

Broome 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 most 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. Please visit www.Floodsmart.gov for information on flood insurance rates.

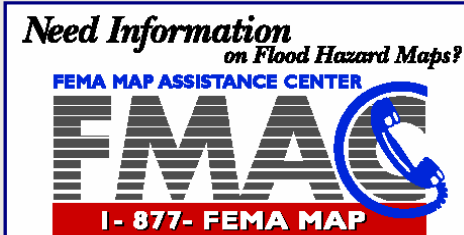
Federal disaster assistance declarations are awarded in less than 50% of damaging floods. The most typical form of disaster assistance is a loan that must be repaid with interest.

WHERE CAN I GET MORE INFORMATION?

For any questions concerning the Broome 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 Broome County, New York. The Flood Insurance Rate Maps (FIRMs) for Broome 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 publishes maps of 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 and is commonly referred to as the 100 year flood. 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.

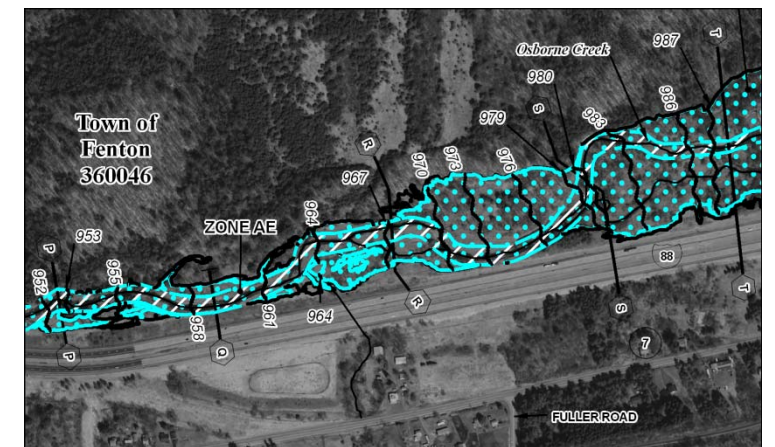
What is the Significance of the Special Flood Hazard Area (SFHA)?

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, as amended, mandates that flood insurance must be purchased for structures located within the SFHA as a condition of financing from any federally- backed or federally-regulated lending institution.

BROOME COUNTY'S FIS AND FIRM REVISIONS

The FIS and FIRM for Broome County have been revised to reflect a countywide format, which encompasses the 24 incorporated communities within Broome County on one set of FIRM panels. The February 5, 2010, preliminary FIRM:

- Incorporates revised flood hazard data for the Chenango River, the Susquehanna River, and the West Branch Delaware River;
- Re-delineates the floodplains for the detailed study reaches of 21 streams and revises 170 miles of approximate 1% annual-chance floodplains using updated digital topography (LiDAR collected in 2007) provided by the United States Geological Survey;
- Converts the existing manual format flood maps to a GIS-based digital format;
- Includes a Digital FIRM Database;
- Updates the base map to 2006 New York State orthophotography; and

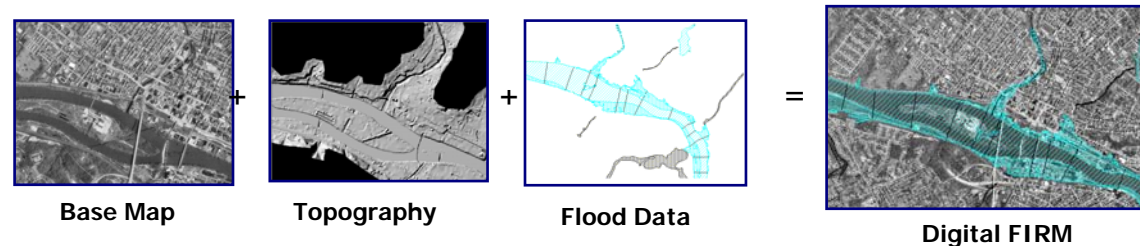


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NAVD 88 = NGVD 29 - 0.457 feet

DIGITAL FLOOD INSURANCE RATE MAP

The FIRM for Broome 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 February 5, 2010, preliminary DFIRM for Broome County incorporates a base map provided by the New York State Office of Cyber Security & Critical Infrastructure Coordination (2006 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 70 stream miles of the Chenango River, Susquehanna River, and West Branch Delaware River in Broome County. Redelineation was also performed for approximately 64 additional 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 “Broome County Floodplain Mapping Fact Sheet.”

VERTICAL DATUM CHANGE

What Is A Vertical Datum?

A vertical datum is a set of reference points that define 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 NGVD 29. Now, a more accurate vertical datum is used – NAVD 88.

Why Is The Vertical Datum Changing?

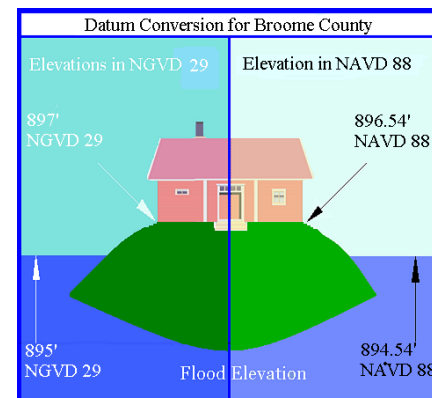
A datum needs to be updated periodically because geologic changes to the surface of the earth occur due to subsidence and uplift or changes in sea level. In addition, NGVD 29 was flawed because of erroneous assumptions that mean sea level at different tidal stations represented the same elevation (zero). 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 Broome County. To convert from NGVD 29 to NAVD 88 in Broome County, use the following equation:



POST-PRELIMINARY PROCESSING

We are now entering the post-preliminary phase of the mapping process. FEMA will hold meetings to present the February 5, 2010, preliminary DFIRM to the communities. A 90-day appeal period for all communities affected by new study or restudy will begin through publication of two notices in a local newspaper. Other communities that would receive a 30-day comment period may submit comments or protests during that 90-day period. After any concerns with the new maps are resolved, FEMA will issue a final determination. A final DFIRM and FIS report will be published approximately six months after the final determination in both 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 maps online at <http://www.ramp-team.com/ny.htm>. You can also view paper copies of the FIRMs at your local map repository, locations of which are provided in the enclosed Floodplain Mapping Fact Sheet. For additional assistance, you can contact the FEMA Map Assistance Center (FMAC) toll-free at 1-877-FEMA MAP.

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 Broome 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. To remove an entire property, the lowest lot elevation (lowest point on the property) must be at or above the BFE.

Also, structures that have moved into higher-risk zones on the revised FIRM may be eligible to retain the rate for the low or moderate risk zone they were originally mapped into, under certain circumstances, through a process known as grandfathering. Additional information on grandfathering is available through FEMA's website at the following location : <http://www.fema.gov/library/viewRecord.do?id=2497>.

How Can I Request A LOMA?

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 (the lowest ground touching the structure) 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

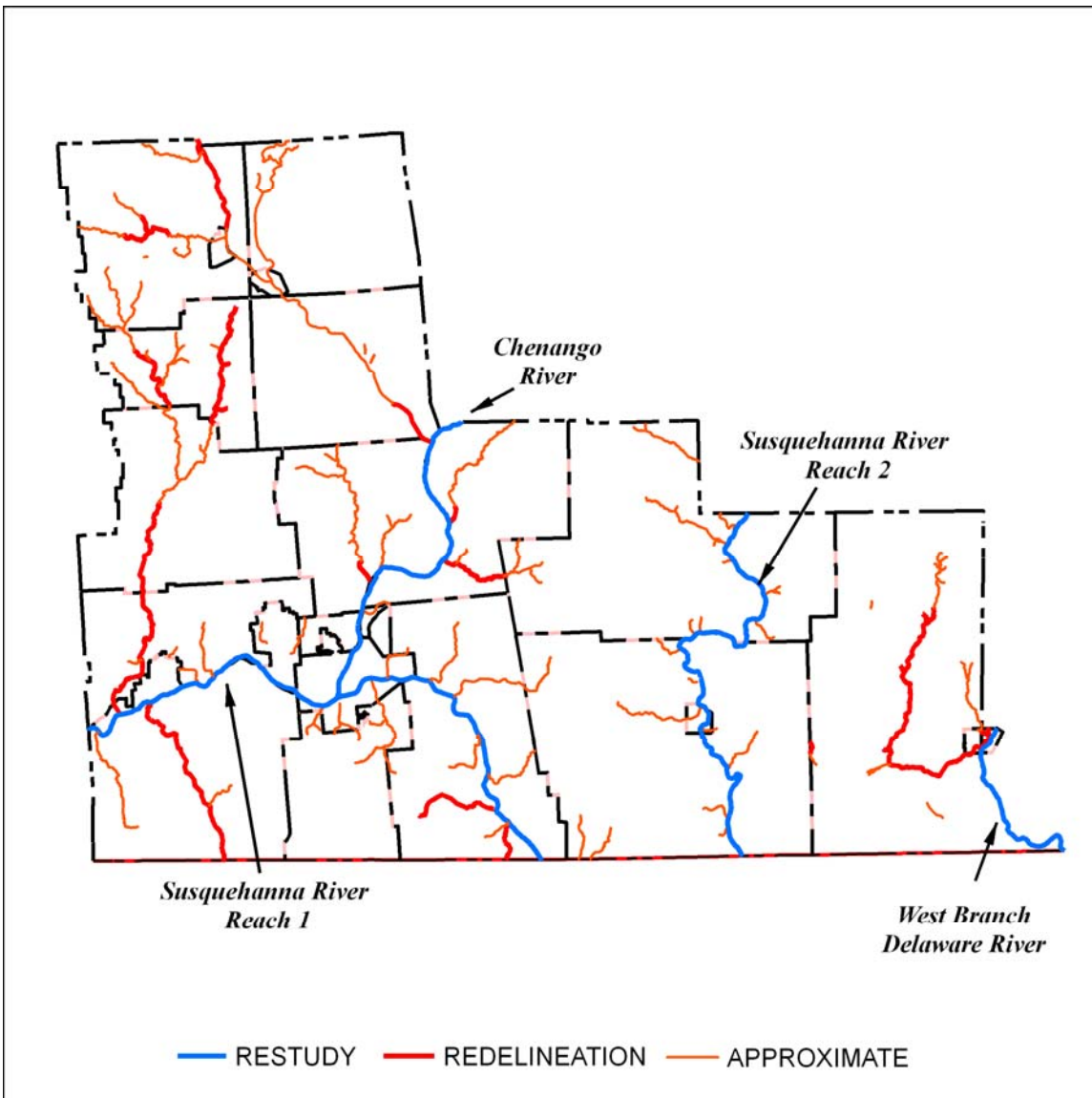
When a new FIRM becomes effective, it automatically supersedes previously issued LOMCs (LOMAs, LOMR-Fs, and Letters of Map Revision) that have been issued for property(ies) on the revised FIRM panels. Recognizing that some LOMCs may still be valid, FEMA has an automatic process for reviewing and revalidating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

Broome County Floodplain Mapping Fact Sheet

LEVEES IN BROOME COUNTY

What is status of levees in Broome County?

Identifying the risks behind levees is an important factor in developing an accurate FIRM. Before a levee can be accredited by FEMA and shown as providing protection from the base flood, it must meet certain criteria as outlined in Title 44 of the Code of Federal Regulations (CFR), Section 65.10 (44 CFR 65.10). These criteria include design criteria (e.g., height above the base flood, closures, embankment protection, embankment and foundation stability, settlement, interior drainage) as well as operation and maintenance plans. If the levee owner can provide documentation that the levee meets those criteria, the DFIRM will show the area behind the levee as a moderate-risk zone. If not, the map will show the area as a high-risk area, or SFHA. A key part of FEMA's mission as administrator of the NFIP is to help ensure the safety of all citizens by providing accurate flood hazard information. As such, over the past year, FEMA has been working with levee owners to determine if the levee systems in Broome County could be accredited and shown as providing protection from the base flood.



It has been established that the **Binghamton levee system and the Endicott – Johnson City – Vestal levee system** do not meet the criteria required for levee accreditation. Therefore, the DFIRM de-accredits the levee system in the City of Binghamton, Towns of Union and Vestal, and Villages of Endicott and Johnson City and maps the impacted areas on the landward side of the levee system(s) as SFHAs. The mandatory flood insurance purchase and minimum floodplain management requirements of the NFIP apply to structures within the SFHA.

While the areas on the landward side of the levee system in the Villages of Lisle, Port Dickinson, and Whitney Point have also been shown as

Broome County Floodplain Mapping Fact Sheet

LEVEES IN BROOME COUNTY cont.

a SFHA on the enclosed FIRM, they may be eligible for accreditation. FEMA will coordinate with the communities and levee owners to research, collect and review any available accreditation data as outlined in 44 CFR Part 65.10.

SCOPE OF STUDY

Which streams were restudied?

Stream	Study Type	Mileage	Scope of Revision
Chenango River	Detailed	15.1	Entire length within Broome County
Susquehanna River Reach 1	Detailed	26.0	Entire length within Broome County
Susquehanna River Reach 2	Detailed	20.8	Entire length within Broome County
West Branch Delaware River	Detailed	7.8	Entire length within Broome County

Which streams were redelineated?

Stream	Study Type	Mileage	Scope of Revision
Big Hollow	Detailed	0.5	From confluence with Butler Brook to approximately 2400 feet upstream
Butler Brook	Detailed	1	From confluence with the West Branch Delaware River to Village of Deposit corporate limit
Castle Creek	Detailed	1	From confluence with the Chenango River to approximately 2700 feet upstream from Interstate Highway 81
Choconut Creek	Detailed	8	From confluence with the Susquehanna River Reach 1 to county boundary
Culver Creek	Detailed	1	From confluence with Dudley Creek to approximately 1 mile upstream
Dry Brook	Detailed	0.6	From confluence with Oquaga Creek to approximately 3300 feet upstream
Dudley Creek	Detailed	2.6	From Poppel Hill Road to approximately 1.2 miles upstream of State Route 79
East Branch Nanticoke Creek	Detailed	5.7	From Town of Nanticoke corporate limit to approximately 2.3 miles upstream of State Highway 26
Little Snake Creek	Detailed	3.7	From confluence with the Susquehanna River Reach 1 to approximately 3.7 miles upstream
Marsh Creek	Detailed	0.3	From confluence with Oquaga Creek to approximately 700 feet upstream of State Route 41
Nanticoke Creek	Detailed	10.5	From confluence with the Susquehanna River Reach 1 to intersection with State Route 26
Oquaga Creek	Detailed	12.2	From confluence with the West Branch Delaware River to approximately 7.5 miles upstream of State Highway 17
Osborne Creek	Detailed	3.1	From confluence with the Chenango River to approximately 2.9 miles upstream of State Route 369

Broome County Floodplain Mapping Fact Sheet

Redelineated streams continued...

Stream	Study Type	Mileage	Scope of Revision
Page Brook	Detailed	0.7	From confluence with the Chenango River to approximately 3900 feet upstream
Sanford Tributary	Detailed	0.5	From confluence with Oquaga Creek to approximately 2400 feet upstream
Snake Creek	Detailed	1.6	From confluence with the Susquehanna River Reach 1 to Town of Conklin corporate limit
Tioughnioga River Reach 1	Detailed	2.4	From confluence with the Chenango River to approximately 2.1 miles upstream of State Highway 12
Tioughnioga River Reach 2	Detailed	4.3	Entire length within Town of Lisle
Tributary A to East Branch Nanticoke Creek	Detailed	0.6	From confluence with Tributary C to East Branch Nanticoke Creek to approximately 2000 feet upstream from State Highway 26
Tributary B to East Branch Nanticoke Creek	Detailed	0.3	From confluence with Tributary C to East Branch Nanticoke Creek to approximately 1400 feet upstream
West Branch Nanticoke Creek	Detailed	3.4	From Town of Nanticoke corporate limit to approximately 3.4 miles upstream

In addition to the streams restudied by detailed and limited detail methods, the **approximate 1%-annual-chance floodplains were revised for approximately 170 miles along various streams throughout Broome County.**

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

You can view the new map for your community by visiting you 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. Broome 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
City of Binghamton	Supervisor, Building and Construction	607.772.7005 or 607.772.7007	Binghamton City Hall
Town of Barker	Code Enforcer	607.648.4445	Barker Town Hall
Town of Binghamton	Code Enforcement Officer	607.772.0357 ext 10	Binghamton Town Clerk's Office
Town of Chenango	Highway Superintendent	607.648.4809 ext. 2	Chenango Town Hall
Town of Colesville	Code Enforcement Officer	607.693.1794	Colesville Town Hall
Town of Conklin	Code Enforcement Officer	607.775.4114	Conklin Town Hall
Town of Dickinson	Ordinance Enforcement Officer	607.723.5954	Dickinson Town Hall
Town of Fenton	Village Engineer	607.648.4801 ext 230	Fenton Town Hall
Town of Kirkwood	Town Engineer	607.775.1370	Kirkwood Town Hall

Broome County Floodplain Mapping Fact Sheet

Community contacts continued...

Community Name	Floodplain Administrator	Phone Number	Map Repository
Town of Lisle	Code Enforcement and Building Inspector	607.849.6828 or 607.849.6969	Lisle Town Hall
Town of Maine	Ordinance Administrator	607.862.3334	Maine Town Hall
Town of Nanticoke	Code Enforcement Officer	607.692.4041	Nanticoke Town Hall
Town of Sanford	Code Enforcement Officer	607.467.1910	Sanford Town Hall
Town of Triangle	Code Enforcement Officer	607.692.4332	Triangle Town Hall
Town of Union	Director, Planning and Zoning	607.786.2900	Union Town Hall
Town of Vestal	Village Engineer	607.748.1514 or 607.786.0980	Code Enforcement Office
Town of Windsor	Code Enforcement Officer	607.655.2023	Windsor Town Hall
Village of Deposit	Code Enforcement Officer	607.467.2492	Deposit Village Hall
Village of Endicott	Village Engineer	607.757.2425 or 607.757.2421	Endicott Village Hall
Village of Johnson City	Code Enforcement Officer/CFM	607.797.9098	Johnson City Village Hall
Village of Lisle	Code Enforcement Officer	607.692.3763	Lisle Village Library
Village of Port Dickinson	Code Enforcement Officer	607.771-8233	Port Dickinson Village Hall
Village of Whitney Point	Code Enforcement Officer	607.692.4907	Whitney Point Village Hall
Village of Windsor	Code Enforcement Officer	607.655.2024	Windsor Community House