

Ulster 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 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 Ulster County, New York, flood hazard mapping, or LOMAs and LOMR-Fs, please contact the FEMA Map Information eXchange (FMIX) toll-free information line at (877) 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 Ulster County, New York. The Flood Insurance Rate Maps (FIRMs) for Ulster 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.

ULSTER COUNTY'S FIS AND FIRM REVISION

The FIS and FIRM for Ulster County. The May 24, 2013 preliminary FIRM:

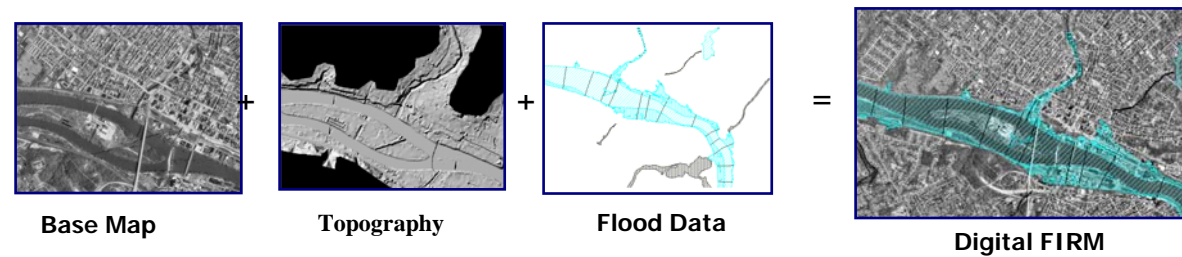
- Incorporates revised flood hazard data for the 77 miles of detailed riverine analysis for Alton Creek, Alton Creek Tributary, Beaver Kill, Birch Creek, Broadstreet Hollow, Bush Kill, Bushnellsville Creek, Cross Mountain Hollow, Dry Brook, East Branch Neversink River, Esopus Creek Reach 2, Fox Hollow, Little Beaver Kill, Maltby Hollow Brook, Mink Hollow, Muddy Brook, Rondout Creek Reach 2, Stony Clove Creek, Sundown Creek, Wagner Creek, Warner Creek, Woodland Creek, Woodland Creek Tributary
- Limited detailed riverine analysis was produced for 34 miles for Birch Creek, Dry Brook, East Branch Neversink River, Kenozia Lake, Little Beaver Kill, McKinley Hollow, Mill Brook, Peekamoose Lake, Rider Hollow, Round Pond, West Branch Neversink River, West Branch Neversink River Tributary 4
- Updates the base map to 2009 orthophotography
- Incorporates existing Letters of Map Change (LOMCs).



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DIGITAL FLOOD INSURANCE RATE MAP

The FIRM for Ulster County is in 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 May 24, 2013, preliminary FIRM for Ulster County, incorporates a base map (2009 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

Restudies were performed for approximately 77 miles of detailed riverine analysis in Ulster County. Limited detailed analysis was also performed for approximately 34 stream miles. For more information on the studied streams, please see the accompanying insert “Ulster 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?

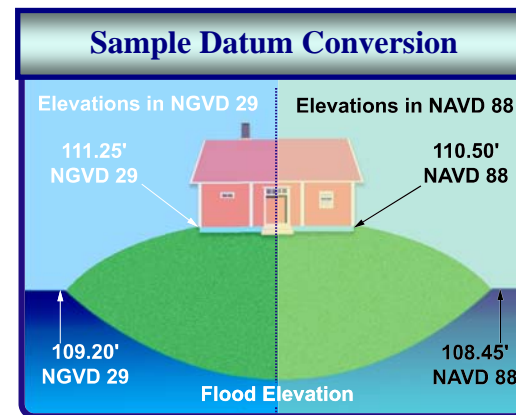
Elevations in NAVD 88 should be used for floodplain management and flood insurance purposes when the new FIRM becomes effective. This change should be noted by anyone who uses the FIRM, particularly when comparing elevation data on the new FIRM with data from an old FIRM that was produced in NGVD 29.

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

$$\text{NAVD 88} = \text{NGVD 29} - 0.614 \text{ feet}$$

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



FLOOD HAZARD MAPPING PROCESS

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



Post-Preliminary Processing

We are now entering the post-preliminary phase. FEMA will hold a meeting to present the May 24, 2013 preliminary FIRM to the community. Following the meeting, Ulster 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 Comments?

When a FIRM revision results in new, proposed BFEs and/or flood depths, the proposed addition or modification of any SFHA boundary or zone designation, or the proposed addition or modification of any regulatory floodway, community officials, or individual property owners working through community officials, may submit a formal objection to FEMA during the 90-day appeal period. These objections, which are referred to as appeals, must be supported by scientific and technical data. Objections to any proposed base map feature changes are called comments; these generally involve concerns with 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 Ulster County. For these situations, FEMA established the Letter of Map Amendment (LOMA) and the Letter of Map Revision-based on Fill (LOMR-F) processes to remove such structures from the SFHA.

How Can I Request A LOMA?

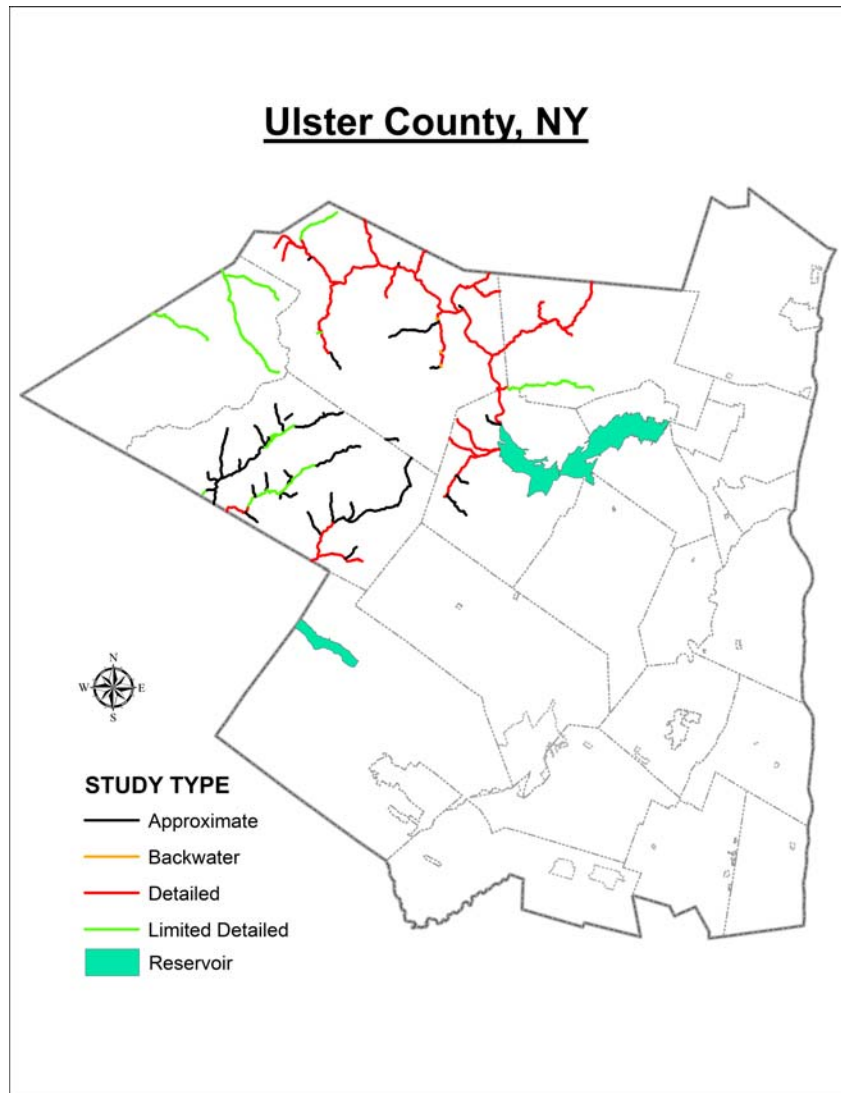
Once the new maps are effective, to obtain a LOMA the requester must complete a LOMA application form. For a LOMA to be issued removing a structure from the SFHA, NFIP regulations require that the lowest adjacent grade be at or above the BFE. To remove an entire property, the lowest lot elevation (lowest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

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SCOPE OF STUDY



Which streams were revised?

Stream	Study Type	Mileage	Scope of Revision
Alton Creek	Detailed	2.81	From its confluence with Birch Creek to approximately 2 miles upstream of Bonnieview Avenue
Alton Creek Tributary	Detailed	1.70	From its confluence with Alton Creek to approximately 520 feet upstream of State Highway 28
Beaver Kill	Detailed	6.51	From its confluence with Esopus Creek Reach 2 to approximately 0.6 miles upstream of Sickler Road
Birch Creek	Detailed	3.37	From its confluence with Esopus Creek Reach 2 to approximately 0.3 miles upstream of Academy Street

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Revised streams continued...

Stream	Study Type	Mileage	Scope of Revision
Broadstreet Hollow	Detailed	1.66	From its confluence with Esopus Creek Reach 2 to approximately 0.7 miles upstream of Broadstreet Hollow Road
Bush Kill	Detailed	4.82	From its confluence with Ashokan Reservoir to approximately 495 feet upstream of Watson Hollow Road
Bushnellsville Creek	Detailed	2.80	From its confluence with Esopus Creek Reach 2 to approximately 250 feet upstream of State Route 42
Cross Mountain Hollow	Detailed	0.13	From its confluence with Woodland Creek to approximately 500 feet upstream of Morning Dove Road
Dry Brook	Detailed	3.26	From its confluence with Bush Kill to approximately 2.2 miles upstream to Hillside Drive
East Branch Neversink River	Detailed	1.64	From its confluence with Neversink River Reach 2 to approximately 0.2 miles upstream of Denning Road
Esopus Creek Reach 2	Detailed	22.94	From its confluence with the Ashokan Reservoir to approximately 125 feet upstream of Maben Hollow Road
Fox Hollow	Detailed	2.07	From its confluence with Esopus Creek Reach 2 to approximately 0.5 miles upstream of State Route 28
Little Beaver Kill	Detailed	0.60	From its confluence with Esopus Creek Reach 2 to approximately 0.5 miles upstream of State Route 28
Maltby Hollow Brook	Detailed	2.11	From its confluence with Bush Kill to approximately 0.3 miles upstream of Shultis Lane
Mink Hollow	Detailed	3.57	From its confluence with Beaver Kill to approximately 1.2 miles upstream of Van Hoogland Road
Muddy Brook	Detailed	0.12	From its confluence with Woodland Creek to approximately 310 feet upstream of Woodland Valley Road
Rondout Creek Reach 2	Detailed	2.77	From its confluence with the Rondout Reservoir to approximately 0.3 miles upstream of Slater Road
Stony Clove Creek	Detailed	4.20	From its confluence with Esopus Creek Reach 2 to approximately 0.3 miles of Grubman Road
Sundown Creek	Detailed	2.80	From its confluence with Rondout Creek Reach 2 to approximately 0.7 feet upstream of William Way

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Revised streams continued...

Stream	Study Type	Mileage	Scope of Revision
Wagner Creek	Detailed	1.57	From its confluence with Beaver Kill to approximately 130 feet upstream of Cross Patch Road
Warner Creek	Detailed	2.20	From its confluence with Stony Clove Creek to approximately 1.4 miles upstream of Silver Hollow Road
Woodland Creek	Detailed	3.50	From its confluence with Esopus Creek Reach 2 to approximately 500 feet upstream of Tonisgah Road
Woodland Creek Tributary	Detailed	0.14	From its confluence with Woodland Creek to approximately 700 feet upstream of Woodland Valley Road

Which streams were studies with limited detailed method?

Stream	Study Type	Mileage
Birch Creek	Limited Detailed	3.2
Dry Brook	Limited Detailed	7.5
East Branch Neversink River	Limited Detailed	5.3
Little Beaver Kill	Limited Detailed	5.7
McKinley Hollow	Limited Detailed	0.2
Mill Brook	Limited Detailed	4
Rider Hollow	Limited Detailed	3.7
Round Pond	Limited Detailed	0.3
West Branch Neversink River	Limited Detailed	2.2
West Branch Neversink River Tributary 4	Limited Detailed	1.1

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How can I find more information regarding the revised mapping in Ulster 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. Ulster County maps are available for reference and use on-site at the map repository, but not for distribution.

Community Name	Floodplain Administrator	Phone Number	Map Repository
Town of Denning	Town Clerk- Ms. Joy Ann Monforte	(845) 985-2411	Town Clerk's Office 1567 Denning Road Claryville, NY 12725
Town of Hardenburgh	Supervisor – Mr. Paul Ohsberg	(845) 586-2521	Town Hall 51 Rider Hollow Road Arkville, NY 12406
Town of Hurley	Building Inspector / Code Enforcement – Mr. Glenn Hoffstatter	(845) 331-7474 ext. 4	Town Hall 10 Wamsley Place Hurley, NY 12443
Town of Kingston	Assessor – Mr. James Maloney	(845) 750-1622	Town Hall 906 Sawkill Road Kingston, NY 12401
Town of Marbletown	Supervisor – Mr. Michael E. Warren	(845) 687-9673 ext. 7	Town Hall 3775 Main Street Stone Ridge, NY 12484
Town of Olive	Zoning Enforcement Officer & Assistant Building Inspector – Mr. John Ingram	(845) 657-8181 ext. 18	Town Hall 45 Watson Hollow Road West Shokan, NY 12494
Town of Shandaken	Building Inspector/Zoning Enforcement Officer – Mr. Al Frisenda	(845) 688-5008	Town Hall 7209 RT 28 Shandaken, NY 12480
Town of Ulster	Building Inspector – Ms. Kathryn Moniz	(845) 340-3884	Town Hall 1 Town Hall Drive Lake Katrine, NY 12449
Town of Wawarsing	Assessor – Mr. Michael B. Sommer	(845) 647-7800 ext. 241	Town Hall Assessor Office 108 Canal Street Ellenville, NY 12428
Town of Woodstock	Building Inspector – Ms. Ellen Casciaro	(845) 679-2113 ext. 13	Town Clerk's Office 45 Comeau Drive Woodstock, NY 12498