

Onondaga 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.

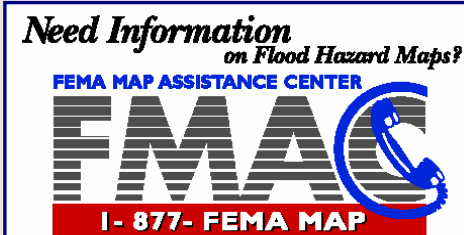
The most typical form of disaster assistance is a loan that must be repaid with interest.

WHERE CAN I GET MORE INFORMATION?

For any questions concerning the Onondaga 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 Onondaga County, New York. The Flood Insurance Rate Maps (FIRMs) for Onondaga 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 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.

ONONDAGA COUNTY'S FIS AND FIRM REVISION

The FIS and FIRM for Onondaga County have been revised to reflect a countywide format, which encompasses the 35 incorporated communities within Onondaga County on one set of FIRM panels. The June 30, 2008, preliminary FIRM:

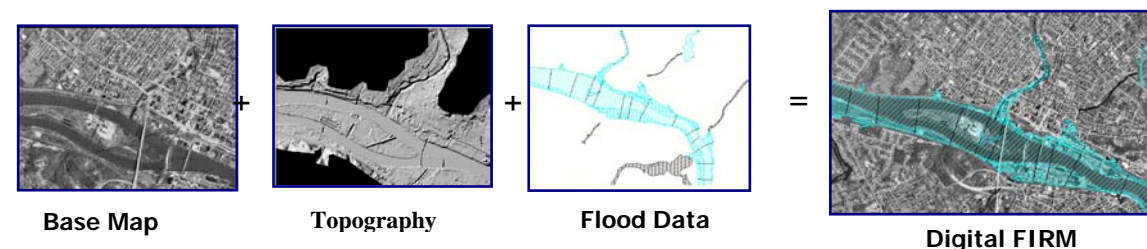
- Incorporates revised flood hazard data for the Harbor Brook, Limestone Creek, Meadow Brook, Ninemile Creek, Onondaga Creek, and Skaneateles Creek;
- Redelineates the floodplains for the detailed study reaches of 57 streams in Onondaga County. It also revises 204 miles of approximate 1% annual-chance floodplains using updated digital topography provided by the NYS Office of Cyber Security & Critical Infrastructure Coordination
- 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
- 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 Onondaga 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 June 30, 2008, preliminary DFIRM for Onondaga 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 in Onondaga County. Redelineation was also performed for approximately 232 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 “Onondaga 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?

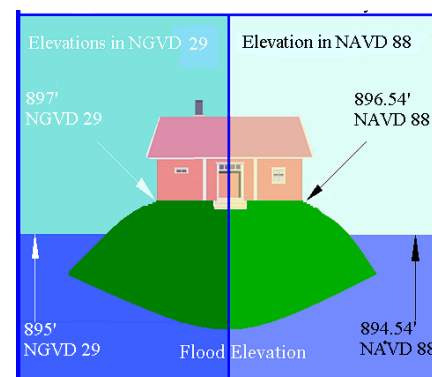
Elevations in NAVD 88 should be used for floodplain management and flood insurance purposes when the new FIRM becomes effective. This change should be noted by anyone who uses the FIRM, particularly when comparing elevation data on the new FIRM with data from an old FIRM that was produced in NGVD 29.

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

$$\text{NAVD 88} = \text{NGVD 29} - 0.561 \text{ feet}$$

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.”



POST-PRELIMINARY PROCESSING

FEMA held a several meetings with officials on August 19th and August 20th 2008 to present the June 30, 2008 preliminary DFIRM to the communities. A public open house, designed to assist residents locate their properties on the preliminary maps, was held on August 19, 2008. 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 existing maps online by visiting the FEMA Map Service Center at <http://msc.fema.gov>. 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.

To view the preliminary maps online, please visit <http://www.rampp-team.com/ny.htm>. You can also view paper copies of the preliminary maps at your local map repository listed below.

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 Onondaga 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?

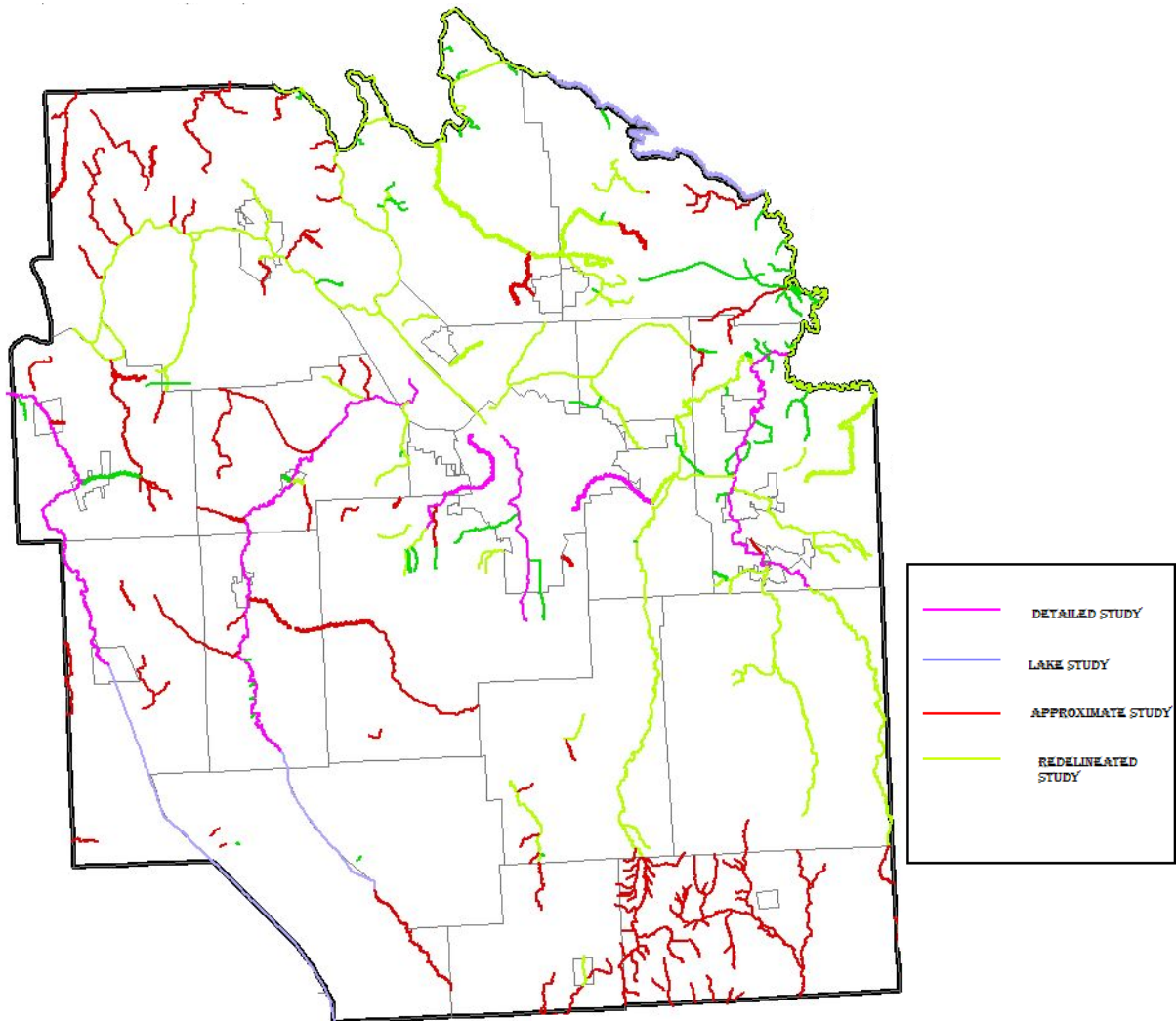
To obtain a LOMA, the requester must complete a LOMA application form. For a LOMA to be issued removing a structure from the SFHA, NFIP regulations require that the lowest adjacent grade (the lowest ground touching the structure) be at or above the BFE. There is no fee for FEMA’s review of a LOMA request, 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.

Onondaga County Floodplain Mapping Fact Sheet

SCOPE OF STUDY



Which streams were restudied?

Stream	Study Type	Mileage	Scope of Revision
Harbor Brook	Detailed	5.75	From confluence with Onondaga Lake to 900 feet upstream of NYS Route 173
Limestone Creek	Detailed	15.53	From confluence with Chittenango Creek to 320 feet upstream of Pompey Center Road
Meadow Brook	Detailed	3.87	From confluence with Old Erie Canal Feeder to 190 feet upstream of Meadowbrook Drive
Ninemile Creek	Detailed	22.05	From confluence with Onondaga Lake to Otisco Lake Dam
Onondaga Creek	Detailed	7.63	From Confluence with Onondaga Lake to 1.12 miles upstream of Dorwin Avenue
Skaneateles Creek	Detailed	15.46	From Onondaga/Cayuga County Boundary to 120 feet upstream of West Genesee Street

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Which streams were redelineated?

Stream	Study Type	Mileage	Scope of Revision
Bear Trap Creek	Detailed	2.86	From confluence with Ley Creek to 1800 feet upstream of Colonel Eileen Collins Boulevard
Big Ben Cut	Detailed	0.99	From Convergence with Oneida River to Divergence with Oneida River
Bishop Brook	Detailed	5.86	From NYS Route 257 to 3000 feet upstream of South Eagle Village Road
Bloody Brook	Detailed	1.42	From confluence with Onondaga Lake to 55 feet upstream of North Street
Brown Gulf	Detailed	2.55	From confluence with West Branch Limestone Creek to 0.9 miles upstream of Burke Road
Brown Gulf Tributary	Detailed	0.59	From confluence with Brown Gulf to 0.3 miles upstream of Burke Road
Butternut Creek	Detailed	27.86	From confluence with Limestone Creek to 1.7 miles upstream of Cascade Road
Button Brook	Detailed	1.36	From confluence with Volmer Creek to 110 feet upstream of South Bay Road
Cascades Creek	Detailed	1.39	From confluence with Butternut Creek to 0.75 miles upstream of Clark Hollow Road
Chittenango Creek	Detailed	19.57	From confluence with Oneida Lake to confluence with Pools Brook
Crane Brook	Detailed	1.05	From confluence with Bishop Brook to 0.25 miles upstream of Woodbox Road.
Crooked Brook	Detailed	1.02	From confluence with the Seneca River to 0.5 miles upstream of NYS Route 48
Dead Creek	Detailed	6.50	From confluence with Seneca River to 195 feet upstream of the Old Erie Canal Aqueduct
Eagle Brook	Detailed	0.83	From confluence with North Branch Bishop Brook to 0.83 miles upstream
Geddes Brook	Detailed	4.15	From confluence with Ninemile Creek to 0.4 miles upstream of Whedon Road
Green Lake	Detailed	0.80	
Hancock Brook	Detailed	0.37	From confluence with Thompson Brook to 0.37 miles upstream
Harbor Brook_s2	Detailed	2.19	From NYS Route 173 to 240 feet upstream of NYS Route 175
Harbor Brook West	Detailed	1.43	From 350 feet upstream of Harris Road to 0.67 miles upstream of Westview Drive
Hopper Brook	Detailed	1.28	From 1700 feet upstream of NYS Route 173 to .79 miles upstream of Crossover Drive
Kennedy Creek	Detailed	1.32	From 0.70 miles upstream of Webb Road to 0.54 miles upstream of Sentinel Heights Road
Ley Creek	Detailed	4.15	From confluence with Onondaga Lake to the confluence with Ley Creek North 7 South Branches

Onondaga County Floodplain Mapping Fact Sheet

Redelineated streams cont.

Stream	Study Type	Mileage	Scope of Revision
Limestone Creek	Detailed	13.79	From 320 feet upstream of Pompey Center Road to 275 feet upstream of Cardner Road
Mud Creek	Detailed	11.40	From confluence with Oneida River to South Bay Rd
Mud Pond Outlet	Detailed	0.45	From confluence with Ninemile Creek to 755 feet upstream of Munro Road
North Branch Bishop Brook	Detailed	2.52	From confluence with Bishop Brook to NYS Route 173
North Branch Ley Creek	Detailed	4.58	From confluence with Ley Creek to 600 feet upstream of Collamer Road
North Branch Pine Grove Brook	Detailed	0.78	From Warren Drive to Thompson Road
Old Erie Canal	Detailed	2.13	From Old Eire Canal Aqueduct to 1.6 miles upstream of North Burdick Street
Oneida Lake			
Oneida River	Detailed	19.72	From confluence with Seneca River to .75 miles upstream of the Anthony Cut Divergance
Onondaga Creek	Detailed	3.97	From 1.30 miles upstream of US Route 20 to 0.70 miles upstream of Otisco Road
Onondaga Lake			
Oswego River	Detailed	3.69	From the County Boundary to the confluence of Seneca and Oneida Rivers
Otisco Lake	Detailed		
Pine Grove Brook	Detailed	1.19	From 380 feet upstream of Mud Creek to 950 feet upstream of South Hogan Drive
Pools Brook	Detailed	5.65	From confluence with Chittenango Creek to 0.30 miles upstream of NYS Route 5
Rosewood Brook	Detailed	0.74	From confluence with Thompson Brook to 1100 feet upstream of Leroy Road
Round Lake	Detailed	0.29	
Sawmill Creek	Detailed	1.61	From confluence with Onondaga Lake to 1040 feet upstream of NYS Route 57
Seneca River	Detailed	27.00	From confluence with Oneida and Oswego Rivers to .97 miles upstream of River Road
Skaneateles Lake	Detailed		
South Branch Ley Creek	Detailed	3.51	From confluence with Ley Creek to .34 miles upstream of Interstate Route 690
South Branch Pine Grove Brook	Detailed	1.01	From South Bay Road to upstream end of Thompson Road
Sweet Road Tributary	Detailed	2.27	From confluence with West Branch Limestone Creek to 220 feet upstream of NYS Route 173
Sweet Road Tributary 1	Detailed	0.50	From confluence with Sweet Road Tributary to 780 feet upstream of NYS Route 173
Tannery Creek	Detailed	2.97	From confluence with Seneca River to 0.36 feet upstream of the 2 nd railroad crossing

Onondaga County Floodplain Mapping Fact Sheet

Redelineated streams cont.

Stream	Study Type	Mileage	Scope of Revision
Thompson Brook	Detailed	3.56	From confluence with Pine Grove Brook to 150 feet upstream of Northern Boulevard
Totman Brook	Detailed	1.41	From confluence with Thompson Brook to 40 feet upstream of Totman Road
Tributary 1 to Tully Lake	Detailed	1.08	From 0.45 miles upstream of US Highway 11 to 0.46 miles upstream of NYS Route 80
Tributary 2 to Ninemile Creek	Detailed	1.69	From confluence with Ninemile Creek to 0.29 miles upstream of Pottery Road
Unnamed Tributary to Hopper Creek	Detailed	0.95	From confluence with Hopper Brook to 0.57 feet upstream of Cleveland Road
Volmer Creek	Detailed	2.24	From 500 feet upstream of Cicero Swamp to 0.26 miles upstream of Persian Terrace
West Branch Limestone Creek	Detailed	10.99	From confluence with Limestone Creek to 0.74 miles upstream of Number 2 Road West, from 6.46 miles upstream of confluence with Limestone Creek to 2.05 miles upstream of US Route 20, from 9.78 miles upstream of confluence with Limestone Creek to 0.38 miles upstream of Number 4 West Road, and from 11.23 miles upstream of confluence with Limestone Creek to 200 feet upstream of Number 5 West Road
Willow Stream	Detailed	1.86	From confluence with Seneca River to 0.35 miles upstream of Warbler Turnpike.

In addition to the streams restudied by detailed and limited detail methods, the **approximate 1%-annual-chance floodplains were revised for approximately 204 miles of various streams throughout Onondaga County.**

Onondaga County Floodplain Mapping Fact Sheet

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

You can view the new map for your community by visiting your local map repository. The table below you find the location of the local floodplain administrator who maybe able to help you find the location of your property on the new preliminary maps. Onondaga County maps available for reference at the map repository, but not for distribution. Additional information can be found online at the FEMA Map Service Center (<http://www.msc.fema.gov>).

Community Name	Floodplain Administrator	Phone Number	Map Repository
City of Syracuse	Director of Codes, Div. of Housing & Neighborhood Rehabilitation	315.448.8706	City Hall Commons
Town of Camillus	Code Enforcement Officer	315.487.8930	Town Hall
Town of Cicero	Code Enforcement Officer	315.699.2201	Town Hall
Town of Clay	Commissioner of Planning & Development	315.652.3800	Town Hall
Town of Dewitt	Commissioner of Building & Development	315.446.3768	Town Hall
Town of Elbridge	Building Inspector	315.689.6667	Town Hall
Town of Fabius			
Town of Geddes	Town Supervisor	315.468.6855	Town Hall
Town of LaFayette	Zoning Officer	315.677.5371	Town Hall
Town of Lysander	Code Enforcement Officer	315.638.4819	Town Hall
Town of Manlius	Code Enforcement Officer	315.637.8619	Town Hall
Town of Marcellus	Building Inspector	315.673.3269x4	Town Hall
Town of Onondaga	Code Enforcement Officer	315.469.3144	Town Hall
Town of Otisco	Town Clerk Office	315.696.4676	Town Hall
Town of Pompey	Code Enforcement Officer	315.682.1170	Town Hall
Town of Salina	Code Enforcement Officer	315.451.0492	Town Hall
Town of Skaneateles	Zoning Officer	315.685.0833	Town Hall
Town of Spafford	Code Enforcement Officer	315.673.9557	Town Hall
Town of Tully	Building Inspector	607.753.7118	Town Hall
Town of Van Buren	Code Enforcement	315.635.3604	Town Hall
Village of Baldwinsville	Mayor	315.635.1410	Village Hall
Village of Camillus	Code Enforcement Officer	315.672-3484	Village Hall
Village of East Syracuse	Building Inspector	315.437-3541	Village Hall
Village of Elbridge	Code Enforcement Officer	315.689.6667	Village Hall
Village of Fabius			Village Hall
Village of Fayetteville	Planning Board	315.637.9864	Village Hall
Village of Jordan	Building Inspector	315.689.6667	Village Hall
Village of Liverpool	Code Enforcement Officer	315.457.3441x4	Village Hall
Village of Manlius	Code Enforcement Officer	315.637.8619	Village Hall

Onondaga County Floodplain Mapping Fact Sheet

Community contacts continued...

Community Name	Floodplain Administrator	Phone Number	Map Repository
Village of Marcellus	Building Inspector	607.756.4996	Village Hall
Village of Minoa	Code Enforcement Officer	315.656.3100	Village Hall
Village of North Syracuse			
Village of Skaneateles	Building Inspector	315.685.3007	Village Hall
Village of Solvay	Code Enforcement Officer	315.468.1679	Village Hall
Village of Tully	Building Inspector	315.422.1152	Village Hall