

# FEMA Region II – Community Update

## Flood Mapping Status: Broome County, NY

(Update: December 2018)

### Flood Mapping Status

Flood Insurance Rate Maps (FIRMs) display floodplains, or Special Flood Hazard Areas (SFHAs), as defined by the Federal Emergency Management Agency (FEMA). These maps document regulatory flood risk and are used to establish flood insurance rates through the National Flood Insurance Program (NFIP). FIRMs are also an important planning tool to guide future growth and development, while supporting effective floodplain management. Communities are always evolving. Even small changes in land use can lead to increased flood risk. FIRMs are periodically updated to reflect these changes in development and new risks are identified.

In Broome County, the current regulatory FIRMs generally date to the 1980s. In 2010, FEMA produced preliminary maps for Broome County. These maps are available at <https://msc.fema.gov>. At this time, FEMA **does not** plan to continue the 2010 preliminary project because of the impact of major floods experienced in 2006 and 2011 on the Flood Insurance Study analysis and results. In the future, FEMA will hold community meetings to initiate a new project with updated flood hazard analyses before issuing new floodplain mapping. Although not legally binding, the 2010 preliminary maps may be helpful in making decisions. The maps can be utilized where they are more restrictive than the effective maps if adopted by the governing body of a local municipality. Thus far, no local municipalities in Broome County have chosen to do so.

#### Get Insured Now

It's important to remember that insurance companies cannot charge policy holders more than the FEMA-approved rate for any flood zone. If you believe you have been overcharged or if you have additional questions, contact a FEMA Insurance Advocate.

You can obtain more information and find answers to frequently asked questions by visiting <https://www.fema.gov/national-flood-insurance-program-flood-insurance-advocate>.

### Properties Behind Levees

The currently effective "1980's era" FIRMs for Broome County generally show properties behind levees as in a B, C, or X zone, meaning that flood insurance and floodplain development permits are not currently required. It is important to note that these properties are at risk of flooding if levees were to overtop or fail. When new FIRMs are produced by FEMA, each levee system will be evaluated to determine compliance with current NFIP requirements. At that time, flood zones will be changed behind levees that do not meet all requirements for FEMA accreditation. However, even if your property is currently protected by a levee and does not require flood insurance, it is recommended that you obtain flood insurance for additional security.

You may determine if your property lies behind a levee by accessing the National Levee Database, visit <https://levees.sec.usace.army.mil>

#### RISK MAPPING, ASSESSMENT, AND PLANNING PROGRAM (RISK MAP)

The Federal Emergency Management Agency's Risk MAP Program delivers quality data that increases public awareness and leads to action to reduce risk to life and property. Risk MAP is a nationwide program that works in collaboration with States, Tribes, and Local communities using best available science, rigorously vetted standards, and expert analysis to identify risk and promote mitigation action, resulting in safer, more resilient communities.

## What's Next?

At this time, FEMA **has not** scheduled a remapping initiative for Broome County. Any future mapping updates will be based on available funding and no date has been determined. FEMA has instituted Local Levee Partnership Teams in municipalities to begin studying the flood risk and analysis options regarding areas protected by levees for the future. Broome County communities will have several years to plan and act before updated FIRMs are produced. For now, the 1980s-era maps remain in effect for flood insurance mandatory purchase and flood insurance rating purposes. If your property is outside of the A or AE zone as shown on the effective maps, your flood insurance rate would be calculated as follows:

**Preferred Risk Policy Premium Table: Residential**  
(Effective April 1, 2018 for properties currently mapped in B, C, or X Zones<sup>5,6,7</sup>)

Building & Contents <sup>1</sup>			Contents Only <sup>2</sup>		
Coverage	Annual Premium		Coverage	Annual Premium	
	With Basement or Enclosure <sup>3</sup>	Without Basement or Enclosure <sup>4</sup>		Contents Above Ground Level (More Than One Floor)	All Other Locations (Basement-Only not eligible)
\$20,000/8,000	\$127	\$100	\$8,000	\$20	\$40
30,000/12,000	\$160	\$133	12,000	\$37	\$66
50,000/20,000	\$214	\$187	20,000	\$70	\$104
75,000/30,000	\$258	\$226	30,000	\$85	\$125
100,000/40,000	\$286	\$255	40,000	\$98	\$143
125,000/50,000	\$302	\$270	50,000	\$111	\$161
150,000/60,000	\$321	\$290	60,000	\$124	\$179
200,000/80,000	\$358	\$321	80,000	\$149	\$200
250,000/100,000	\$386	\$344	100,000	\$175	\$222

Source: National Flood Insurance Program (NFIP) Flood Insurance Manual (Effective April 1, 2018)  
Note: The rates in the table are reviewed and adjusted annually.

For future mapping projects, FEMA will work to incorporate any new findings from the Upper Susquehanna Flood Damage Reduction Study, and other studies currently underway, and include information regarding levee certification by local governments in Broome County to ensure that all relevant data is incorporated. The results of these initiatives may contribute valuable information to improve future Broome County Flood Insurance Studies. FEMA will continue to keep each community aware of next steps as we work together to build each community's flood and disaster resilience.

**If your home or business lies behind a levee and you do not currently have flood insurance, FEMA strongly encourages you to protect the investment you've worked so hard for by purchasing flood insurance now.** You will qualify for lower flood insurance rates now and may be eligible for lower rates in the future if you maintain your coverage when new maps are produced. The chart above details insurance rates for properties mapped in B, C, or X zones.

For more information on the mapping process in Broome County, please contact Andrew Martin, Risk Analysis Branch Chief, FEMA Region II at [andrew.martin@fema.dhs.gov](mailto:andrew.martin@fema.dhs.gov).