

August 9, 2010

RE: FEMA FLOODPLAIN UPDATES

Dear Property Owner:

This letter constitutes the 4th mailing to all property owners that are either located within the proposed 100-year floodplain boundary or are projected to be removed from the currently adopted floodplain.

The following information is being provided to keep affected property owners informed of the Town's floodplain status as it relates to the adoption of the Federal Emergency Management Agency's (FEMA) amended flood Insurance Rate Maps (FIRM).

Please be advised, that the Town of Pendleton will be holding a public hearing on August 17, 2010 at 7:00pm in connection with the adoption of the amended floodplain management regulations and new Flood Insurance Maps for the Town of Pendleton.

Background...

In October 2008, FEMA released for public review a series of proposed updated floodplain maps for Niagara County. The new maps -- also known as Flood Insurance Rate Maps (FIRMs) -- reflect anticipated flood risks, and once adopted will replace the current effective 1982 maps.

The Town prepared a series of topographic maps of impacted areas based upon field survey data obtained during the month of February and April 2009. The ground elevation data was then submitted to FEMA, approved and included into the base map for the Town. As a result, several residential homes were removed from the proposed floodplain and revised maps were issued by FEMA. The updated floodplain maps are available for review at the Building Department located at Town Hall.

On May 15, 2009 the Town also submitted a formal appeal to lower the base flood elevation presented for Tonawanda Creek on the basis of technical inaccuracies. The town continues to coordinate with representatives of FEMA for filing of supporting documentation and Letter of Map Amendment (LOMA), which will to be submitted this fall. The outcome of the submittal will determine how many structures, if any will be removed from the 100-year floodplain boundary.

How will the proposed FEMA flood plain changes affect you?

If you have a mortgage from a federally-regulated lender and the building(s) on this parcel are located within the 100-year floodplain, then by federal law, your lender must require you to carry flood insurance when these maps become effective. Flood insurance is available through the National Flood Insurance Program (NFIP), a federally underwritten program provided by nearly 100 insurance companies and written through licensed insurance agents. Contact your insurance agent to learn about lower-cost "grandfathering" options offered by the NFIP for properties being mapped into higher-risk areas for the first time.

If you do not have a mortgage, it is still recommended that you purchase flood insurance as most homeowner insurance policies do not provide coverage for damage due to flooding. For more information on flood insurance, visit the National Flood Insurance Program's website, www.floodsmart.gov.

Please contact the Town of Pendleton Building Department if you have any questions regarding this information.

Dave Gerber
Floodplain Administrator
Phone: 625-8833 ext. 15

