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FEMA Issues Revised Flood Insurance Rate Maps for Ontario County
Open House on Flood Risk and Insurance Scheduled for November 9, 2023

CANANDAIGUA, NY, October 24, 2023 — County, state and federal officials are working to reduce the effects of severe weather and natural disasters. On July 14, 2023, FEMA released new preliminary Flood Insurance Rate Maps (FIRMs) for Ontario County for public comment. The new maps give updated information about communities' flood risk and are used to identify areas that may require flood insurance coverage. The current effective paper maps for Ontario County were developed in the 1970s, 1980s and 1990s. Some areas show significant flood hazard changes when the new preliminary FIRMs are compared to the current effective paper maps.

FEMA, the New York State Department of Environmental Conservation (NYSDEC), and Ontario County officials invite residents to learn if they were affected and what actions can be taken to protect themselves. The Flood Risk and Insurance Open House will be held on:

Thursday, November 9, 2023
3:00 p.m. to 7:00 p.m.
Safety Training Facility
2914 County Road 48
Canandaigua, NY 14424

The Open House will not have a formal presentation. Residents can attend at any time between 3:00 p.m. and 7:00 p.m., for any length of time. At the Open House, residents will be able to talk one-on-one with FEMA representatives, to learn more about their flood risk, and to get information on potential changes to flood insurance rates and requirements. If you already have flood insurance, please bring a copy of your declaration page. Residents can see the new preliminary FIRMs compared to the old paper maps using the [Old Paper Effective vs. New](#)

[Digital Preliminary Data viewer](#). Residents and their site design professionals can also see more detailed information in the Flood Insurance Study (FIS) report and the preliminary versions of the FIRMs [here](#).

The previous FIRMs for Ontario County were paper maps dating from the 1970s, 1980s and 1990s. Because they will be available online, the new maps provide an additional level of transparency for residents. They also help community members make decisions about how to protect themselves from future flood events. The maps and FIS report are the basis for each community's floodplain management regulations.

Flooding is the number one natural disaster in the United States and Ontario County. From 1996 to 2023 a national flood database listed 56 flood events in Ontario County resulting in over \$20 million in damage. Community members should know their current flood risk and use the available tools and programs to make their property and community safer. Here are some important considerations in relation to the new preliminary FIRMs:

- Approximately 200 structures in Ontario County may no longer be in the high-risk flood zone, known as the Special Flood Hazard Area (SFHA), and are proposed to be removed from the new FIRM. If the building will be outside the high-risk flood zone on the new FIRM, flood insurance is no longer federally required. However, flood insurance is still recommended for both homeowners and renters.
- Close to 3,000 properties may be included in the SFHA for the first time and are proposed to be added to the new FIRM. This may lead to those affected property owners being required to buy flood insurance.
- Additionally, thousands of others will have either more of their properties included in the SFHA or have the flood elevation on their properties increase, most notably around Honeoye Lake, where the flood elevation is proposed to be almost 3 feet higher than the existing.
- FEMA does not reach out to individual property owners when the mapping affecting their properties is proposed to be changed.
- Mortgage lenders are free to require flood insurance for existing borrowers when the FIRMs become official. Lenders can send mortgagees a notice requiring they obtain flood insurance within 45 days. If the mortgagee does not comply, the mortgage company can obtain the insurance on behalf of the mortgagee and charge them for the chosen coverage.
- It is imperative that property owners visit [FEMA's website](#) or the map comparison [Old Paper Effective vs. New Digital Preliminary Data viewer](#) to check the status of their properties.

FEMA will soon advertise a formal 90-day appeal period, during which time property owners and residents can submit appeals based on technical or scientific information or comments on base map features to FEMA via their community officials. In the spring of 2024, FEMA will issue a Letter of Final Determination (LFD) to community officials after the 90-day appeal period has elapsed and FEMA has responded to all appeals and revised maps as warranted. The LFD signifies the start of a 6-month adoption/compliance period. At the end of the adoption/compliance period, the new digital FIRM and FIS report will become effective.

To request a reasonable accommodation (sign language, real-time captioning or other) to facilitate attendance at the Open House, please email Michael.Foley3@fema.dhs.gov or FEMA-CivilRightsOffice@fema.dhs.gov, or call (833) 285-7448, FEMA's Civil Rights Resource Line.

For more information on the FEMA Open House for Flood Risk and Insurance, please visit [Ontario County's dedicated webpage](#) for the event or contact the Ontario County Planning Department at 585-396-4455.

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