

Herkimer 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 federally backed loan. 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, the deductible, and location, age, occupancy, and type of building. For newer buildings in floodplains, the elevation of the lowest adjacent grade (the lowest ground touching the structure) or lowest floor relative to the BFE can also be 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 Herkimer County, New York, flood hazard mapping, or LOMAs and LOMR-Fs, please contact the FEMA Map Assistance Center's toll-free information line at (877) FEMA MAP (877- 336-2627).

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

For any questions concerning flood insurance, please contact the Flood Insurance Program 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 process being completed for Herkimer County, New York. The Flood Insurance Rate Maps (FIRMs) for Herkimer 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 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 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 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.

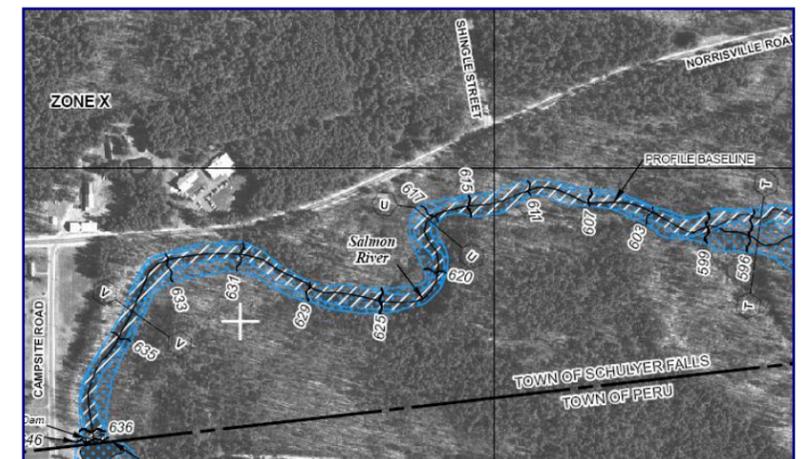
What is the Significance of the SFHA?

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 of receipt of Federal or federally backed financing.

HERKIMER COUNTY'S FIS AND FIRM REVISION

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

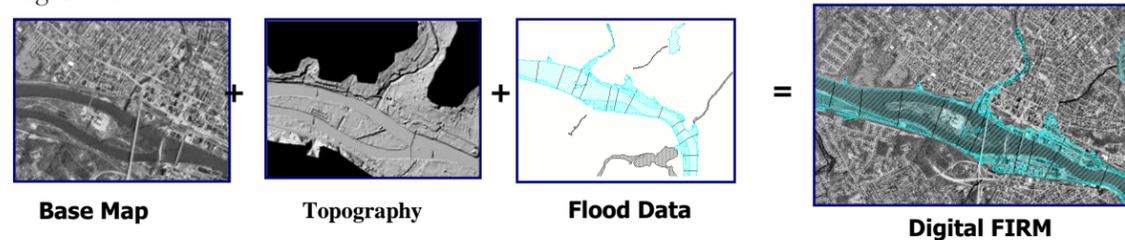
- Incorporates revised flood hazard data for East Canada Creek, Fulmer Creek, Left Channel Mohawk River, the Mohawk River, Moyer Creek, Steele Creek, and West Canada Creek Reach 1;
- Redelineates the floodplains for 2.69 miles of unrevised detailed study streams and 19.57 miles of approximate 1% annual chance floodplains using updated digital topography (LiDAR collected in 2008);
- Digitizes the floodplains for 22.57 miles of detailed study streams and the remainder of the approximate 1% annual chance floodplains from effective FIRMs;
- Converts the existing manual format flood maps to a GIS-based digital format;
- Includes a Digital FIRM Database;
- Updates the base map to 2004 NY State orthophotography; and
- Converts flood hazard data from the National Geodetic Vertical Datum of 1929 (NGVD 29) to the North American Vertical Datum of 1988 (NAVD 88).



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DIGITAL FLOOD INSURANCE RATE MAP

The FIRM for Herkimer County has been converted to a digital format. Digital FIRMs are more accurate and easier to update than hardcopy maps, and digital FIRMs 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 FIRM for Herkimer County incorporates a base map provided by the New York State Office of Cyber Security & Critical Infrastructure Coordination (2004 High Resolution Orthophotography), supplemented with stream centerlines, and political and road name data. The key components of a FIRM are shown in the figure below.



RESTUDIES and REDELINEATION

Restudies were performed for approximately 51.64 stream miles in Herkimer County. Redelineation was also performed for approximately 2.69 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. The approximately 22.57 miles of remaining detailed floodplains were digitized from effective FIRMs. For more information on the studied streams, please see the accompanying insert “Herkimer 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 29). Now, a more accurate vertical datum is used – the North American Vertical Datum of 1988 (NAVD 88).

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 29 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 88 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 29.

How Are NGVD 29 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 Herkimer County. To convert from NGVD 29 to NAVD 88 in Herkimer County, use the following equation:

$$\text{NAVD 88} = \text{NGVD 29} - 0.264 \text{ foot}$$

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, Herkimer 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 find out if your property is in the SFHA by contacting the designated Floodplain Administrator for your community. For additional assistance, you can contact the FEMA Map Information Exchange (FMIX) toll-free at 1-877-FEMA MAP or visit the website at http://www.floodmaps.fema.gov/fhm/fmx_main.html.

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 Herkimer 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?

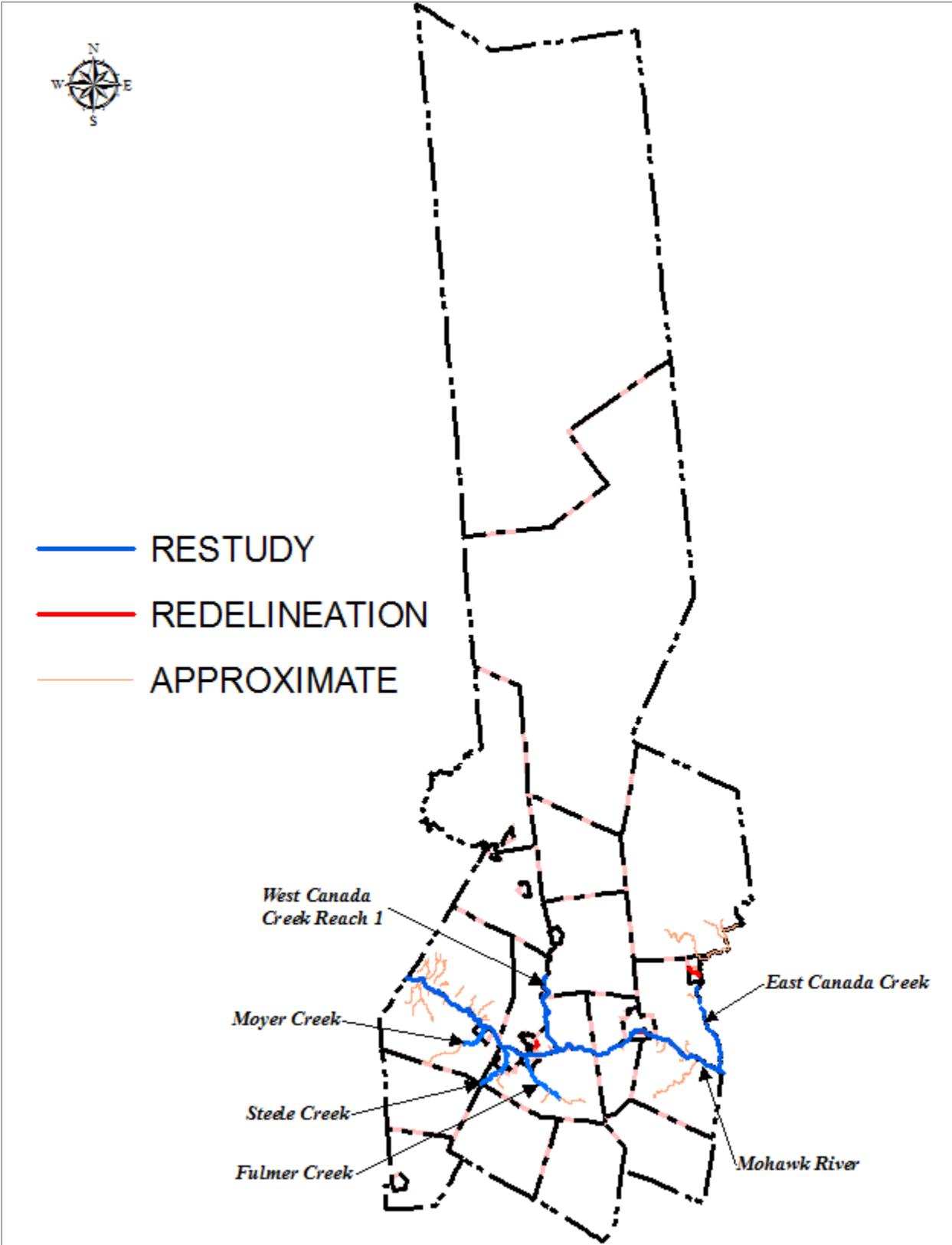
Once the maps are effective, to obtain a LOMA the requester must complete a LOMA application form. For a LOMA to be issued removing a structure from the SFHA, NFIP regulations require that the lowest adjacent grade be at or above the BFE. To remove an entire property, the lowest lot elevation (lowest 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 of structure 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.

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.

Herkimer County Floodplain Mapping Fact Sheet

SCOPE OF STUDY



Herkimer County Floodplain Mapping Fact Sheet

Which streams were restudied?

Stream	Study Type	Mileage	Scope of Revision
East Canada Creek	Detailed	9.20	From confluence with the Mohawk River to approximately 3,600 feet upstream of State Highway 29
Fulmer Creek	Detailed	4.62	From confluence with the Mohawk River to approximately 798 feet upstream of State Highway 168
Left Channel Mohawk River	Detailed	0.31	From confluence with the Mohawk River to confluence with the Mohawk River
Mohawk River	Detailed	28.39	From Montgomery/Herkimer County boundary to Herkimer/Oneida County boundary
Moyer Creek	Detailed	2.70	From confluence with the Mohawk River to approximately 994 feet upstream of County Route 171
Steele Creek	Detailed	3.85	From confluence with the Mohawk River to approximately 9,103 feet upstream of Spinnerville Gulf Road
West Canada Creek Reach 1	Detailed	2.57	From confluence with the Mohawk River to approximately 500 feet upstream of Shells Bush Road

Which streams were redelineated?

Stream	Study Type	Mileage	Scope of Revision
Beaver Brook	Detailed	1.47	From confluence with East Canada Creek to approximately 4,140 upstream of Cline Street
Bellinger Brook	Detailed	0.61	From approximately 1,875 feet downstream of Church Street to approximately 850 feet upstream of Maple Grove Avenue
NYDOT Canal	Detailed	0.61	From approximately 2,050 feet upstream of Lock 17E to confluence with Mohawk River

Which streams were digitized from the effective FIRMs?

Stream	Study Type	Mileage	Scope of Revision
Cold Brook	Limited Detail	1.67	From approximately 120 feet downstream of State Route 8 to approximately 70 feet upstream of State Route 8
Steele Creek	Detailed	5.38	From approximately 9,103 feet upstream of Spinnerville Gulf Road to approximately 1,010 feet upstream of State Route 51

Herkimer County Floodplain Mapping Fact Sheet

Digitized streams continued...

Stream	Study Type	Mileage	Scope of Revision
West Canada Creek Reach 2	Limited Detail	0.80	From the Newport Hydroelectric Dam to approximately 4,250 feet upstream from the Newport Hydroelectric Dam
West Canada Creek Reach 3	Detailed	14.72	From approximately 200 feet downstream of Old State Road to Hinckley Dam

In addition to the streams restudied by detailed methods, the approximate 1% annual chance floodplains were revised for approximately 19.57 miles of various streams in Herkimer County; the remainder of the approximate 1% annual chance floodplains were digitized from effective FIRMs.

How can I find more information regarding the revised mapping in Herkimer 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 may be able to help you locate your property on the new preliminary maps. Herkimer 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 Cold Brook	Codes Officer	(315) 826-3358	Cold Brook Village Office
Town of Columbia	Planning Board Chairman	(315) 866-1309	Columbia Town Office
Town of Danube	Code Enforcement Officer	(315) 823-3400	Danube Town Office
Village of Dolgeville	Village Engineer	(315) 429-3112	Dolgeville Village Hall
Town of Fairfield	Codes Enforcer	(315) 823-1383	Fairfield Town Office
Town of Frankfort	Town Clerk	(315) 894-8737	Frankfort Town Hall
Village of Frankfort	Superintendent	(315) 895-7651	Frankfort Village Hall
Town of German Flatts	Code Enforcement Officer	(315) 866-1370	German Flatts Town Hall
Town of Herkimer	Codes Officer	(315) 866-8104	Herkimer Town Hall
Village of Herkimer	Codes Enforcement Officer	(315) 866-3303	Herkimer Village Hall
Village of Ilion	Fire Chief	(315) 895-7449	Ilion Fire Department
Town of Litchfield	Codes Enforcement Officer	(315) 894-2935	Litchfield Town Clerk's Office
City of Little Falls	Crew Chief, Board of Public Works	(315) 823-2400	Little Falls City Hall
Town of Little Falls	Codes Officer	(315) 823-1202	Little Falls Town Hall
Town of Manheim	Building and Zoning Enforcement Officer	(315) 429-9631	Manheim Town Office
Village of Middleville	Codes Officer	(315) 891-7645	Middleville Village Office
Village of Mohawk	Codes Officer	(315) 866-4312	Mohawk Village Office
Town of Newport	Codes/Zoning Officer	(315) 845-8340	Newport Town Office
Village of Newport	Codes Officer	(315) 845-8543	Newport Village Office

Herkimer County Floodplain Mapping Fact Sheet

Community contacts continued...

Community Name	Floodplain Administrator	Phone Number	Map Repository
Town of Norway	Codes Enforcer	(315) 826-8682	Norway Town Office
Town of Ohio	Codes Officer	(315) 826-7912	Ohio Town Office
Village of Poland	Mayor	(315) 826-3141	Poland Village Office
Town of Russia	Codes Officer	(315) 826-3432	Russia Town Office
Town of Salisbury	Codes Officer	(315) 429-8581	Salisbury Town Office
Town of Schuyler	Codes Officer	(315) 733-7458	Schuyler Town Office
Town of Stark	Supervisor of Highways	(315) 823-1697	Stark Town Office
Town of Warren	Codes Officer	(315) 858-1207	Codes Officer
Town of Webb	Codes Officer	(315) 369-3121	Webb Town Hall
Village of West Winfield	Clerk	(315) 822-3051	West Winfield Village Office
Town of Winfield	Codes Officer	(315) 822-5480	Winfield Town Office