

# Tompkins County, NY

Consultation Coordination Officer Presentation | March 8, 2023



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# Roll Call

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- Tompkins County and Community Officials
  - Town of Caroline
  - Village of Cayuga Heights
  - Town of Danby
  - Town of Dryden
  - Village of Dryden
  - Town of Enfield
  - Village of Freeville
  - Town of Groton
  - Village of Groton
  - City of Ithaca
  - Town of Ithaca
  - Town of Lansing
  - Village of Lansing
  - Town of Newfield
  - Village of Trumansburg
  - Town of Ulysses
- The New York State Department of Environmental Conservation (NYSDEC)
- FEMA Region 2
- NYS DHSES
- Mapping Partner – STARR II
- Region 2 Service Center (RSC)



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# 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 it is 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.

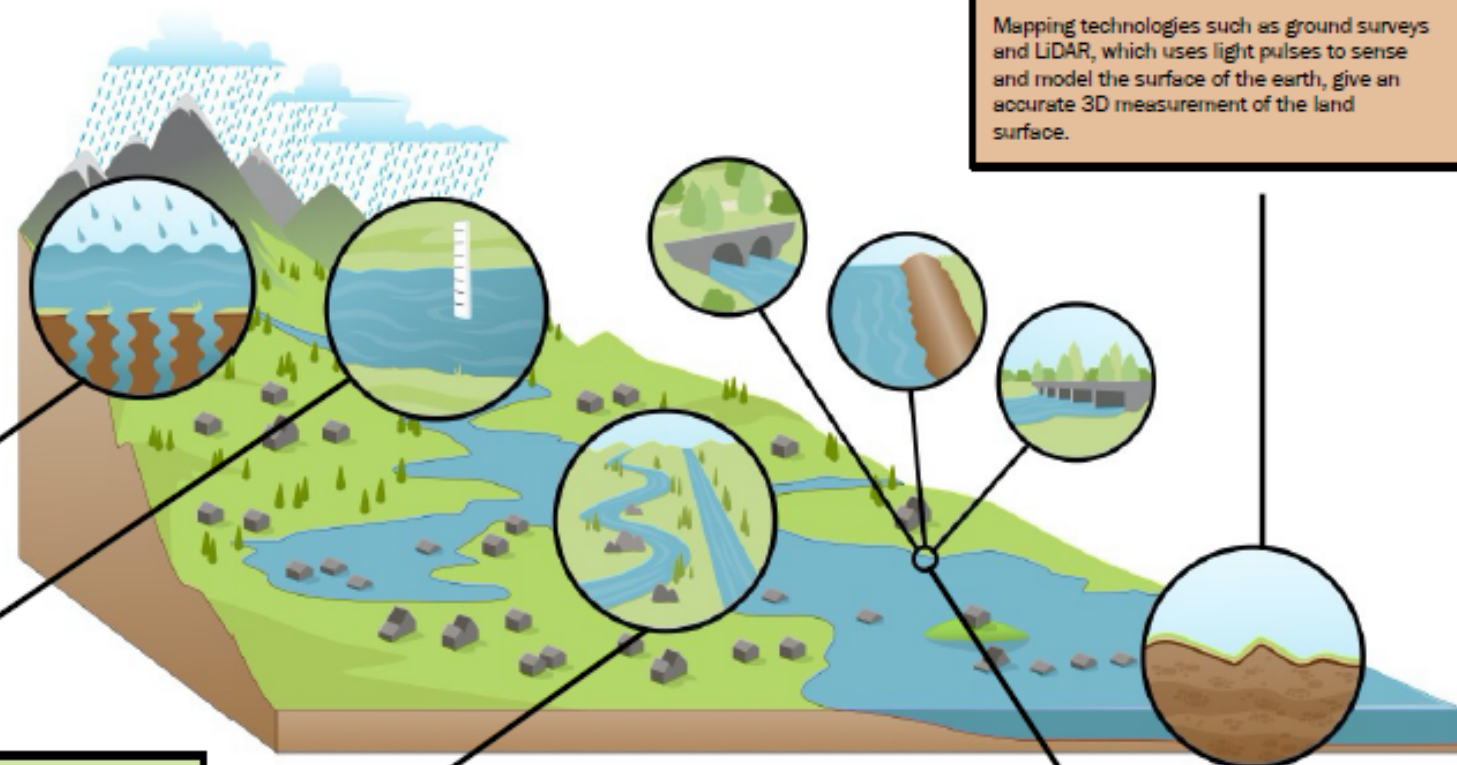
## FLOODPLAINS

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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# Mapping Flood Insurance Rate Maps (FIRMs)

We are  
here



- Building Resilient Infrastructure & Communities (BRIC)
- Flood Mitigation Assistance (FMA)
- Hazard Mitigation Grant Program (HMGP)

# Today's Goals

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<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
Review flood risk projects in Tompkins 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

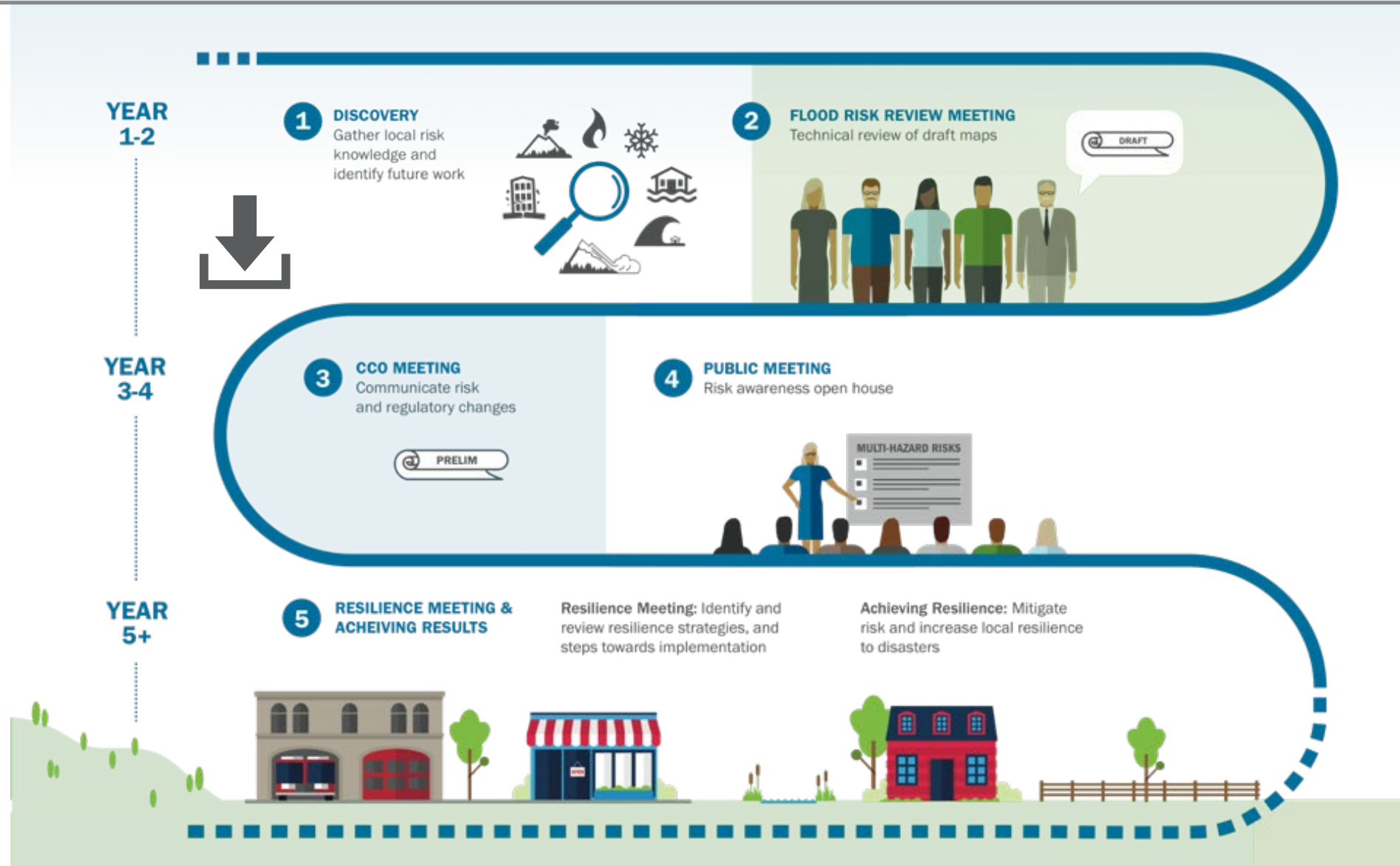


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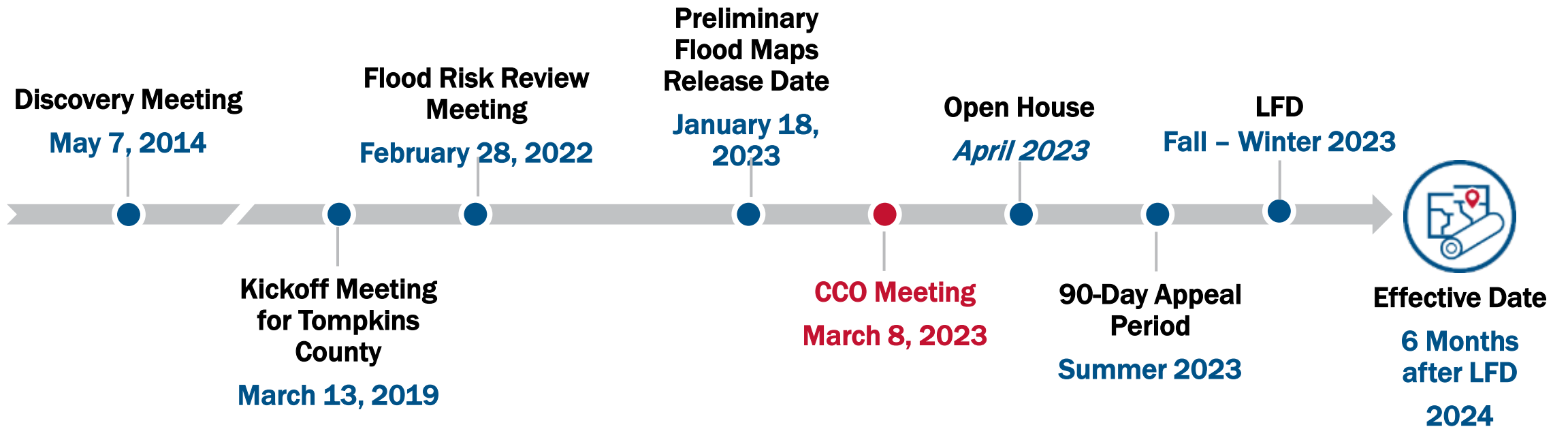
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# Tompkins County Mapping: Project Refresher

# FEMA Region 2 Risk MAP Process – Estimated Timeline



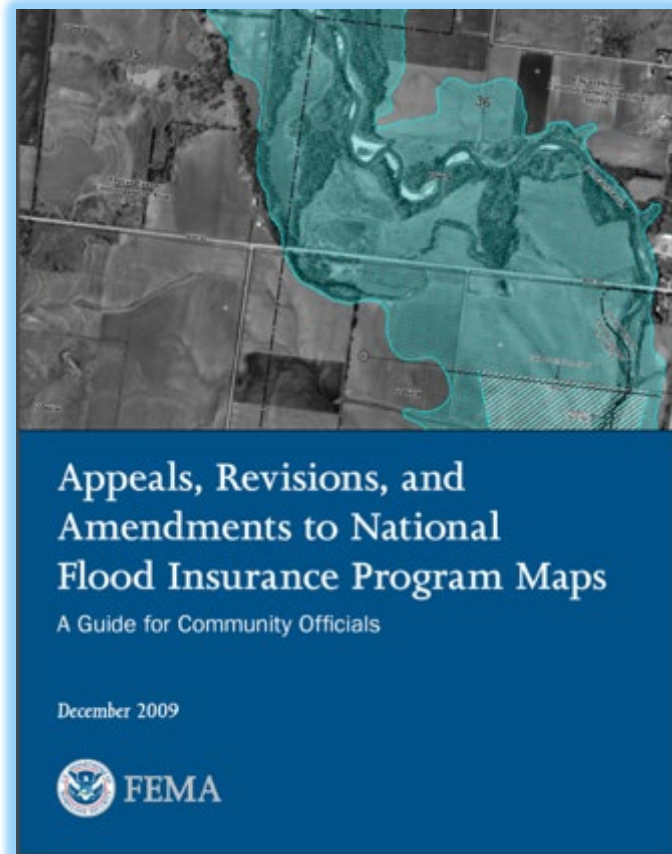
# Tompkins County Project Timeline



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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



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# 90-Day Appeal and Comment Period

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## 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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# Appeal and Comment Submissions

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Communities shall collect Appeals and Comments and send all documents.

**Digital submittals are recommended and preferred.**

**Michael Foley**

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New York, NY 10278  
[michael.foley3@fema.dhs.gov](mailto:michael.foley3@fema.dhs.gov)

**NY State NFIP Coordinator's Office**

NYSDEC Floodplain Management  
625 Broadway, 4<sup>th</sup> Floor  
Albany, NY 12233-3504  
(518) 402-8185  
[floodplain@dec.ny.gov](mailto:floodplain@dec.ny.gov)



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# Tompkins 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

# Flood Maps Affect Important Decisions



To Identify  
and Assess  
the  
Flood Risk



To Establish  
Rates for  
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 interface. At the top, the title "Flood Map Changes Viewer" is shown along with "with Web AppBuilder for ArcGIS". A search bar contains "Tompkins County, NY, USA". The map shows various flood hazard layers and FIRM panels, each labeled with a panel ID and an effective date. A legend on the right side of the map provides details for these layers:

- 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 green square with a grid pattern)
    - Digital Data Available (represented by a green square with a solid color)
    - Unmapped (represented by a green square with a cross-hatch pattern)
- National Flood Hazard Layer**
  - NFHL Availability
    - NFHL Data Available (represented by a red square)

A search result popup is visible over the map, showing "Tompkins County, NY, USA" and a "Zoom to" button.



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

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# Tools to Help – Flood Map Service Center

## FEMA Flood Map Service Center: Search By Address

Enter an address, place, or coordinates: ?

Tompkins County, NY

Search



Whether you are in a high risk zone or not, you may need [flood insurance](#) because most homeowners insurance doesn't cover flood damage. If you live in an area with low or moderate flood risk, you are 5 times more likely to experience flood than a fire in your home over the next 30 years. For many, a National Flood Insurance Program's flood insurance policy could cost less than \$400 per year. Call your insurance agent today and protect what you've built.

Learn more about [steps you can take](#) to reduce flood risk damage.

### Search Results—Products for ITHACA, TOWN OF

[Show ALL Products »](#)

The flood map for the selected area is number **3608510022C**, effective on **06/19/1985** ?

#### MAP IMAGE



VIEW/PRINT FIRM    DOWNLOAD FIRM PANEL

#### Changes to this FIRM ?

- Revisions (0)
- Amendments (2)
- Revalidations (0)



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<https://msc.fema.gov>

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# Tools to Help

## FLOOD INSURANCE STUDY FEDERAL EMERGENCY MANAGEMENT AGENCY

VOLUME 1 OF 3



**TOMPKINS COUNTY, NEW YORK**  
(ALL JURISDICTIONS)

COMMUNITY NAME	NUMBER	COMMUNITY NAME	NUMBER
Caroline, Town of	360843	Groton, Village of	360849
Cayuga Heights, Village of*	361594	Ithaca, City of	360850
Danby, Town of	360845	Ithaca, Town of	360851
Dryden, Town of	360846	Lansing, Town of	360852
Dryden, Village of	360847	Lansing, Village of	361612
Enfield, Town of	360004	Newfield, Town of	360853
Freeville, Village of	361052	Trumansburg, Village of	361470
Groton, Town of	361217	Ulysses, Town of	360854

\*No Special Flood Hazard Areas Identified

EFFECTIVE:

TBD

FLOOD INSURANCE STUDY NUMBER  
36109CV001A  
Version Number 2.5.3.6

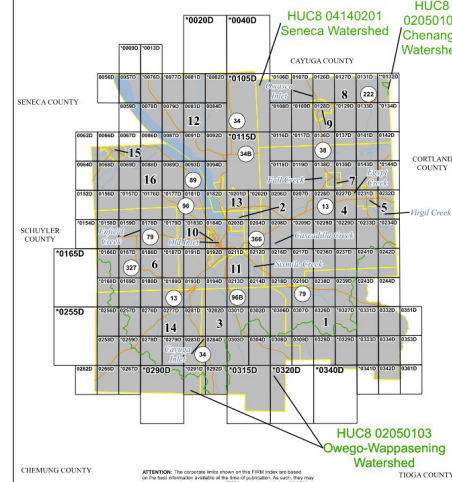


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**PRELIMINARY**  
1/18/2023

## Flood Insurance Study (FIS)

KEY NUMBER	COMMUNITY	CID	KEY NUMBER	COMMUNITY	CID
1	Town of Caroline	360843	9	Village of Groton	360849
2	Village of Cayuga Heights	361594	10	City of Ithaca	360850
3	Town of Danby	360845	11	Town of Ithaca	360851
4	Town of Dryden	360846	12	Town of Lansing	360852
5	Village of Dryden	360847	13	Village of Lansing	361612
6	Town of Enfield	360004	14	Town of Newfield	360853
7	Village of Freeville	361052	15	Village of Trumansburg	361470
8	Town of Groton	361217	16	Town of Ulysses	360854



ATTENTION: The corporate limits shown on this FIRM Index are based on the most information available at the time of publication. It is possible that more current data than that shown on this FIRM Index would be available.

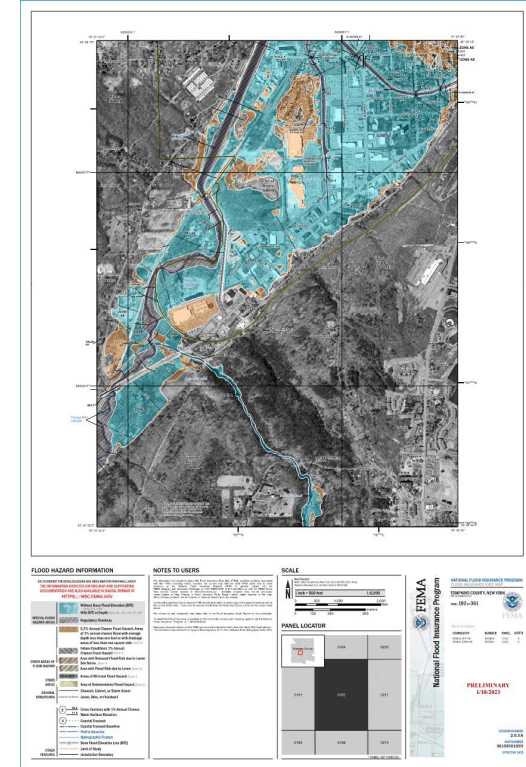
**NATIONAL FLOOD INSURANCE PROGRAM**  
FLOOD INSURANCE RATE MAP INDEX

**TOMPKINS COUNTY NEW YORK (1:100,000)**

**PRELIMINARY**

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**U.S. DEPARTMENT OF HOMELAND SECURITY**



## 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

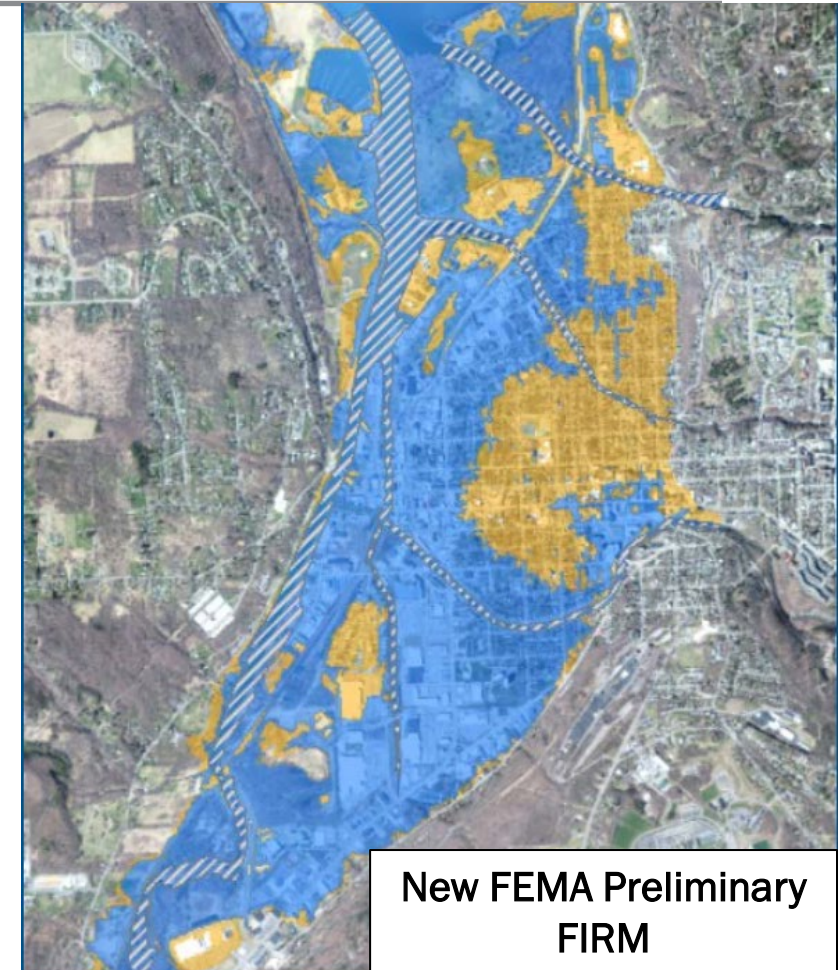
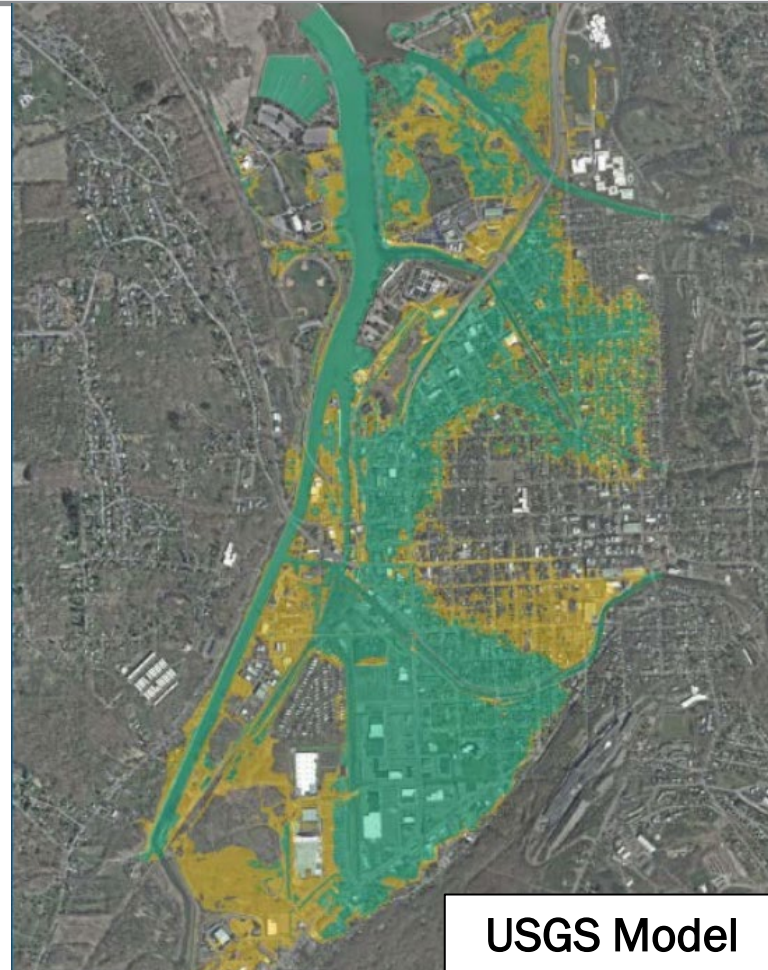
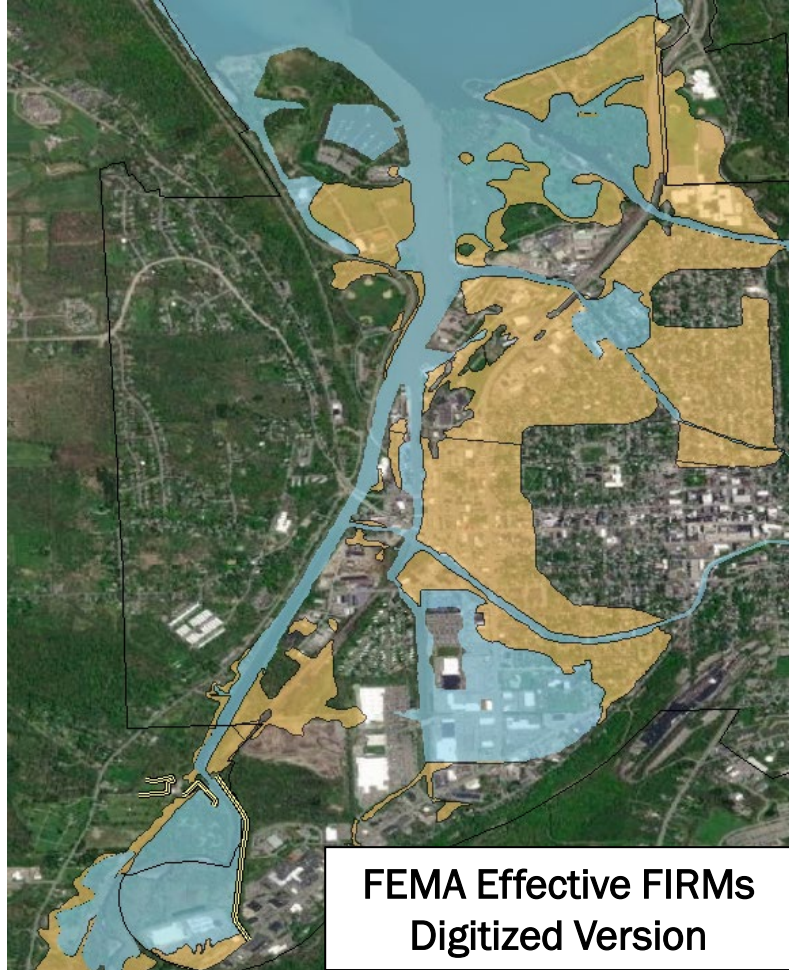
Community: DRYDEN, TOWN OF      Community No: 360846

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
LOMA	14-02-2352A	10/23/2014	1 SUNNY KNOLL ROAD	3608460005B	36109C0208D
LOMA	15-02-0864A	04/21/2015	902 DRYDEN ROAD	3608460003B	36109C0204D
LOMA	15-02-1616A	08/31/2015	18 KNOLL TREE ROAD	360846B	36109C0216D
LOMA	17-02-1172A	04/25/2017	548 ELLIS HOLLOW CREEK ROAD	3608460005B	36109C0217D
LOMA	20-02-0550A	03/02/2020	538 ELLIS HOLLOW CREEK RD	3608460005B	36109C0217D

Page 1 of 2		Date: October 23, 2014	Case No.: 14-02-2352A	LOMA	
 <b>Federal Emergency Management Agency</b> Washington, D.C. 20472					
<b>LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)</b>					
COMMUNITY AND MAP PANEL INFORMATION			LEGAL PROPERTY DESCRIPTION		
COMMUNITY	TOWN OF DRYDEN, TOMPKINS COUNTY, NEW YORK		Lot 1, Sunny Knoll, as described in the Warranty Deed with Lien Covenant, recorded in Liber 911, Pages 58 through 60, in the Office of the County Clerk, Tompkins County, New York (TMP- 67-80.4)		
	COMMUNITY NO.: 360846				
AFFECTED MAP PANEL	NUMBER: 3608460005B				
	DATE: 5/15/1985				
FLOODING SOURCE: CASCADILLA CREEK			APPROXIMATE LATITUDE & LONGITUDE SOURCE OF LAT & LONG: GOOGLE EA		
<b>DETERMINATION</b>					
LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE
1	--	Sunny Knoll	1 Sunny Knoll Road	Structure (Residence)	B



# Tompkins County Flood Map Changes



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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
Caroline, Town of	50	55	40	30	10
Cayuga Heights, Village of	0	0	0	0	0
Danby, Town of	2	20	15	1	14
Dryden, Town of	85	85	50	50	0
Dryden, Village of	90	60	35	60	-25
Enfield, Town of	0	20	20	0	20
Freeville, Village of	10	25	20	5	15
Groton, Town of	70	40	15	40	-25
Groton, Village of	40	15	0	25	-25
Ithaca, City of	235	1,085	870	25	845
Ithaca, Town of	60	65	25	20	5
Lansing, Town of	145	130	10	25	-15
Lansing, Village of	1	1	0	0	0
Newfield, Town of	55	80	50	20	30
Trumansburg, Village of	7	3	1	5	-4
Ulysses, Town of	75	50	5	30	-25



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# NFIP Standards, Ordinance Compliance, and Map Adoption

# The National Flood Insurance Program (NFIP)

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- 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?

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- 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)

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## 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

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- 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?

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- 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)

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- 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

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- 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

# Questions? Need Ordinance Assistance?

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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](mailto:floodplain@dec.ny.gov)

Brad Wenskoski (Local Law Lead)

(518)402-8280, [brad.wenskoski@dec.ny.gov](mailto:brad.wenskoski@dec.ny.gov)

Brienna Wirley (Floodplain Coordinator)

(585)226-5465, [brienna.wirley@dec.ny.gov](mailto:brienna.wirley@dec.ny.gov)



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# Flood Insurance

443,000+



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CY	# IA Awards	Avg IA Payout	#Flood Ins Claims	Avg Claim Payout	Tot Claims Payout
2021	41,305	\$5,359	3,203	\$46,310	\$148.3 M
2020	29,649	\$6,838	147	\$23,154	\$3.4 M
2019			439	\$29,329	\$12.9 M
2018			584	\$24,815	\$14.5 M
2017			565	\$22,094	\$12.5 M
2016			105	\$11,445	\$1.2 M
2015			160	\$17,331	\$2.8 M
2014			1,026	\$15,386	\$15.8 M
2013			733	\$18,506	\$13.6 M
2012	117,664	\$8,608	54,348	\$77,474	\$4,210.5 M
2011	33,127	\$4,771	17,254	\$30,923	\$533.6 M

## 18 Presidentially Declared NY Disasters in past 11 years:

- Only 3 of 4 had Individual Assistance related to flooding
- 2020 COVID-19 Disaster was not a flood event

Disaster assistance is designed to make a home “safe, sanitary and fit to occupy,” not to restore it to pre-disaster condition.

*\*statistics are not official and meant for informational purposes only*

# Flood Insurance for Homeowners



## EXTERIOR BUILDING COVERAGE

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

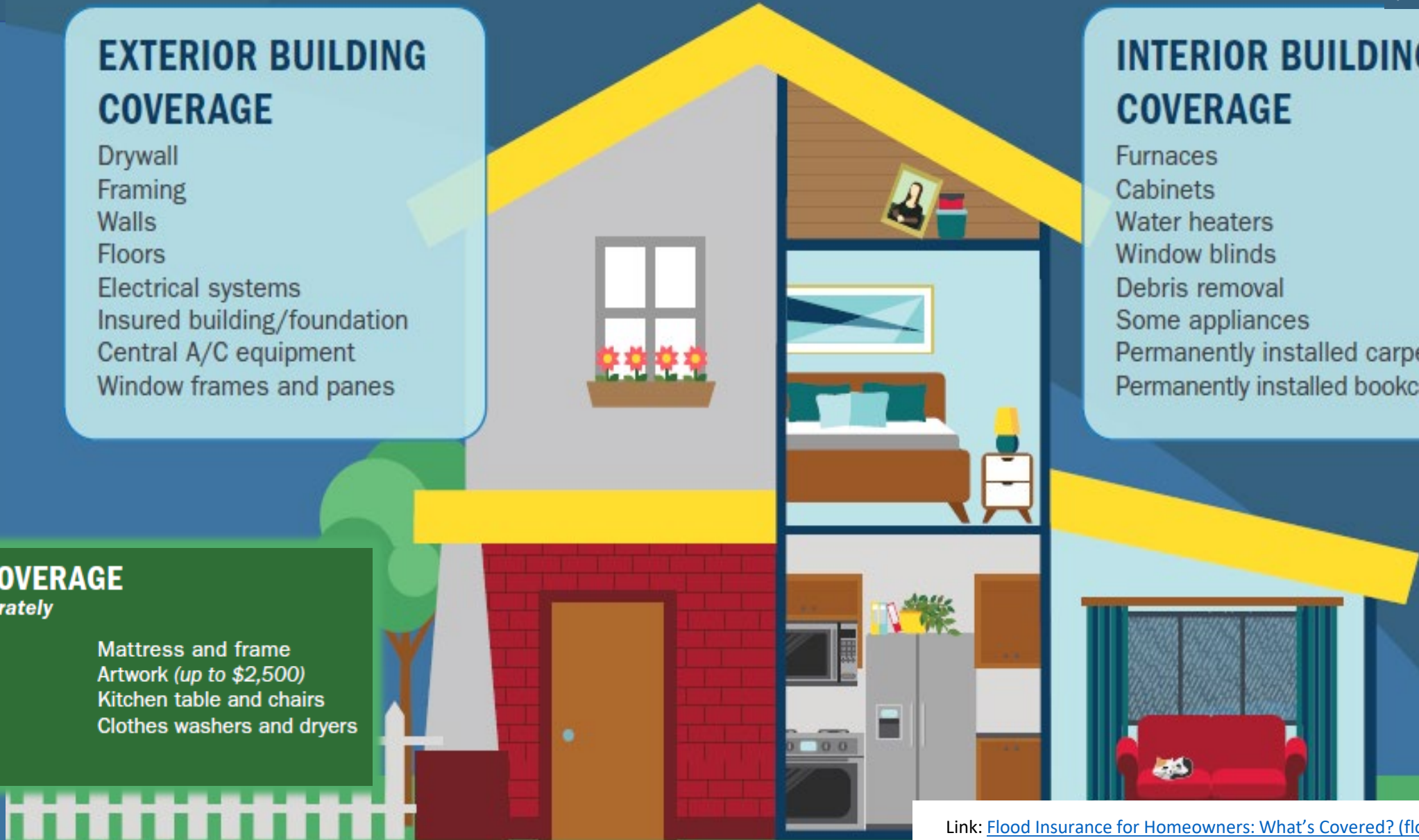
## INTERIOR BUILDING COVERAGE

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

## CONTENTS COVERAGE

*if purchased separately*

Dresser	Mattress and frame
Clothing	Artwork (up to \$2,500)
Couches	Kitchen table and chairs
Food freezers	Clothes washers and dryers
TV/electronics	





# 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



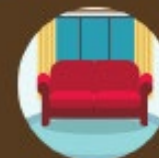
Freezers and Contents

## 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

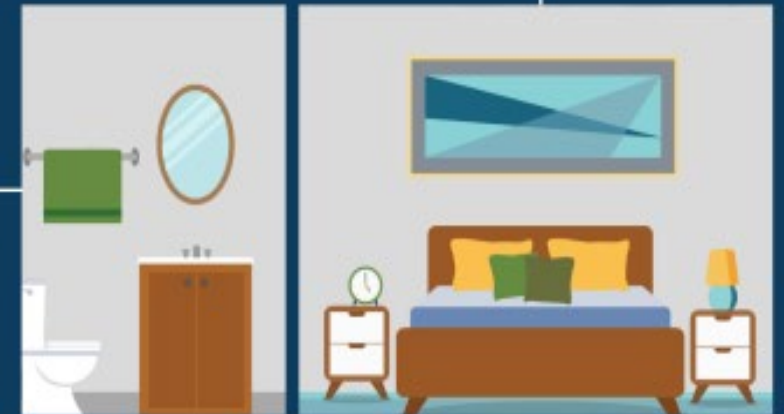
### WHAT'S COVERED:

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



# Rate Explanation Guide

FEMA's new rating methodology, **Risk Rating 2.0: Equity In Action**, considers specific characteristics of a building – the **Where, How, and What** – to provide a more modern, individualized, and equitable flood insurance rate. Understanding these characteristics helps to identify the building's unique flood risk and associated premium.

## WHERE It Is Built (Property Address)

FEMA uses the building's property address to determine flood risk for the property. The property address is used to determine:

- **A building's distance to flooding sources**, including the distance to the coast, ocean, rivers, and Great Lakes.
- **The ground elevation** where the building is located relative to the elevation of the surrounding area and the elevation of nearby flooding sources.
- **Other characteristics** such as the community where the building is located and how that relates to the Community Rating System discount or whether the building is on a barrier island.



## HOW It Is Built (Building Characteristics)

Knowing the physical characteristics of a building provides a deeper understanding of the building's individual flood risk and how it may impact premium. Relevant variables include:

### Building Occupancy

The type (and use) of the building being insured sets available coverage limits and determines what is covered as indicated in the policy form.

### Foundation Type

The foundation type provides important insight as to where the flood risk is likely to begin. For instance, risk varies based on whether a building's foundation is underground, at ground, or above ground.

### First Floor Height

Buildings whose first floor is higher off the ground have lower flood risk.

### Number of Floors

Buildings with more floors spread their risk over a higher area.



### Unit Location

Individual units on higher floors have lower flood risk than units on lower floors.

### Construction Type

Masonry walls perform better in different flooding events than wood frame walls.

### Flood Openings

Flood openings can lower a building's flood risk as they allow floodwaters to flow through a building's enclosure or crawlspace.

### Machinery & Equipment

Elevating above the first floor lowers the risk of damage to machinery & equipment covered in the policy.



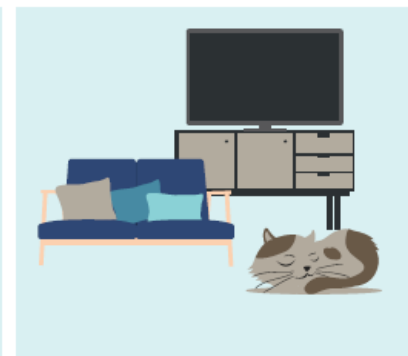
## WHAT Is Built and Covered (Replacement Cost and Coverage)

The building's replacement cost value, the amount of coverage requested, and the deductible choices influence the insurance premium.



### Building Replacement Cost Value\*

Buildings with higher costs to repair generally result in higher losses, resulting in higher premiums.



### Building and Contents Coverage

Policies with higher coverage limits have higher potential loss costs, which lead to higher premiums. Building coverage and contents coverage amounts are selected separately.



### Building and Contents Deductible

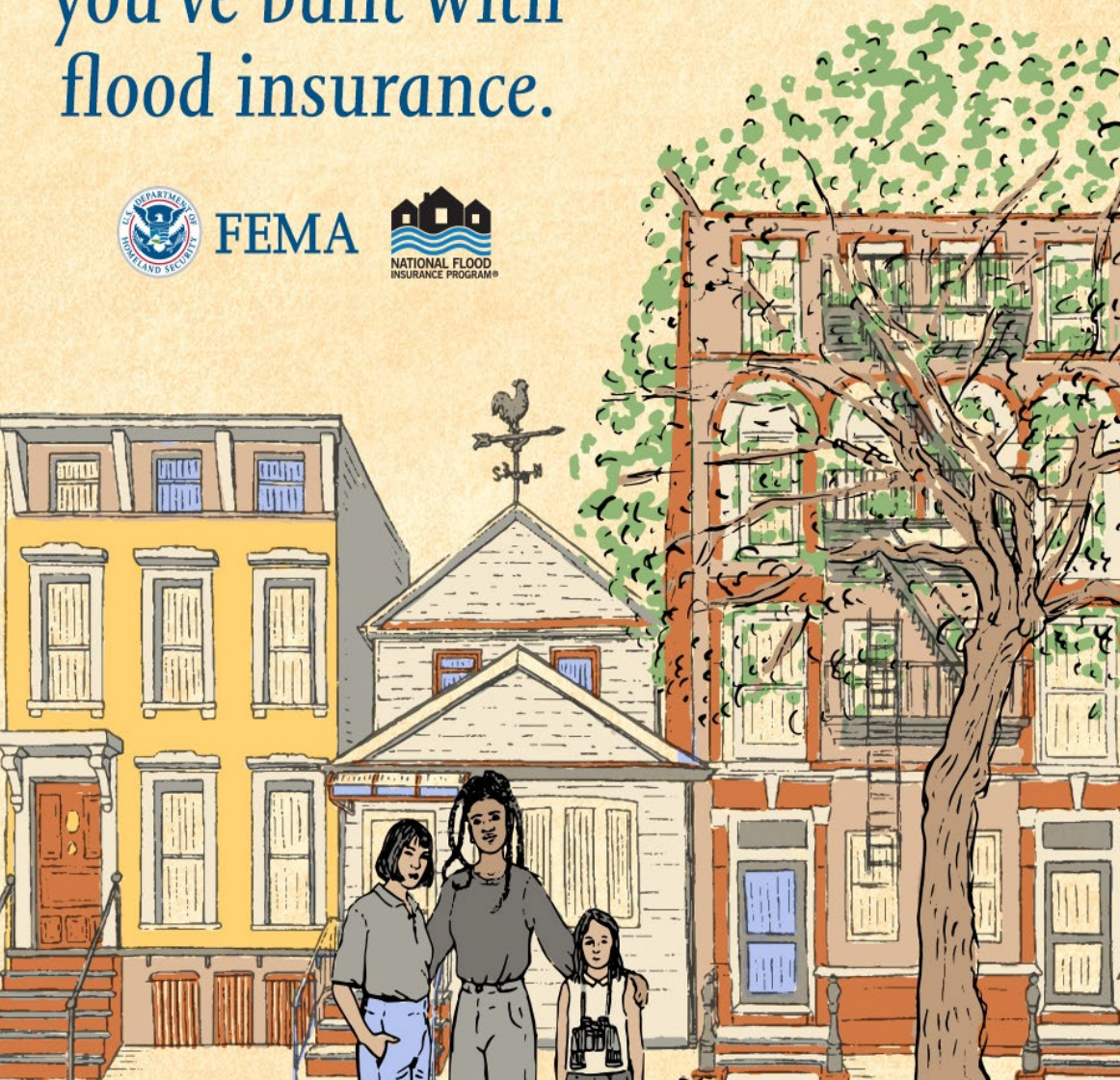
Policyholders who choose higher deductibles are assuming more of the risk during a flood event, which can result in a lower overall premium. Choosing a higher deductible means policyholders will need to cover more of the cost to rebuild out of pocket.

\* The Building Replacement Cost Value used for rating does not affect the amount of loss.

Protect the life  
you've built with  
flood insurance.



FEMA



## Myths about Flood Insurance

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- 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.



**NOT JUST A PRODUCT  
BUT A PROGRAM**

## Benefits of a NFIP policy

- Policy holders cannot be dropped
- Policy cap is at \$12,125 for single-family homes
- Policies are transferable
- Mitigation credits
- Community Rating System (CRS) discounts
- Eligibility factor for certain FEMA Grant Programs (administered by NYS Division of Homeland Security and Emergency Services)
- Increased Cost of Compliance (ICC)

# Increased Cost of Compliance (ICC)

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- Up to \$30,000 (Subject to Statutory Maximums)
- No deductible
- Separate claim
- Acceptable mitigation activities
  - Floodproofing (commercial and primarily non-residential)
  - Relocation
  - Elevation
  - Demolition



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# NFIP Coverage Limits

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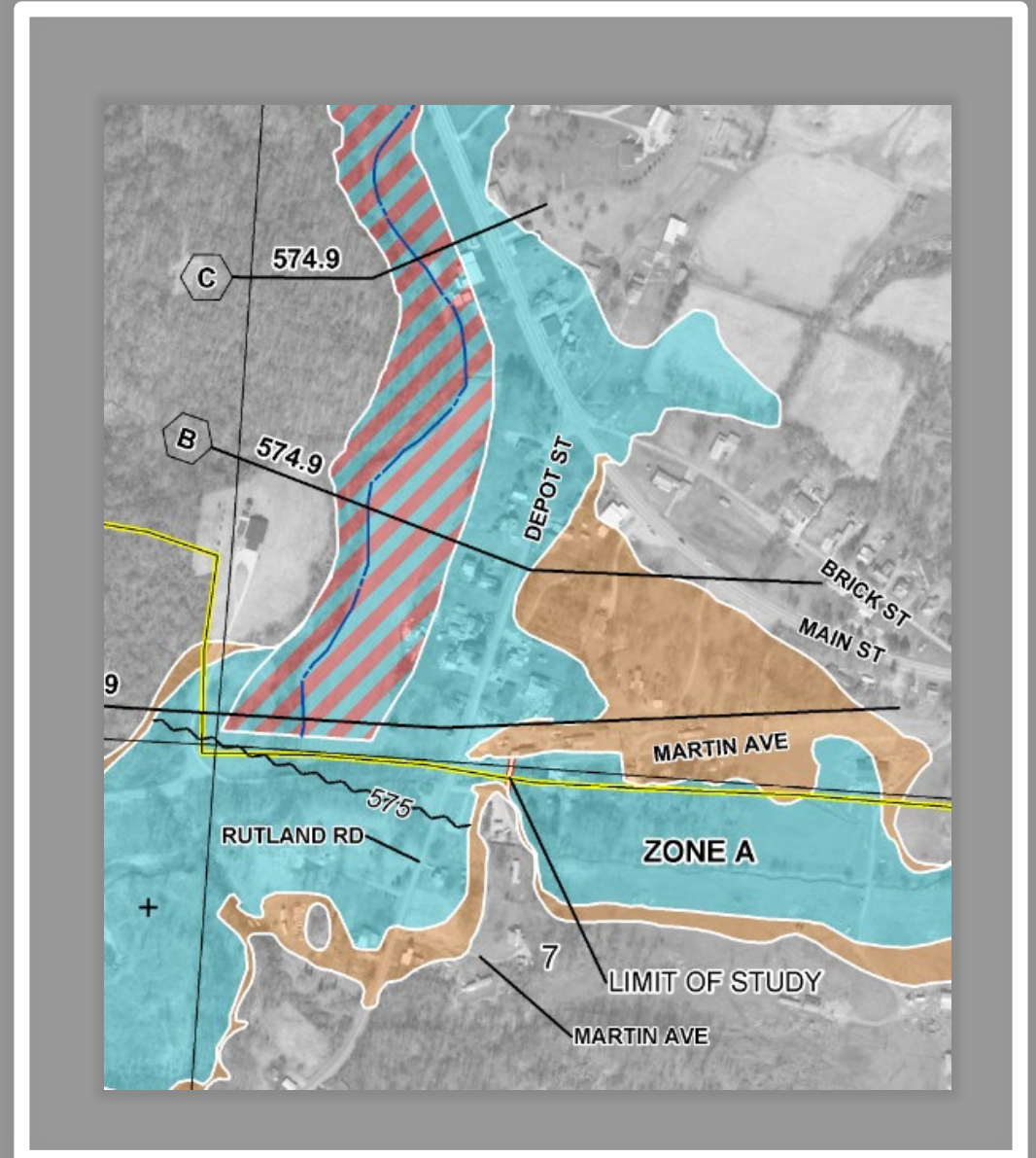
USE	Building	Contents
1-4 Family Dwelling Residential	\$250,000	\$100,000
5+ Family Dwelling Residential (includes other residential buildings such as cooperatives, apartments, hotels, etc.)	\$500,000	\$100,000
Non-Residential	\$500,000	\$500,000
Condo Buildings	\$250,000 x # of units	\$100,000

## 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

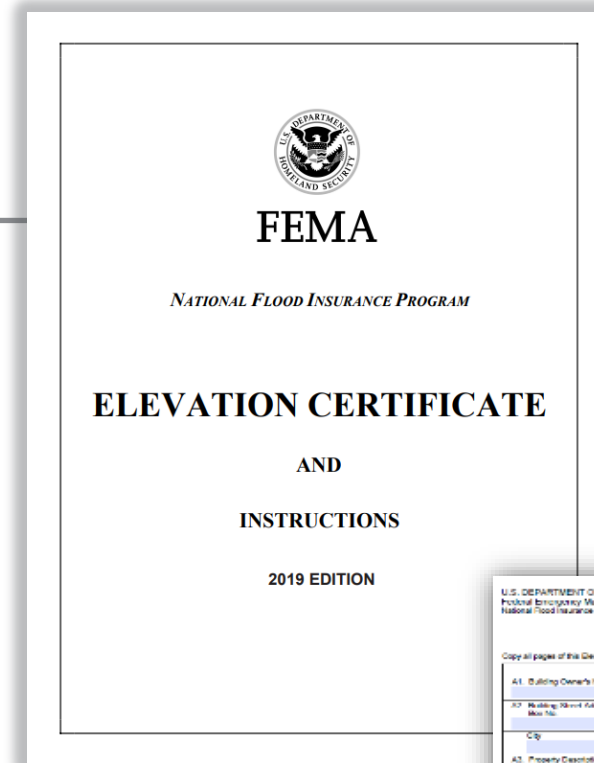
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- Federal flood insurance coverage requirement must be no less than:
  - Loan balance
  - Cost to rebuild
  - \$250K maximum limit
- Lenders are allowed to force-place insurance coverage if currently underinsured or no coverage exists.
  - Notification 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.
- Explore the option of “**bulk EC purchases**” in order to save residents money and streamline the process.
- Current edition expired on November 2022 but is **STILL VALID**.
- New Edition is in development.

This is a sample of the Elevation Certificate form. It is titled "ELEVATION CERTIFICATE" and includes the FEMA logo and "2019 EDITION" text. The form is divided into several sections: "SECTION A - PROPERTY INFORMATION" with fields for Building Owner's Name, Building Name, City, State, ZIP Code, and Property Description; "SECTION B - BUILDING INFORMATION" with fields for Building Use, Building Height, and various opening measurements; "SECTION C - COMMUNITY INFORMATION" with fields for Community Name, County Name, and State; and "SECTION D - FLOOD INFORMATION" with fields for Flood Hazard, Flood Date, and Flood Elevation. There are also checkboxes for "Flood Profile" and "Community Determined" options.

# 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



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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](https://floodmaps.fema.gov/fhm/fmx_main.html). 51

# Affordability

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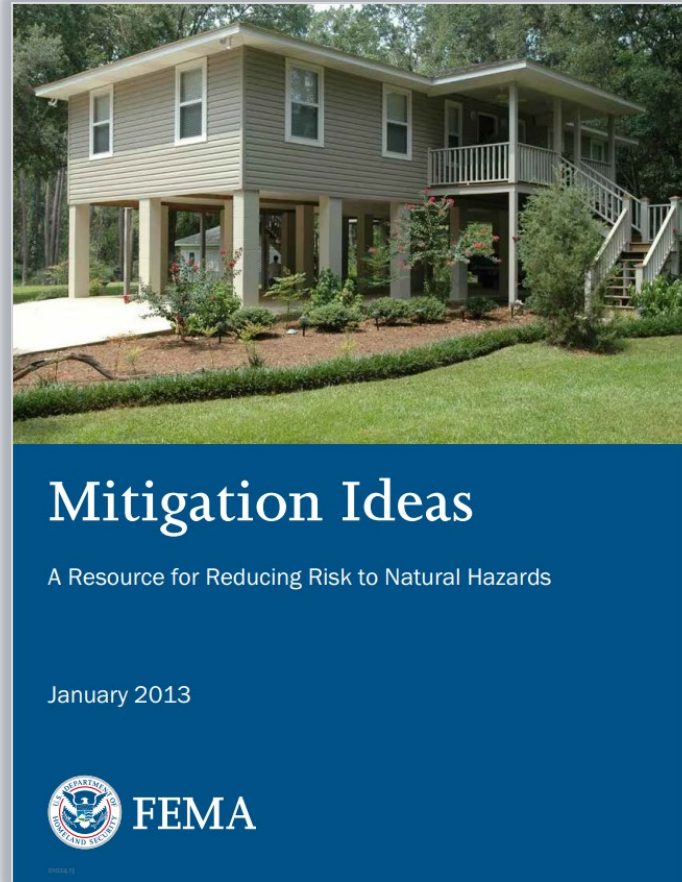
- The 2018 Affordability Framework is guiding policy conversations
- The President's FY22 Budget includes a legislative proposal to provide affordability assistance
- A targeted assistance program would support low to moderate income policyholders
- We will continue to engage with Congress to reduce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



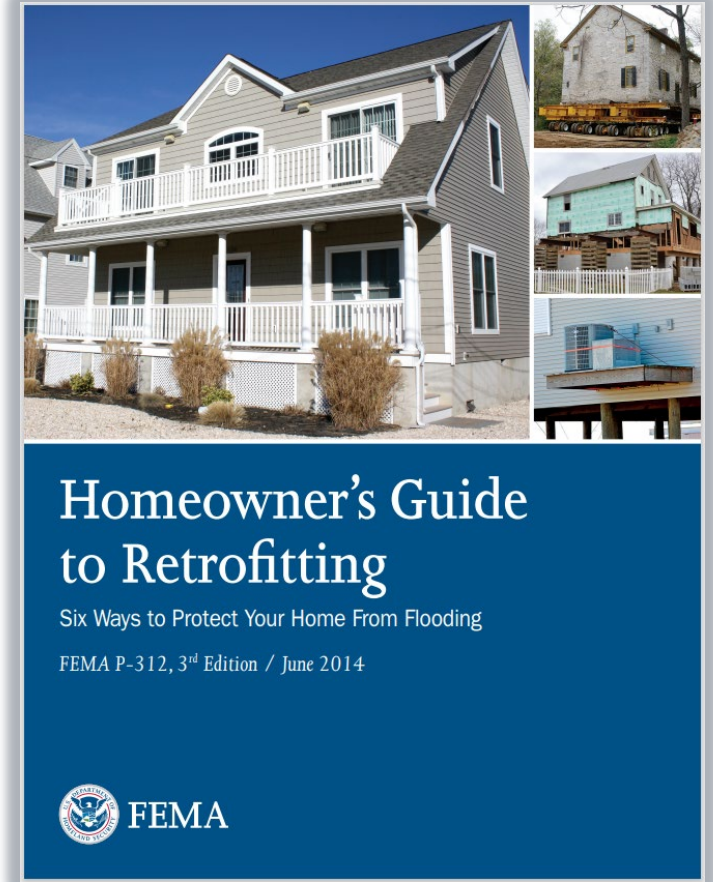
# Additional Helpful Publications



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



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

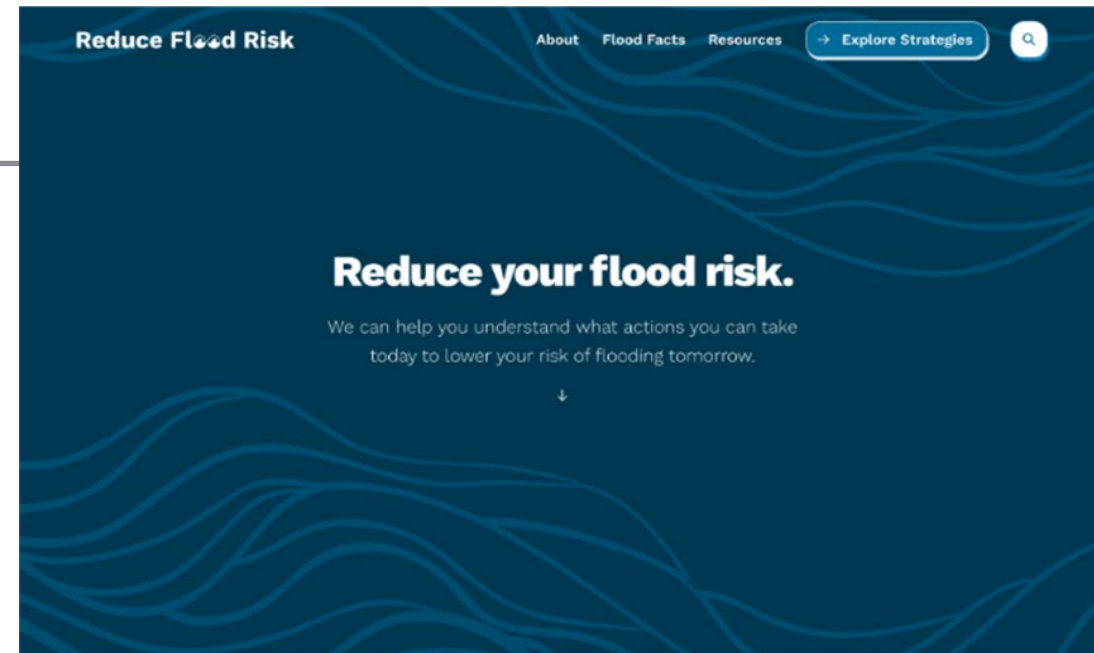


[FEMA P-312](#)

# ASFPM – Reduce Flood Risk

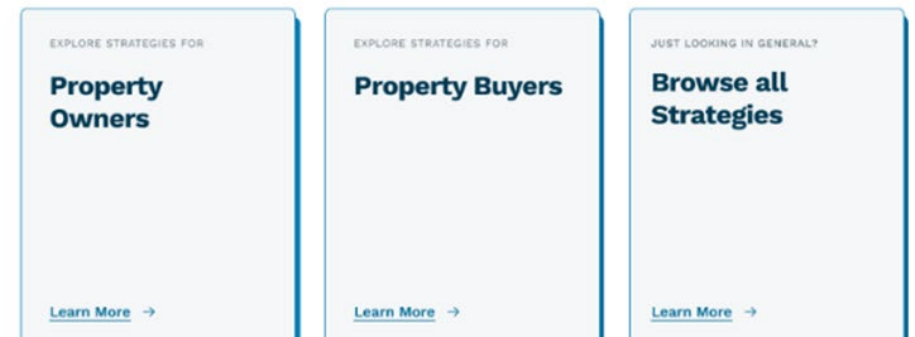
## Objectives

- 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](https://ReduceFloodRisk.org)



**Live or work in a flood-prone area? We can be your guide.**

We will lead you to information and resources tailored to your situation and needs.



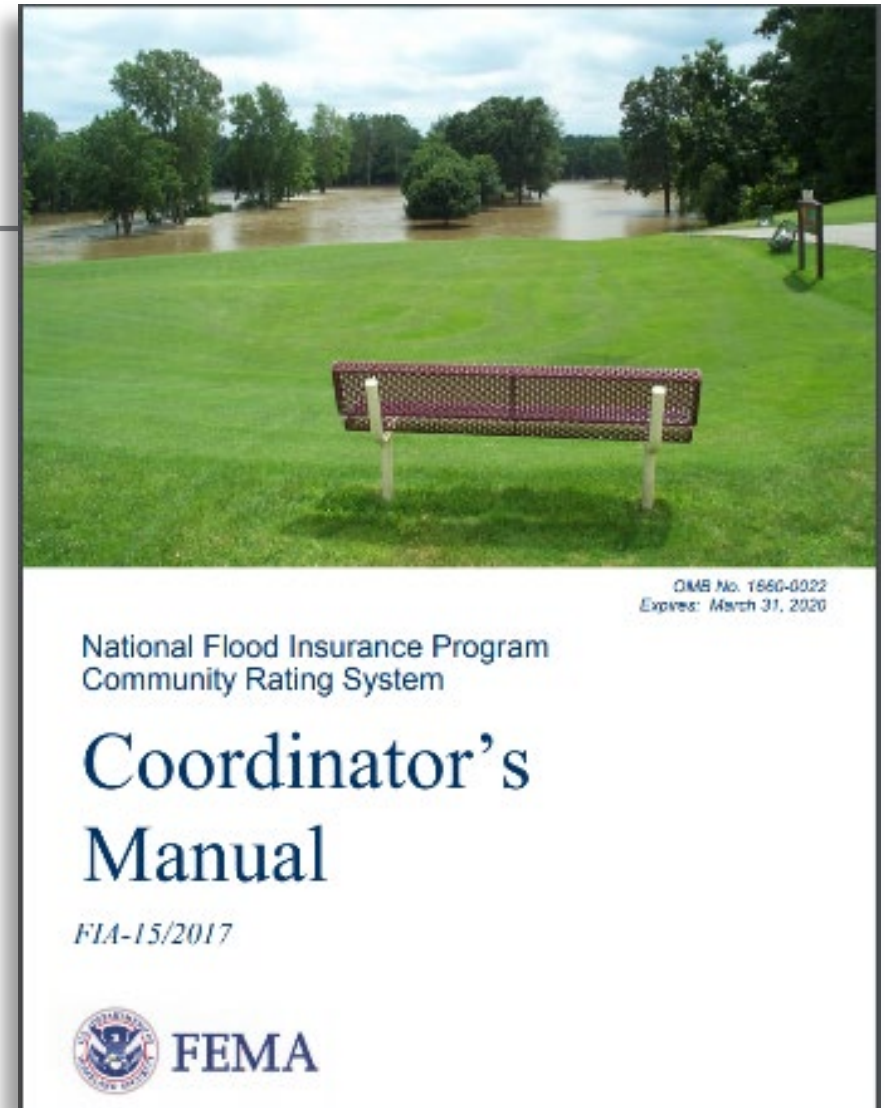
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# Community Rating System (CRS)

- 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>



# Community Rating System Discount

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- 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)



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# The Open House



## Open House Meeting

- **An open house** is a public meeting that allows officials to directly connect with community residents
- **Goal of Open House:**  
Tompkins County residents will be able to ask questions about their new maps and insurance

# Next Steps for the Community

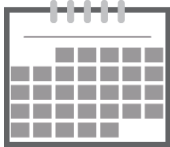
Tompkins County officials, floodplain administrators, and staff



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**

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	Risk Analysis – Resilience and Outreach	Thomas Song <a href="mailto:Thomas.Song@fema.dhs.gov">Thomas.Song@fema.dhs.gov</a>	(917) 374-5475
	Floodplain Management and Flood Insurance – Acting Branch Chief	Marianne Luhrs <a href="mailto:marianne.luhrs@fema.dhs.gov">marianne.luhrs@fema.dhs.gov</a>	(347) 515-4874
	Senior Program Specialist	Jason Fenn <a href="mailto:Jason.Fenn.@fema.dhs.gov">Jason.Fenn.@fema.dhs.gov</a>	(917) 626-0352
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Thank you.



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