

Montgomery County, New York Flood Hazard Mapping Status Report for Property Owners

FLOOD INSURANCE

Who Should Purchase Flood Insurance?

There is no Federal requirement to purchase flood insurance for structures located in the SFHA unless they are financed by a loan from a federally-regulated lending institution or when the mortgage is federally insured or guaranteed. However, FEMA recommends that property owners in at-risk areas carry flood insurance voluntarily. The National Flood Insurance Reform Act of 1994 requires individuals in SFHAs who receive disaster assistance for flood disaster losses to real or personal property to purchase and maintain flood insurance coverage for as long as they live in the dwelling. If flood insurance is not purchased and maintained, future disaster assistance will be denied. It is prudent to protect your investment with flood insurance even in low-to-moderate risk areas. Floods occur, with all too tragic frequency, in these areas as well; in fact, nearly 25% of all NFIP claims are for properties outside of the SFHA. Structures in these areas are eligible for considerably lower cost coverage. Standard homeowners' insurance policies do *not* provide coverage against flood losses.

Who May Purchase A Flood Insurance Policy?

Insurance through the NFIP is available to all owners and renters (including condominium associations and condominium owners) of insurable property in a community participating in the NFIP. Insurable property includes buildings and/or the contents, including personal property.

What Factors Determine Federal Flood Insurance Premiums?

A number of factors determine Federal flood insurance premiums, including the amount of coverage purchased, deductible, location, age, occupancy, and type of building. For newer buildings in floodplains, the elevation of the lowest floor relative to the BFE is also used to rate the policy.



**HOW HIGH WILL THE
WATER GET THIS YEAR?**

How Is Flood Insurance Purchased?

A policy may be purchased from any licensed insurance agent or broker. The steps to purchase flood insurance are:

- 1) A property owner or renter perceives a risk of flooding and elects to purchase flood insurance; or a lender extending or renewing a loan informs an owner that the building is in a SFHA and flood insurance is required.
- 2) The insurance agent completes the necessary forms. In the case of a building constructed in a SFHA after the issuance of a FIRM, a certified elevation certificate must be obtained.
- 3) The insurance agent submits the application and premium.

Flood Insurance versus Disaster Assistance

You are in control. Flood insurance claims are paid even if a flood is not a Presidentially declared disaster.

Federal disaster assistance declarations are awarded in less than 50% of damaging floods.

The average cost of a \$100,000 flood policy is \$370 annually or just over one dollar per day.

The most typical form of disaster assistance is a loan that must be repaid with interest.

WHERE CAN I GET MORE INFORMATION?

For any questions concerning the Montgomery County, New York flood hazard mapping, or LOMAs and LOMR-Fs, please contact the FEMA Map Information eXchange (FMIX) toll-free information line at (877) 336-2627. The FMIX's Live Chat service can be accessed online at https://www.floodmaps.fema.gov/fhm/fmx_main.html.

Visit http://www.fema.gov/plan/prevent/fhm/fmc_loma.shtm for more information about LOMAs or LOMR-Fs.

For any questions concerning flood insurance, please contact the National Flood Insurance Program (NFIP) at (800) 638-6620.



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This fact sheet provides background information on the National Flood Insurance Program (NFIP) administered by the Federal Emergency Management Agency (FEMA) as well as an overview of the flood hazard mapping revisions being completed for Montgomery County, New York. The Digital Flood Insurance Rate Maps (FIRMs) for Montgomery County are being revised to reflect new data so residents, homeowners, business owners, and community officials can better understand their flood risk and manage development.

BACKGROUND

What Is The National Flood Insurance Program (NFIP)?

In 1968, Congress established the NFIP in response to escalating costs to taxpayers for flood disaster relief. The NFIP is based on the agreement that if a community practices sound floodplain management, the Federal Government will make flood insurance available. FEMA maps and publishes flood hazard areas including the Special Flood Hazard Area (SFHA), which is the area that has a 1% or greater chance of flooding in any given year. Development may take place within the SFHA provided that it complies with local floodplain management ordinances that meet the minimum Federal criteria.

What Is A Flood Insurance Rate Map (FIRM)?

When FEMA maps flood hazards in a community and/or county, two products are typically produced: a Flood Insurance Study (FIS) report and a FIRM. A FIRM illustrates the extent of flood hazards in a community by depicting flood risk zones and the SFHA, and is used with the FIS report to determine who must buy flood insurance and the floodplain development regulations that apply in each flood risk zone. FIRMs also depict other information including Base Flood Elevations (BFEs) and/or depths associated with the risk zones and floodways, and common physical features such as roads.

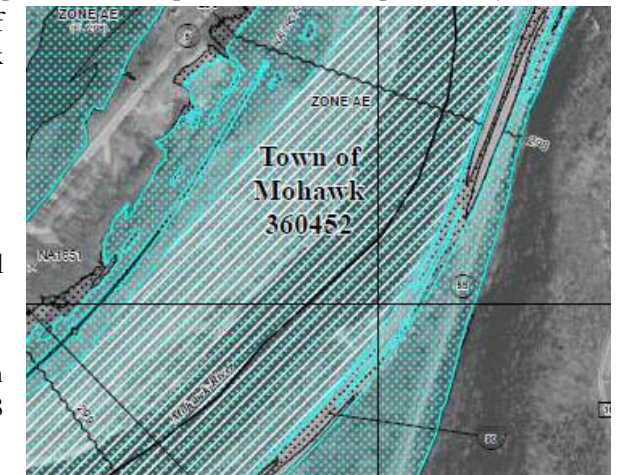
What is the Significance of the Special Flood Hazard Area (SFHA)?

The SFHA has at least a 1% chance of flooding in any given year, and at least a 26% chance of flooding over the life of a typical 30-year mortgage. The Flood Disaster Protection Act of 1973 mandates that flood insurance must be purchased for structures located within the SFHA as a condition receipt of Federal or federally backed financing.

MONTGOMERY COUNTY'S FIS AND DIGITAL FIRM REVISION

The FIS and Digital FIRM for Montgomery County have been revised to reflect a countywide format, which encompasses the 21 incorporated communities within Montgomery County on one set of FIRM panels. The September 30, 2011 preliminary FIRM:

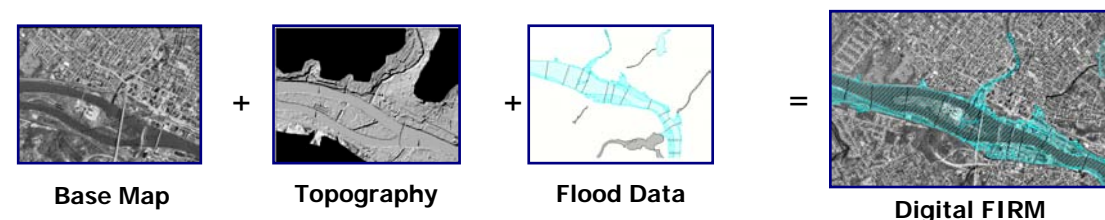
- Incorporates revised flood hazard data for approximately 3.7 miles of the East Canada Creek and approximately 43.7 miles of the Mohawk River;
- Redelineates the floodplains for 12.19 miles of unrevised detailed study streams and revises 141.05 miles of approximate 1% annual chance floodplains using updated digital topography from LiDAR data collected in 2007;
- Converts the existing manual format flood maps to a GIS-based digital format;
- Includes a Digital FIRM Database;
- Converts flood hazard data from the National Geodetic Vertical Datum of 1929 (NGVD 1929) to the North American Vertical Datum of 1988 (NAVD 1988).



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DIGITAL FLOOD INSURANCE RATE MAP

The FIRM for Montgomery County has been converted to a digital format. Digital FIRMs (DFIRMs) are more accurate and easier to update than hardcopy maps, and DFIRMs clearly show whether structures are located inside or outside of flood hazard areas with the incorporation of an orthophoto base map. The September 30, 2011 preliminary DFIRM for Montgomery County incorporates a base map provided by the New York State Office of Cyber Security and Critical Infrastructure Coordination (2005 High Resolution Orthophotography), supplemented with stream centerlines, and political and road name data. The key components of a DFIRM are shown in the figure below.



RESTUDIES and REDELINEATION

Restudies were performed for approximately 43.7 miles of the Mohawk River and 3.7 miles of the East Canada Creek in Montgomery County. Redelineation was also performed for approximately 12.19 stream miles. Redelineation uses digital elevation data and effective flood elevations to revise the 1%- and 0.2%- annual-chance flood hazard areas without conducting new hydrologic or hydraulic analyses. For more information on the studied streams, please see the accompanying insert “Montgomery County Floodplain Mapping Fact Sheet.”

VERTICAL DATUM CHANGE

What Is A Vertical Datum?

A vertical datum is a set of constants that defines a system for comparison of elevations. In the NFIP, a vertical datum is important because all elevations need to be referenced to the same system. Otherwise, surveys using different datums would have different elevations for the same point. Historically, the FIRMs have referenced the National Geodetic Vertical Datum of 1929 (NGVD 1929). Now, a more accurate vertical datum is used – the North American Vertical Datum of 1988 (NAVD 1988).

Why Is The Vertical Datum Changing?

A datum needs to be updated periodically because geologic changes to the surface of the earth occur due to subsidence and uplift or changes in sea level. In addition, NGVD 1929 was flawed because of erroneous assumptions that mean sea level at different tidal stations represented the same elevation (zero). We can now more accurately measure these elevation differences with an expanded geodetic network.

Who Will Be Impacted By The Vertical Datum Change?

Elevations in NAVD 1988 should be used for floodplain management and flood insurance purposes when the new FIRM becomes effective. This change should be noted by anyone who uses the FIRM, particularly when comparing elevation data on the new FIRM with data from an old FIRM that was produced in NGVD 1929.

How Are NGVD 1929 Flood Elevations Converted to NAVD 88?

The difference between the two datums varies from location to location. Therefore, an average offset (the difference between NAVD 88 and NGVD 29) has been computed for Montgomery County. To convert from NGVD 29 to NAVD 88 in Montgomery County, use the following equation:

$$\text{NAVD 88} = \text{NGVD 29} - 0.503 \text{ feet}$$

For more information on the vertical datum change, see FEMA’s publication “Converting the National Flood Insurance Program to the North American Vertical Datum of 1988 – Guidelines for Community Officials, Engineers, and Surveyors.”

FLOOD HAZARD MAPPING PROCESS

The flood hazard mapping process is divided into three major phases, each offering opportunities for community involvement:



Post-Preliminary Processing

We are now entering the post-preliminary phase. FEMA will hold a meeting to present the September 30, 2011 preliminary FIRM to the community. Following the meeting, Montgomery County will be provided a 30-day comment period. A 90-day appeal period will also be initiated through publication of two notices in a local newspaper. After any concerns with the new maps are resolved, FEMA will issue a final determination. A final FIRM and FIS report will be published approximately six months after the final determination in both hardcopy (paper) and digital format.

What are Appeals and Protests?

When a FIRM revision results in new, proposed BFEs, community officials, or individual property owners working through community officials, may submit a formal objection to the new, proposed BFEs to FEMA during the 90-day appeal period. These objections, which are referred to as appeals, must be based on data that show the proposed BFEs to be scientifically or technically incorrect. Objections to any new information shown on a preliminary FIRM or FIS Report submitted during the 90-day appeal period that do not involve new or revised BFEs are called protests; these generally involve concerns with updated floodplain boundaries, floodways, corporate limits, jurisdictional boundaries, and/or road names.

PROPERTY SPECIFIC REVIEWS

How Do I Find Out If My Structure Or Property Is Located In The Floodplain?

You can view the existing maps online by visiting the FEMA Map Service Center at <http://msc.fema.gov>. To view the preliminary maps online, please visit <http://www.rampp-team.com/ny.htm>. You can view paper copies of both the existing and preliminary FIRMs at your local map repository, locations of which are provided in the enclosed Floodplain Mapping Fact Sheet.

Is There Any Recourse If I Do Not Agree With The New Map?

Although FEMA uses the most accurate flood hazard information available, limitation of scale or topographic definition of the source maps used to prepare flood hazard maps may cause small areas that are at or above the BFE to be inadvertently shown within SFHA boundaries. Such situations may exist in Montgomery County. For these situations, FEMA established the Letter of Map Amendment (LOMA) and the Letter of Map Revision-based on Fill (LOMR-F) processes to remove such structures from the SFHA.

How Can I Request A LOMA?

Once the new maps are effective, the requester must complete a LOMA application form to obtain a LOMA. For a LOMA to be issued removing a structure from the SFHA, NFIP regulations require that the lowest adjacent grade (the lowest ground touching the structure) be at or above the BFE. To remove an entire property, the lowest lot elevation (lowest point on the property) must be at or above the BFE. There is no fee for FEMA’s review of a LOMA request, but the requester of a LOMA must provide all of the information needed for FEMA’s review of the request, including elevation information certified by a licensed land surveyor or professional engineer. The issuance of a LOMA or a LOMR-F, which determines that the lowest adjacent grade is at or above the BFE, may result in the lender’s removing the requirement to carry flood insurance. However, it is the lender’s right to require the purchase of flood insurance to protect their investment regardless of whether the structure has been officially removed from the SFHA by a LOMA or LOMR-F.

Letter of Map Change (LOMC) Revalidation

When a new FIRM becomes effective, it automatically supersedes previously issued LOMCs (LOMAs, LOMR-Fs, and Letters of Map Revision) that have been issued for property(ies) on the revised FIRM panels. Recognizing that some LOMCs may still be valid, FEMA has an automatic process for reviewing and revalidating LOMCs, as appropriate.

Montgomery County Floodplain Mapping Fact Sheet

How can I find more information regarding the revised mapping in Montgomery County?

You can view the new map for your community by visiting your local map repository. The table below includes the location of the local floodplain administrator who maybe able to help you locate your property on the new preliminary maps. Montgomery County maps are available for reference and use on-site at the map repository, but not for distribution. Copies of the preliminary FIS and FIRMs are also available for review online at <http://www.rampp-team.com/ny.htm>.

Community Name	Floodplain Administrator	Phone Number	Map Repository
Village of Ames	James T. Kilcullen III, Code Enforcement & Zoning Officer	518.673.2307	586 West Ames Road, Ames, NY 13317
City of Amsterdam	Richard Miller, Engineer	518.841.4327	61 Church Street, Amsterdam, NY 12010
Town of Amsterdam	Thomas DiCaprio, Code Enforcement & Zoning Officer	518.842.7961 x108	283 Manny's Corners Road, Amsterdam, NY 12010
Town of Canajoharie	Les Hassan, Code Enforcement & Zoning Officer	518.868.9358	12 Mitchell Street, Canajoharie, NY 13317
Village of Canajoharie	Anthony Holland, Code Enforcement Officer	518.673.5512	75 Erie Boulevard, Canajoharie, NY 13317
Town of Charleston	Ronald Hinkle, Code Enforcement Officer	518.848.0571	7 Erie Street, Fultonville, NY 12017
Town of Florida	Paul Slansky, Zoning Enforcement Officer	518.770.6497	245 Main Street, Fort Hunter, NY 12069
Village of Fonda	Michael Carney, Code Enforcement Officer	518.848.0993	810 Park Lane Drive, Herkimer, NY 13350
Village of Fort Johnson	Thomas DiCaprio, Code Enforcement Officer	518.842.4756	1 Prospect Street, Fort Johnson, NY 12070
Village of Fort Plain	Barry Vickers, Code Enforcement Officer	518.993.4271	168 Canal Street, Fort Plain, NY 13339
Village of Fultonville	Thomas P. DiMezza, Village Clerk	518.853.3815	10 Erie Street, Fultonville, NY 12072
Town of Glen	Ronald Hinkle, Flood Control Officer	518.848.0571	7 Erie Street, Fultonville, NY 12072
Village of Hagaman	Thomas DiCaprio, Code Enforcement Officer	518.848.4498	86 Pawling Street, Hagaman, NY 12086
Town of Minden	Barry A. Vickers, Code Enforcement & Zoning Officer	518.993.3443	465 Jerseyfield Road, Little Falls, NY 13365
Town of Mohawk	Ronald Hinkle, Code Enforcement Officer	518.853.3031	2-4 Park Street, Richard A. Papa Building, Fonda, NY 12068
Village of Nelliston	Anthony Howland, Code Enforcement Officer	518.993.2861	11 River Street, Nelliston, NY 13410
Village of Palatine Bridge	Barbara Millington, Village Clerk	518.673.2917	11 West Grand Street, Palatine Bridge, NY 13428
Town of Palatine	Clifton Dorrough, Code Enforcement Officer	518.673.4487	141 West Grand Street, Palatine Bridge, NY 13428
Town of Root	Clifton Dorrough, Code Enforcement Officer	518.868.4589	1048 Carlisle Road, Sprakers, NY, 12166
Town of St. Johnsville	James Castrucci, Code Enforcement Officer	518.256.2662 x108	9 West Liberty Street, St. Johnsville, NY, 13452
Village of St. Johnsville	Michael Carney, Code Enforcement Officer	518.848.0993	49 Washington Street, St. Johnsville, NY 13452