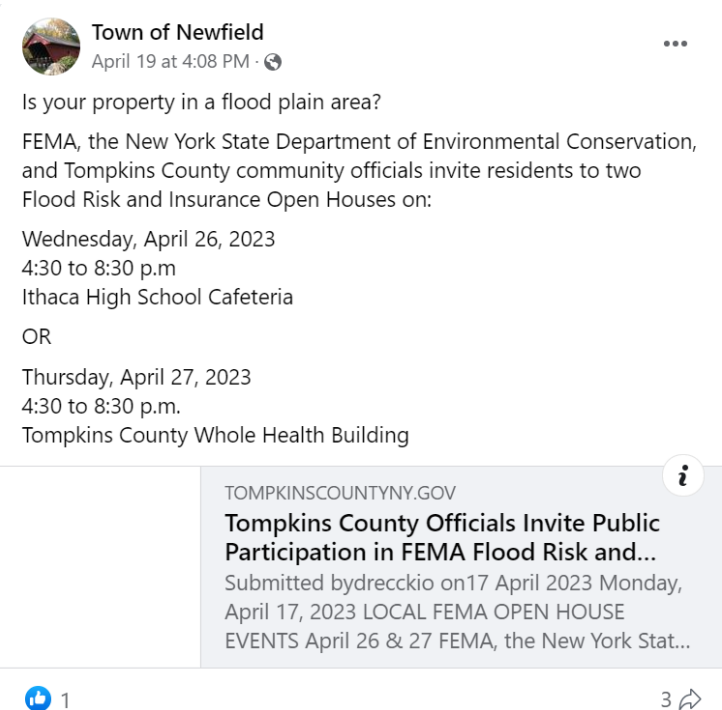
Open House Logistics

- Are there community events we could collaborate with to boost attendance ?
- Are there any blackout dates for holding the event? (Conflicting local meetings, key stakeholders not available, etc.)
- Venue suggestions?

The Open House will take place in Fall 2023.



FEMA



A screenshot of a Facebook post from the Town of Newfield, dated April 19 at 4:08 PM. The post asks if the user's property is in a flood plain area and invites residents to two FEMA Flood Risk and Insurance Open Houses. The first event is on Wednesday, April 26, 2023, from 4:30 to 8:30 p.m. at Ithaca High School Cafeteria. The second event is on Thursday, April 27, 2023, from 4:30 to 8:30 p.m. at Tompkins County Whole Health Building. Below the post is a link to TOMPKINSCOUNTYNY.GOV with the title "Tompkins County Officials Invite Public Participation in FEMA Flood Risk and..." and a submission date of April 17, 2023. The post has 1 like and 3 shares.

Town of Newfield
April 19 at 4:08 PM · 🌐

Is your property in a flood plain area?

FEMA, the New York State Department of Environmental Conservation, and Tompkins County community officials invite residents to two Flood Risk and Insurance Open Houses on:

Wednesday, April 26, 2023
4:30 to 8:30 p.m
Ithaca High School Cafeteria

OR

Thursday, April 27, 2023
4:30 to 8:30 p.m.
Tompkins County Whole Health Building

TOMPKINSCOUNTYNY.GOV
Tompkins County Officials Invite Public Participation in FEMA Flood Risk and...
Submitted by drecckio on 17 April 2023 Monday, April 17, 2023 LOCAL FEMA OPEN HOUSE EVENTS April 26 & 27 FEMA, the New York Stat...

👍 1 3 ➦

Next Steps for the Community

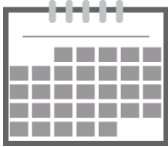
Orleans County officials, floodplain administrators, and staff



Provide technical review of preliminary data



Submit questions and comments to FEMA



Share new flood risk info with property owners and stakeholders



Identify mitigation needs and priorities



Update local plans, codes, and ordinances



FEMA

Contact Information

	Title	Employee	Telephone No.
FEMA	Risk Analysis – Branch Chief	Michael P. Foley Michael.Foley3@fema.dhs.gov	(347) 610-1847
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	Floodplain Management and Flood Insurance – Acting Branch Chief	Marianne Luhrs marianne.luhrs@fema.dhs.gov	(347) 515-4874
NYSDEC	Environmental Program Specialist – Floodplain Coordinator	Brienna Wirley Brienna.Wirley@dec.ny.gov	(585) 226-5465
	NYSDEC, NY State NFIP Coordinator’s Office	floodplain@dec.ny.gov	(518) 402-8185
Project Support	ARC Project Manager	Laura Shepherd lshepherd@moffatnichol.com	(786) 725-4183
	ARC Region 2 Service Center Water Resources Engineer and Outreach Lead	Madelaine Smith Madelaine.Smith@wsp.com	(917) 708-0834
	CERC Region 2 Communication Lead	Dana Kochnower Dana.Kochnower@ogilvy.com	(617) 840-6718



FEMA

Thank you.



FEMA