

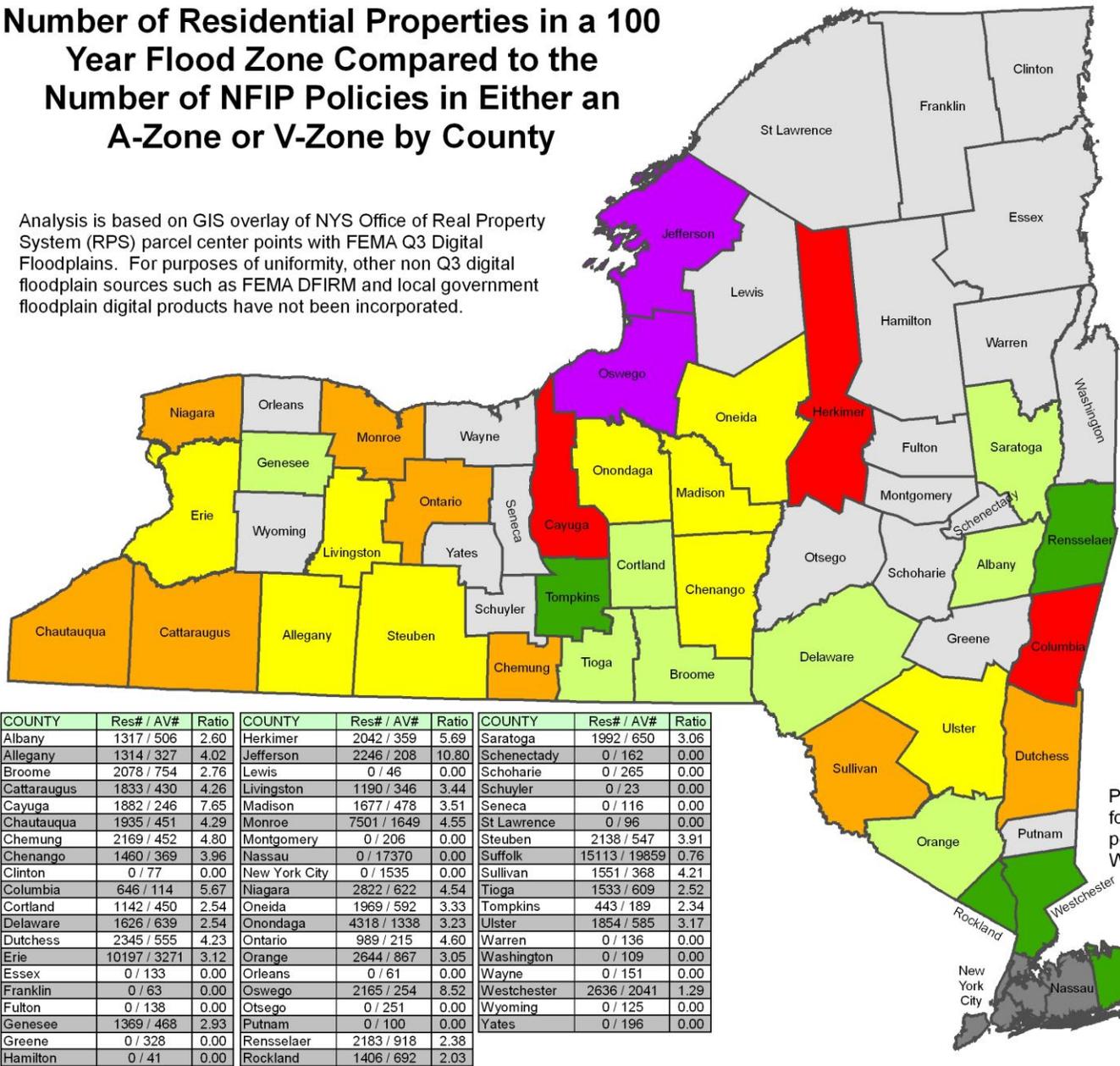
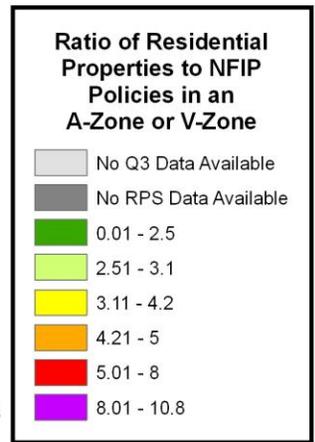
3.4.4 NFIP – RPS COMPARISON

This Section in Chapter 3 remains unchanged from the 2008 Hazard Mitigation Plan update. Limited staffing resources have prevented the NYS OEM from updating the maps to incorporate FEMA floodplain mapping that has occurred since the beginning of 2008. Even though the data has not been updated to reflect newer FEMA mapping and additional properties that now may lie within the 100-year flood plain it still provides an excellent general indication of the extent and distribution of a community's flood risk that is useful for mitigation planning.

Figure 3-75

Number of Residential Properties in a 100 Year Flood Zone Compared to the Number of NFIP Policies in Either an A-Zone or V-Zone by County

Analysis is based on GIS overlay of NYS Office of Real Property System (RPS) parcel center points with FEMA Q3 Digital Floodplains. For purposes of uniformity, other non Q3 digital floodplain sources such as FEMA DFIRM and local government floodplain digital products have not been incorporated.



A-Zones are areas inundated by 100-year flooding, for which no base flood elevations have been established.

V-Zones are areas inundated by 100-year flooding with velocity hazard (wave action); no base flood elevations have been determined

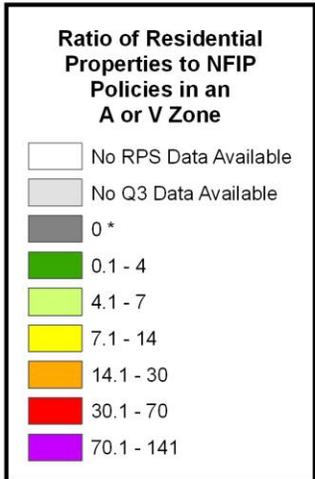
Parcel data not available for analysis in NYC, portions of Long Island and Westchester Counties.

COUNTY	Res# / AV#	Ratio	COUNTY	Res# / AV#	Ratio	COUNTY	Res# / AV#	Ratio
Albany	1317 / 506	2.60	Herkimer	2042 / 359	5.69	Saratoga	1992 / 650	3.06
Allengany	1314 / 327	4.02	Jefferson	2246 / 208	10.80	Schenectady	0 / 162	0.00
Broome	2078 / 754	2.76	Lewis	0 / 46	0.00	Schoharie	0 / 265	0.00
Cattaraugus	1833 / 430	4.26	Livingston	1190 / 346	3.44	Schuyler	0 / 23	0.00
Cayuga	1882 / 246	7.65	Madison	1677 / 478	3.51	Seneca	0 / 116	0.00
Chautauqua	1935 / 451	4.29	Monroe	7501 / 1649	4.55	St Lawrence	0 / 96	0.00
Chemung	2169 / 452	4.80	Montgomery	0 / 206	0.00	Steuben	2138 / 547	3.91
Chenango	1460 / 369	3.96	Nassau	0 / 17370	0.00	Suffolk	15113 / 19859	0.76
Clinton	0 / 77	0.00	New York City	0 / 1535	0.00	Sullivan	1551 / 368	4.21
Columbia	646 / 114	5.67	Niagara	2822 / 622	4.54	Tioga	1533 / 609	2.52
Cortland	1142 / 450	2.54	Oneida	1969 / 592	3.33	Tompkins	443 / 189	2.34
Delaware	1626 / 639	2.54	Onondaga	4318 / 1338	3.23	Ulster	1854 / 585	3.17
Dutchess	2345 / 555	4.23	Ontario	989 / 215	4.60	Warren	0 / 136	0.00
Erie	10197 / 3271	3.12	Orange	2644 / 867	3.05	Washington	0 / 109	0.00
Essex	0 / 133	0.00	Orleans	0 / 61	0.00	Wayne	0 / 151	0.00
Franklin	0 / 63	0.00	Oswego	2165 / 254	8.52	Westchester	2636 / 2041	1.29
Fulton	0 / 138	0.00	Otsego	0 / 251	0.00	Wyoming	0 / 125	0.00
Genesee	1369 / 468	2.93	Putnam	0 / 100	0.00	Yates	0 / 196	0.00
Greene	0 / 328	0.00	Rensselaer	2183 / 918	2.38			
Hamilton	0 / 41	0.00	Rockland	1406 / 692	2.03			

Figure 3-76

Number of Residential Properties in a 100 Year Flood Zone Compared to the Number of NFIP Policies in Either an A-Zone or V-Zone by Municipality

Analysis is based on GIS overlay of NYS Office of Real Property System (RPS) parcel center points with FEMA Q3 Digital Floodplains. For purposes of uniformity, other non Q3 digital floodplain sources such as FEMA DFIRM and local government floodplain digital products have not been incorporated.

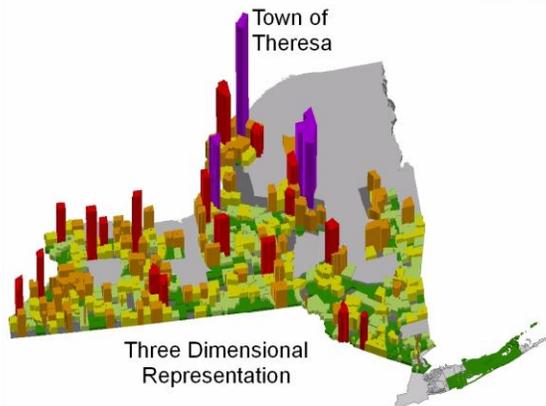
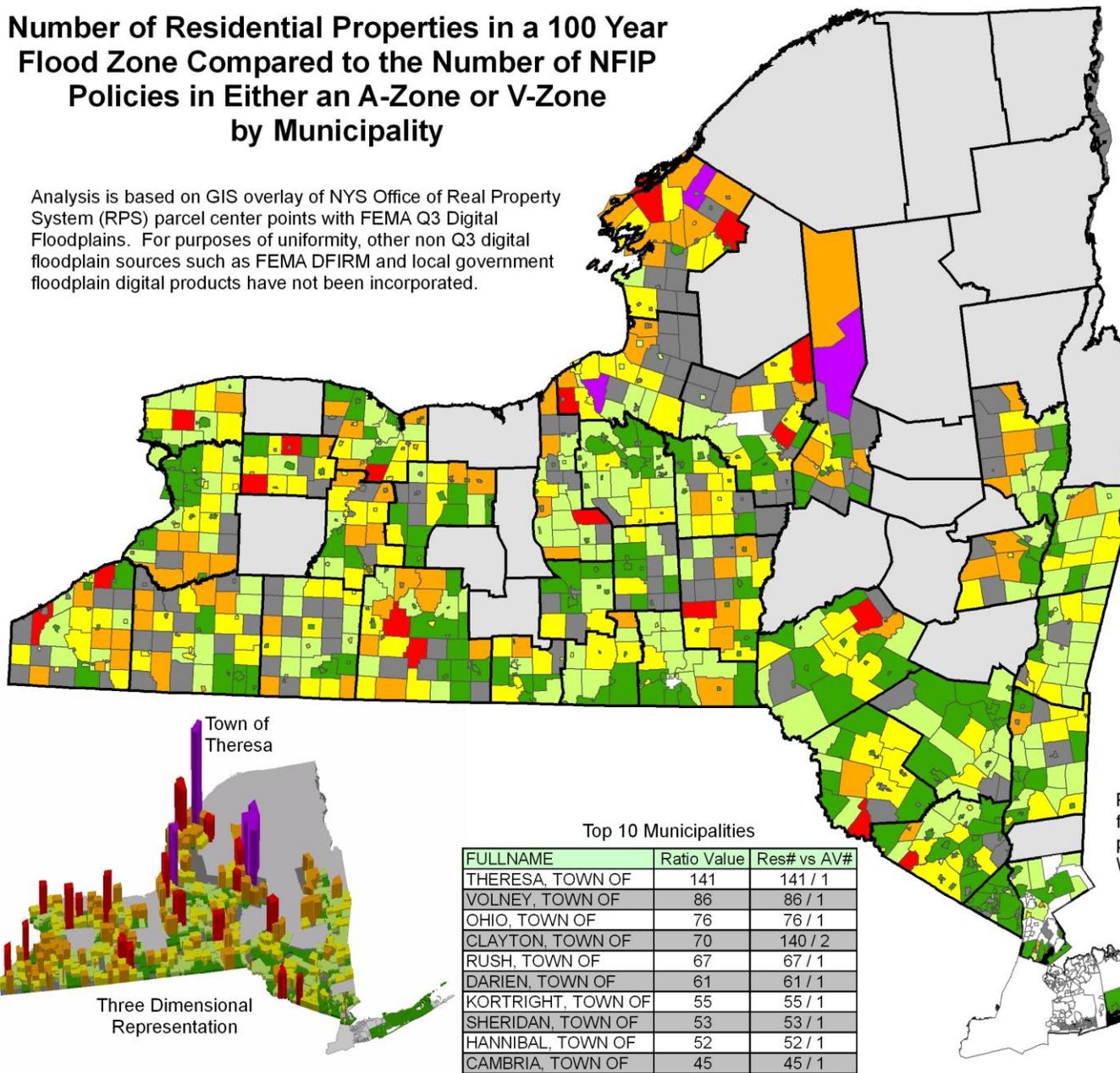


* Either has a value of 0 or, the municipality is not a part of the National Flood Insurance Program

A-Zones are areas inundated by 100-year flooding, for which no base flood elevations have been established.

V-Zones are areas inundated by 100-year flooding with velocity hazard (wave action); no base flood elevations have been determined

Parcel data not available for analysis in NYC, portions of Long Island and Westchester Counties.



Top 10 Municipalities

FULLNAME	Ratio Value	Res# vs AV#
THERESA, TOWN OF	141	141 / 1
VOLNEY, TOWN OF	86	86 / 1
OHIO, TOWN OF	76	76 / 1
CLAYTON, TOWN OF	70	140 / 2
RUSH, TOWN OF	67	67 / 1
DARIEN, TOWN OF	61	61 / 1
KORTRIGHT, TOWN OF	55	55 / 1
SHERIDAN, TOWN OF	53	53 / 1
HANNIBAL, TOWN OF	52	52 / 1
CAMBRIA, TOWN OF	45	45 / 1

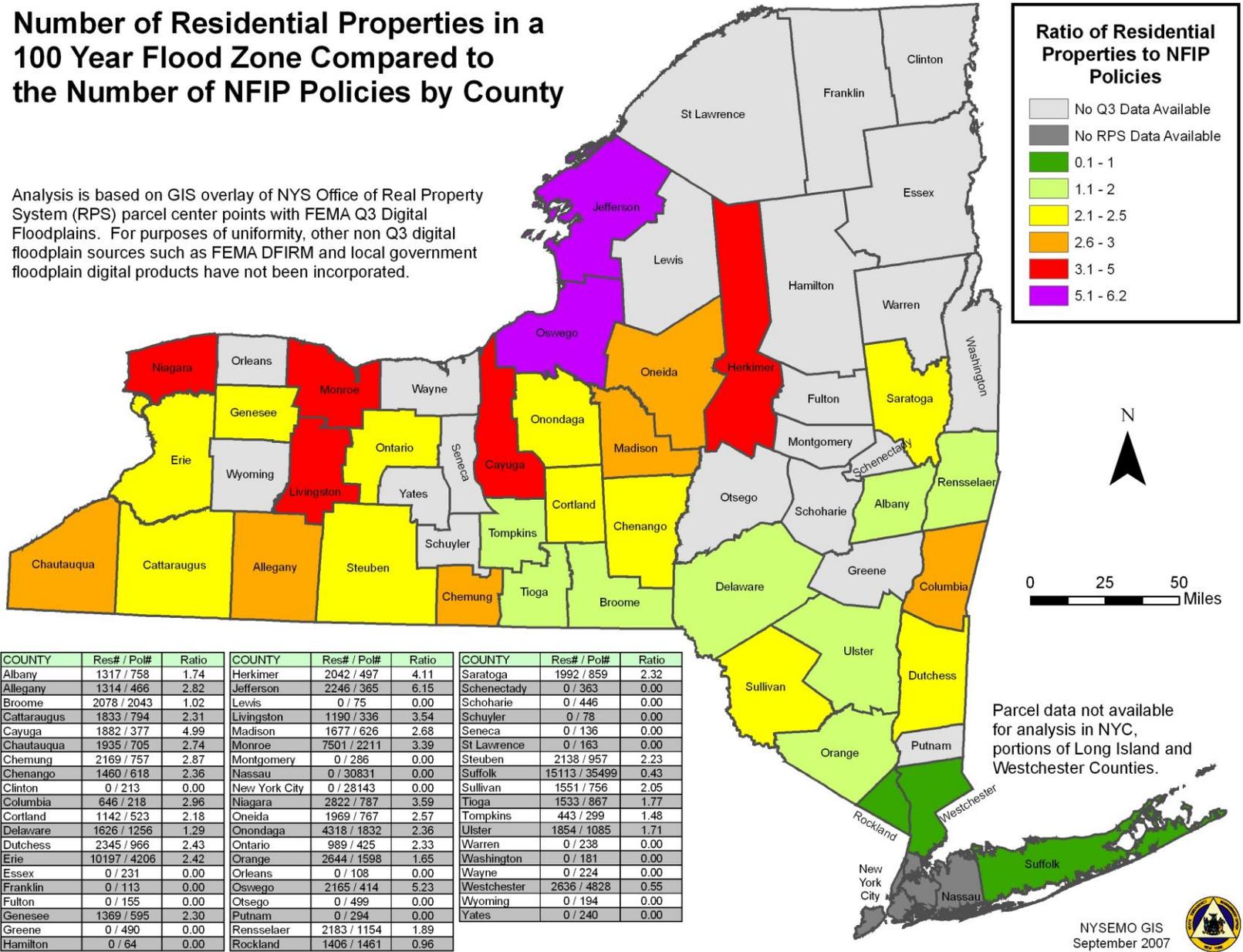
Figure 3-77

Number of Residential Properties in a 100 Year Flood Zone Compared to the Number of NFIP Policies by County

Analysis is based on GIS overlay of NYS Office of Real Property System (RPS) parcel center points with FEMA Q3 Digital Floodplains. For purposes of uniformity, other non Q3 digital floodplain sources such as FEMA DFIRM and local government floodplain digital products have not been incorporated.

Ratio of Residential Properties to NFIP Policies

- No Q3 Data Available
- No RPS Data Available
- 0.1 - 1
- 1.1 - 2
- 2.1 - 2.5
- 2.6 - 3
- 3.1 - 5
- 5.1 - 6.2



COUNTY	Res# / Pol#	Ratio	COUNTY	Res# / Pol#	Ratio	COUNTY	Res# / Pol#	Ratio
Albany	1317 / 758	1.74	Herkimer	2042 / 497	4.11	Saratoga	1992 / 859	2.32
Allegany	1314 / 466	2.82	Jefferson	2246 / 365	6.15	Schenectady	0 / 363	0.00
Broome	2078 / 2043	1.02	Leviss	0 / 75	0.00	Schoharie	0 / 446	0.00
Cattaraugus	1833 / 794	2.31	Livingston	1190 / 336	3.54	Schuyler	0 / 78	0.00
Cayuga	1882 / 377	4.99	Madison	1677 / 626	2.68	Seneca	0 / 136	0.00
Chautauqua	1935 / 705	2.74	Monroe	7501 / 2211	3.39	St Lawrence	0 / 163	0.00
Chemung	2169 / 757	2.87	Montgomery	0 / 286	0.00	Steuben	2138 / 957	2.23
Chenango	1460 / 618	2.36	Nassau	0 / 30831	0.00	Suffolk	15113 / 35499	0.43
Clinton	0 / 213	0.00	New York City	0 / 28143	0.00	Sullivan	1551 / 756	2.05
Columbia	646 / 218	2.96	Niagara	2822 / 787	3.59	Tioga	1533 / 867	1.77
Cortland	1142 / 523	2.18	Oneida	1969 / 767	2.57	Tompkins	443 / 299	1.48
Delaware	1626 / 1256	1.29	Onondaga	4318 / 1832	2.36	Ulster	1854 / 1085	1.71
Dutchess	2345 / 966	2.43	Ontario	989 / 425	2.33	Warren	0 / 238	0.00
Erie	10197 / 4206	2.42	Orange	2644 / 1598	1.65	Washington	0 / 181	0.00
Essex	0 / 231	0.00	Orleans	0 / 108	0.00	Wayne	0 / 224	0.00
Franklin	0 / 113	0.00	Oswego	2165 / 414	5.23	Westchester	2636 / 4828	0.55
Fulton	0 / 155	0.00	Otsego	0 / 499	0.00	Wyoming	0 / 194	0.00
Genesee	1369 / 595	2.30	Putnam	0 / 294	0.00	Yates	0 / 240	0.00
Greene	0 / 490	0.00	Rensselaer	2183 / 1154	1.89			
Hamilton	0 / 64	0.00	Rockland	1406 / 1461	0.96			

Parcel data not available for analysis in NYC, portions of Long Island and Westchester Counties.

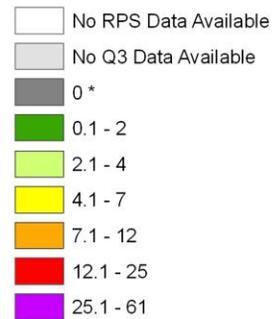


Figure 3-78

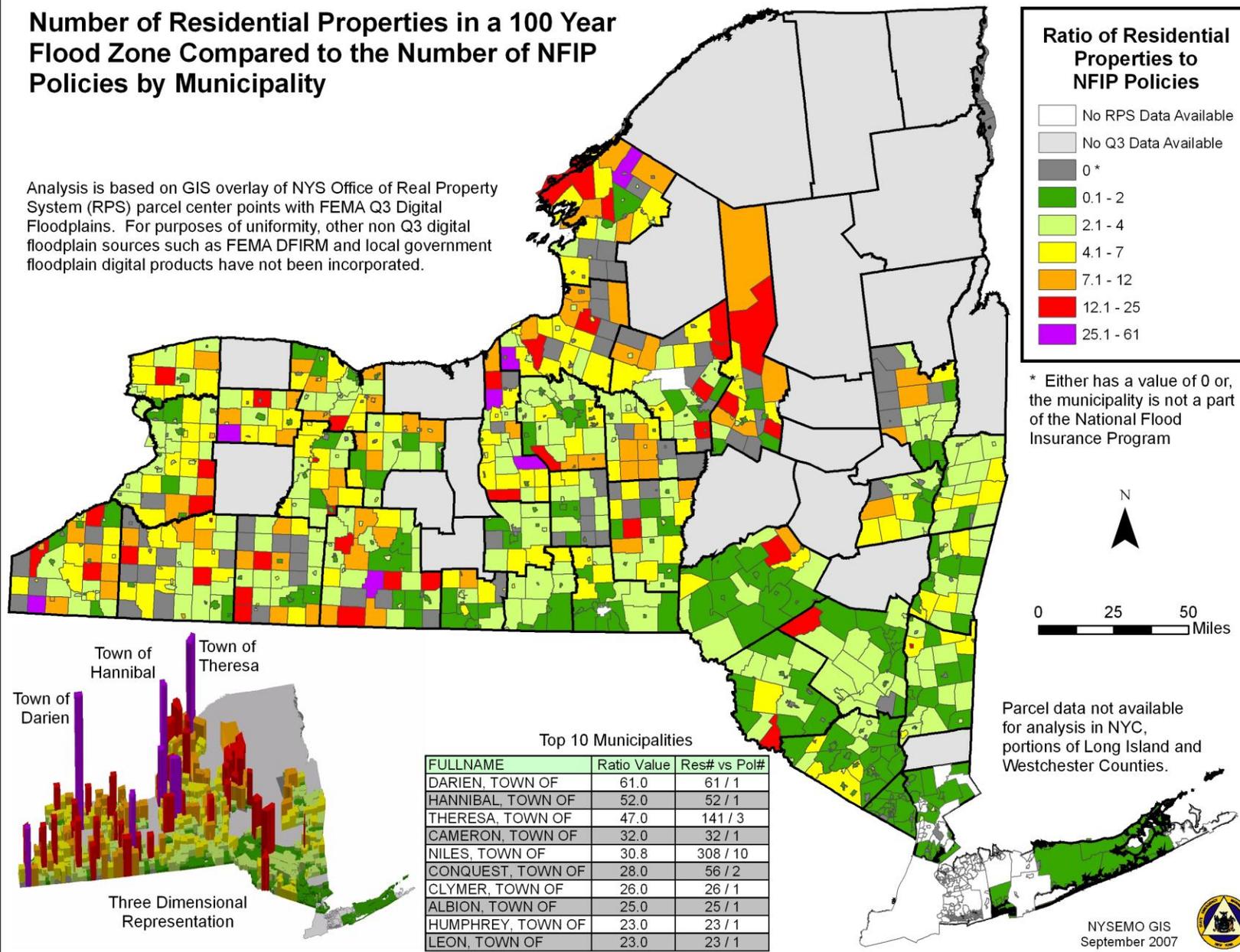
Number of Residential Properties in a 100 Year Flood Zone Compared to the Number of NFIP Policies by Municipality

Analysis is based on GIS overlay of NYS Office of Real Property System (RPS) parcel center points with FEMA Q3 Digital Floodplains. For purposes of uniformity, other non Q3 digital floodplain sources such as FEMA DFIRM and local government floodplain digital products have not been incorporated.

Ratio of Residential Properties to NFIP Policies



* Either has a value of 0 or, the municipality is not a part of the National Flood Insurance Program



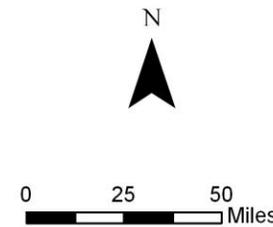
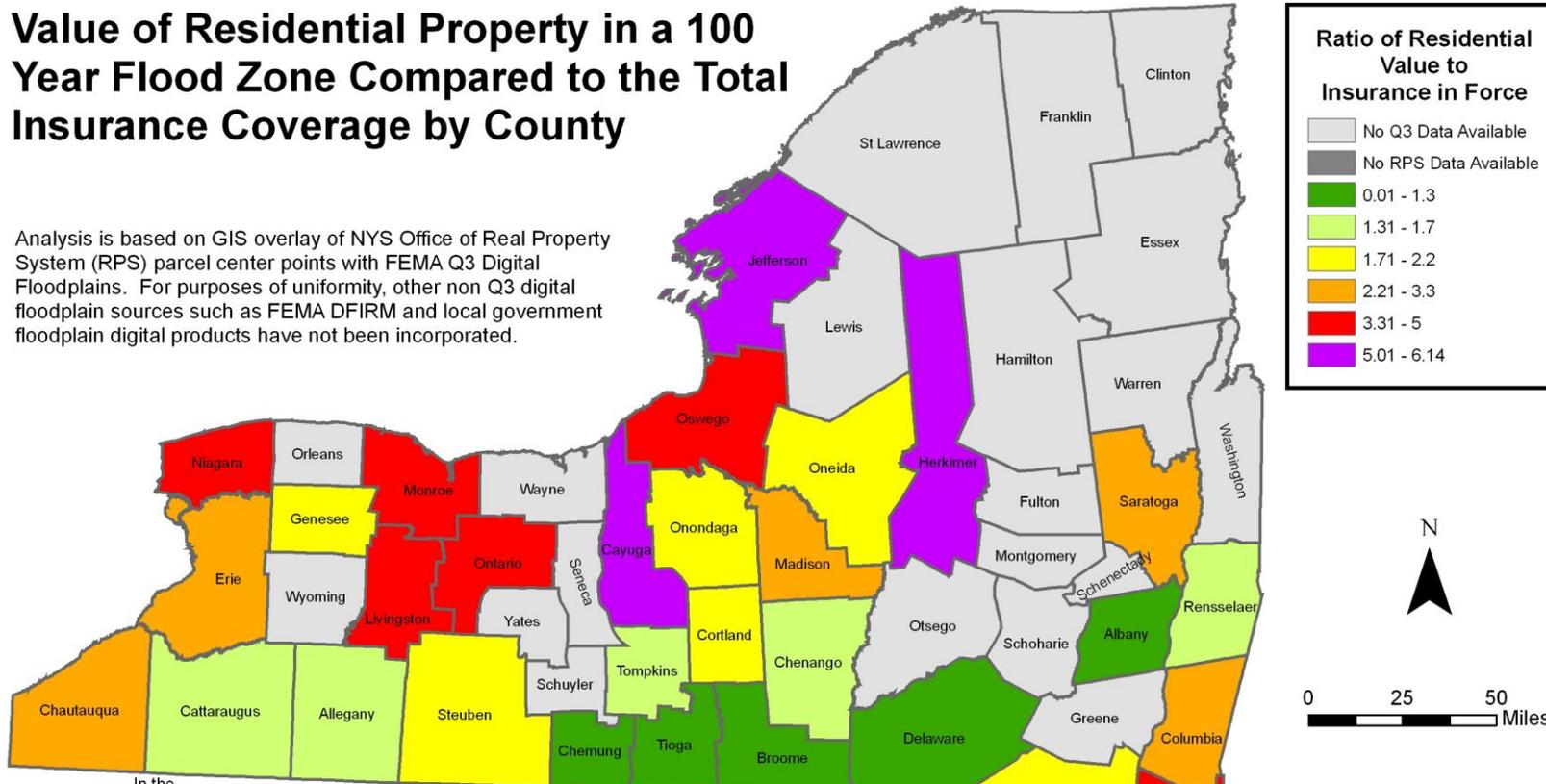
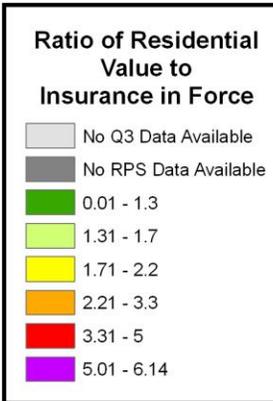
Top 10 Municipalities

FULLNAME	Ratio Value	Res# vs Pol#
DARIEN, TOWN OF	61.0	61 / 1
HANNIBAL, TOWN OF	52.0	52 / 1
THERESA, TOWN OF	47.0	141 / 3
CAMERON, TOWN OF	32.0	32 / 1
NILES, TOWN OF	30.8	308 / 10
CONQUEST, TOWN OF	28.0	56 / 2
CLYMER, TOWN OF	26.0	26 / 1
ALBION, TOWN OF	25.0	25 / 1
HUMPHREY, TOWN OF	23.0	23 / 1
LEON, TOWN OF	23.0	23 / 1

Figure 3-79

Value of Residential Property in a 100 Year Flood Zone Compared to the Total Insurance Coverage by County

Analysis is based on GIS overlay of NYS Office of Real Property System (RPS) parcel center points with FEMA Q3 Digital Floodplains. For purposes of uniformity, other non Q3 digital floodplain sources such as FEMA DFIRM and local government floodplain digital products have not been incorporated.



In the \$Millions			In the \$Millions			In the \$Millions		
COUNTY	Res Val / Ins	Ratio	COUNTY	Res Val / Ins	Ratio	COUNTY	Res Val / Ins	Ratio
Albany	160 / 134	1.21	Herkimer	296 / 50	5.95	Saratoga	333 / 131	2.55
Allegany	59 / 37	1.61	Jefferson	265 / 47	5.59	Schenectady	0 / 49	0.00
Broome	136 / 307	0.44	Lewis	0 / 8	0.00	Schoharie	0 / 67	0.00
Cattaraugus	132 / 92	1.44	Livingston	169 / 35	4.80	Schuyler	0 / 10	0.00
Cayuga	269 / 44	6.14	Madison	174 / 65	2.66	Seneca	0 / 18	0.00
Chautauqua	201 / 80	2.53	Monroe	1053 / 305	3.45	St Lawrence	0 / 19	0.00
Chemung	110 / 100	1.10	Montgomery	0 / 41	0.00	Steuben	206 / 113	1.82
Chenango	88 / 64	1.37	Nassau	0 / 7483	0.00	Suffolk	15284 / 9262	1.65
Clinton	0 / 34	0.00	New York City	0 / 5610	0.00	Sullivan	247 / 124	1.99
Columbia	135 / 43	3.13	Niagara	272 / 81	3.36	Tioga	114 / 99	1.16
Cortland	93 / 50	1.87	Oneida	181 / 100	1.82	Tompkins	70 / 45	1.55
Delaware	127 / 147	0.87	Onondaga	524 / 256	2.05	Ulster	395 / 192	2.05
Dutchess	715 / 204	3.51	Ontario	285 / 72	3.95	Warren	0 / 44	0.00
Erie	1263 / 503	2.51	Orange	690 / 271	2.54	Washington	0 / 23	0.00
Essex	0 / 37	0.00	Orleans	0 / 13	0.00	Wayne	0 / 31	0.00
Franklin	0 / 14	0.00	Oswego	196 / 52	3.78	Westchester	2523 / 1239	2.04
Fulton	0 / 19	0.00	Otsego	0 / 66	0.00	Wyoming	0 / 18	0.00
Genesee	103 / 50	2.06	Putnam	0 / 79	0.00	Yates	0 / 33	0.00
Greene	0 / 63	0.00	Rensselaer	204 / 150	1.36			
Hamilton	0 / 10	0.00	Rockland	612 / 336	1.82			

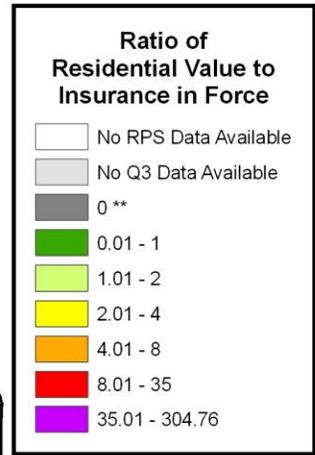
Parcel data not available for analysis in NYC, portions of Long Island and Westchester Counties.

Figure 3-80

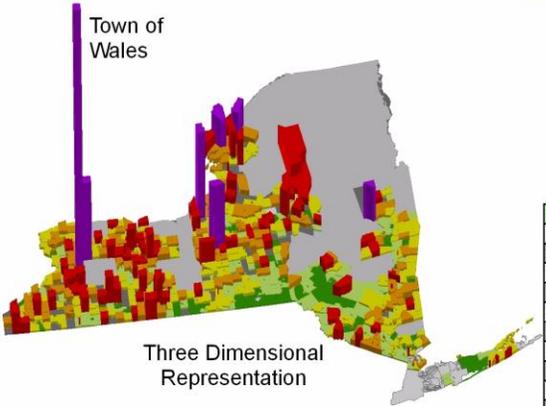
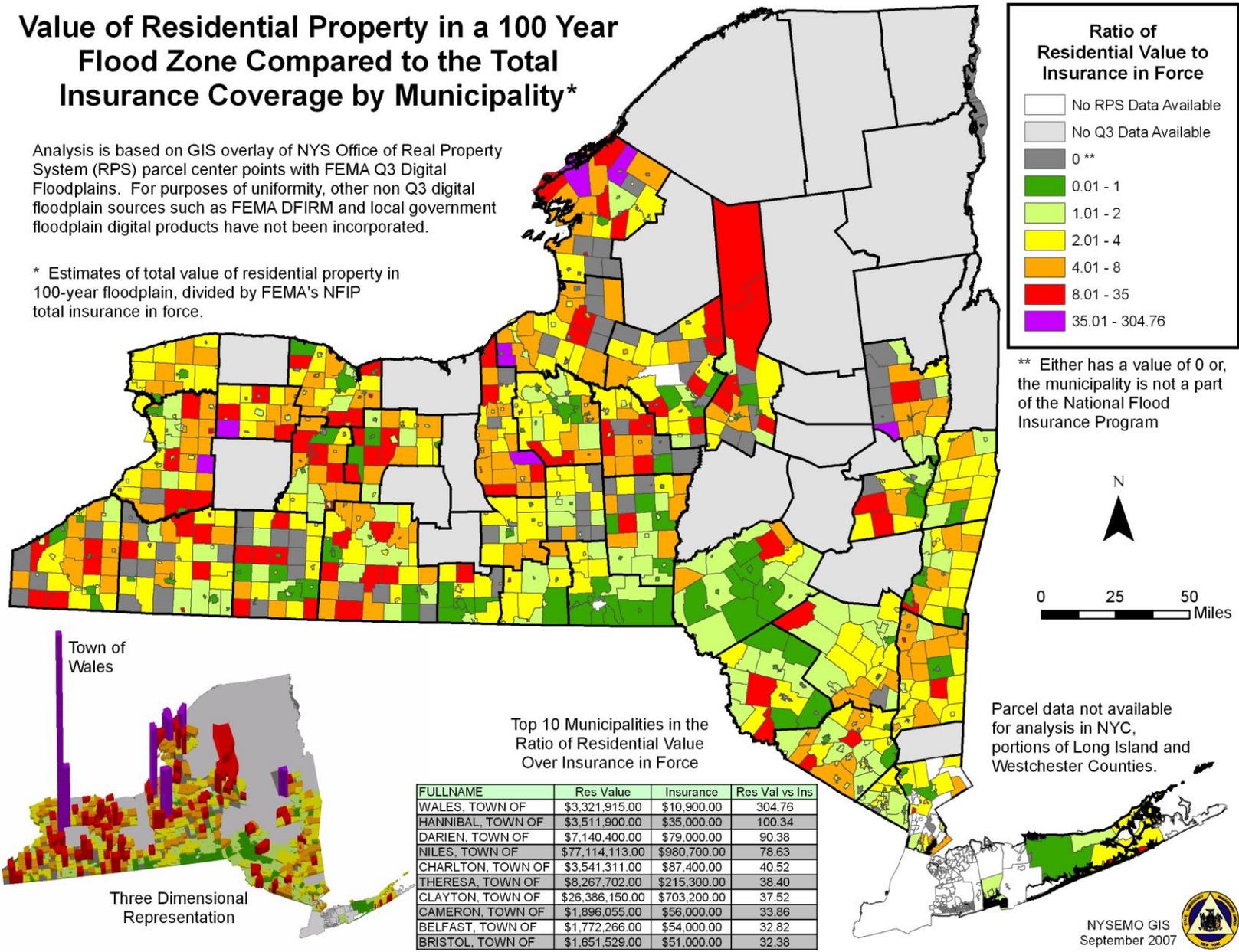
Value of Residential Property in a 100 Year Flood Zone Compared to the Total Insurance Coverage by Municipality*

Analysis is based on GIS overlay of NYS Office of Real Property System (RPS) parcel center points with FEMA Q3 Digital Floodplains. For purposes of uniformity, other non Q3 digital floodplain sources such as FEMA DFIRM and local government floodplain digital products have not been incorporated.

* Estimates of total value of residential property in 100-year floodplain, divided by FEMA's NFIP total insurance in force.



** Either has a value of 0 or, the municipality is not a part of the National Flood Insurance Program



Top 10 Municipalities in the Ratio of Residential Value Over Insurance in Force

FULLNAME	Res Value	Insurance	Res Val vs Ins
WALES, TOWN OF	\$3,321,915.00	\$10,900.00	304.76
HANNIBAL, TOWN OF	\$3,511,900.00	\$35,000.00	100.34
DARIEN, TOWN OF	\$7,140,400.00	\$79,000.00	90.38
NILES, TOWN OF	\$77,114,113.00	\$980,700.00	78.63
CHARLTON, TOWN OF	\$3,541,311.00	\$87,400.00	40.52
THERESA, TOWN OF	\$8,267,702.00	\$215,300.00	38.40
CLAYTON, TOWN OF	\$26,386,150.00	\$703,200.00	37.52
CAMERON, TOWN OF	\$1,896,055.00	\$56,000.00	33.86
BELFAST, TOWN OF	\$1,772,266.00	\$54,000.00	32.82
BRISTOL, TOWN OF	\$1,651,529.00	\$51,000.00	32.38

Parcel data not available for analysis in NYC, portions of Long Island and Westchester Counties.

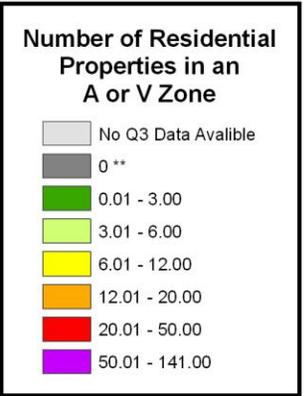
Figure 3-81

Residential Properties in an A-Zone or V-Zone by Municipality*

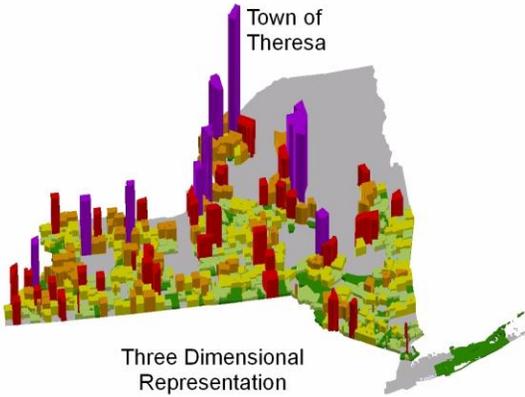
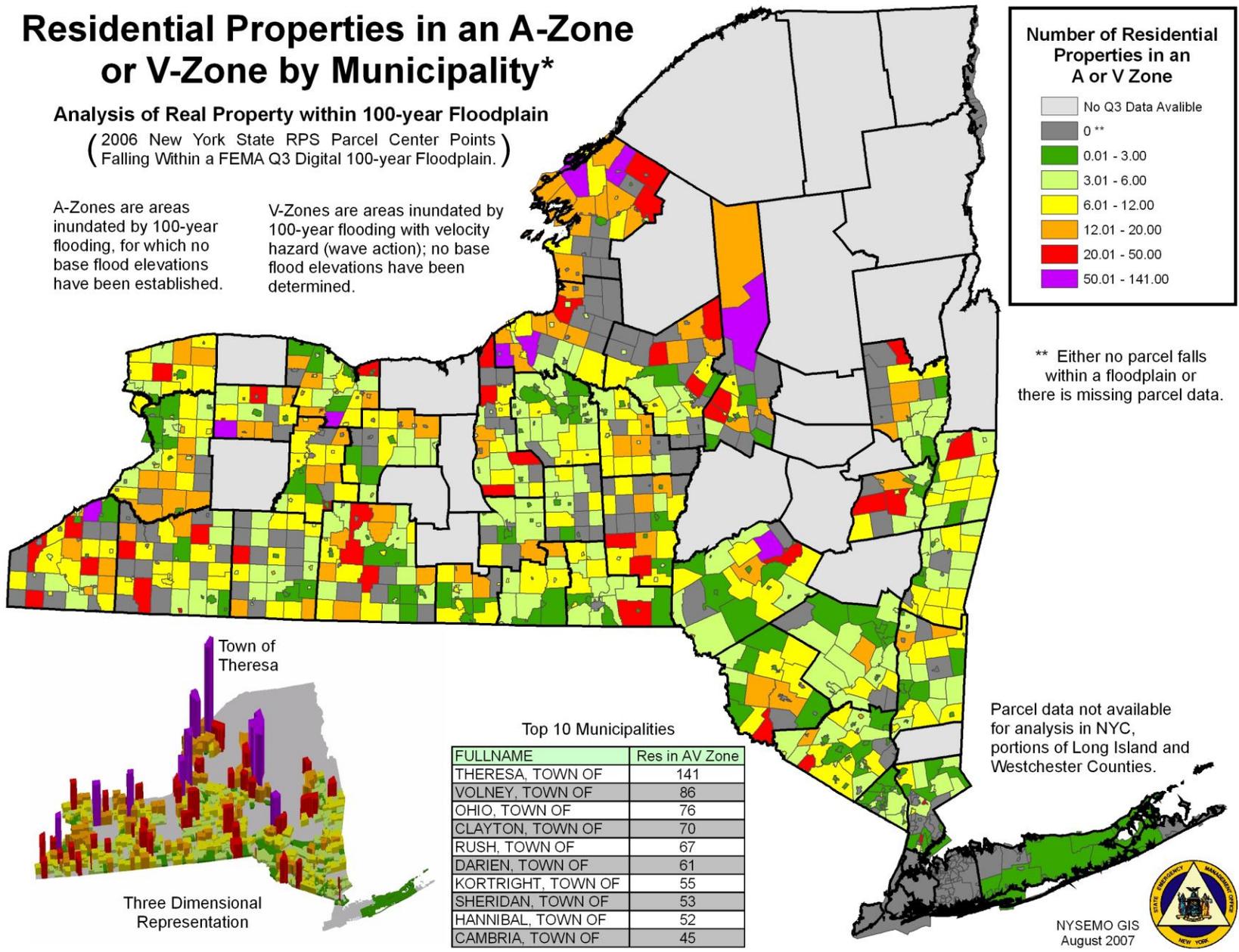
Analysis of Real Property within 100-year Floodplain
 (2006 New York State RPS Parcel Center Points
 Falling Within a FEMA Q3 Digital 100-year Floodplain.)

A-Zones are areas inundated by 100-year flooding, for which no base flood elevations have been established.

V-Zones are areas inundated by 100-year flooding with velocity hazard (wave action); no base flood elevations have been determined.



** Either no parcel falls within a floodplain or there is missing parcel data.



Top 10 Municipalities

FULLNAME	Res in AV Zone
THERESA, TOWN OF	141
VOLNEY, TOWN OF	86
OHIO, TOWN OF	76
CLAYTON, TOWN OF	70
RUSH, TOWN OF	67
DARIEN, TOWN OF	61
KORTRIGHT, TOWN OF	55
SHERIDAN, TOWN OF	53
HANNIBAL, TOWN OF	52
CAMBRIA, TOWN OF	45

Parcel data not available for analysis in NYC, portions of Long Island and Westchester Counties.

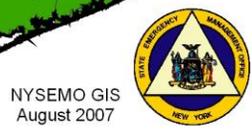
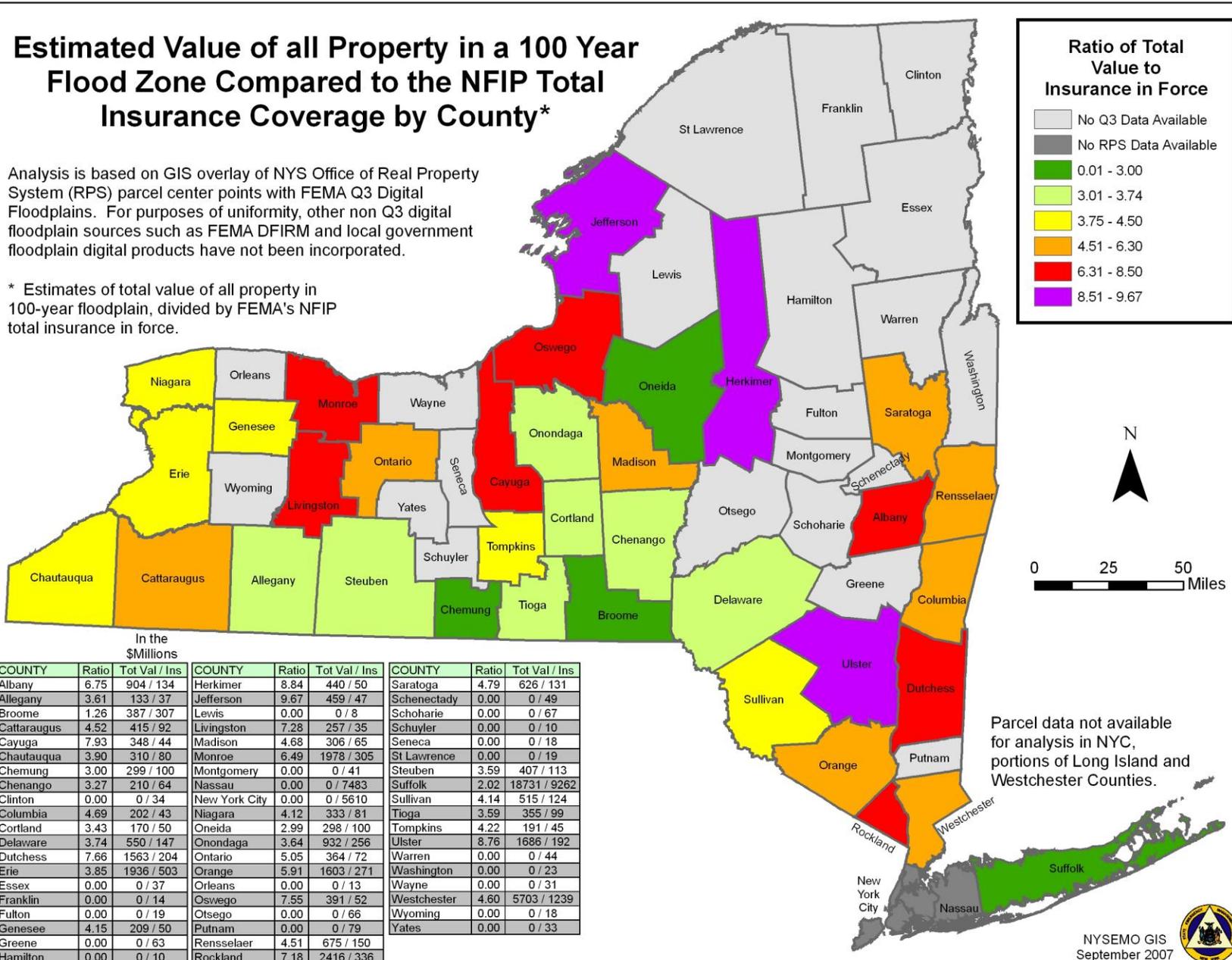


Figure 3-82

Estimated Value of all Property in a 100 Year Flood Zone Compared to the NFIP Total Insurance Coverage by County*

Analysis is based on GIS overlay of NYS Office of Real Property System (RPS) parcel center points with FEMA Q3 Digital Floodplains. For purposes of uniformity, other non Q3 digital floodplain sources such as FEMA DFIRM and local government floodplain digital products have not been incorporated.

* Estimates of total value of all property in 100-year floodplain, divided by FEMA's NFIP total insurance in force.



In the \$Millions					
COUNTY	Ratio	Tot Val / Ins	COUNTY	Ratio	Tot Val / Ins
Albany	6.75	904 / 134	Herkimer	8.84	440 / 50
Allegany	3.61	133 / 37	Jefferson	9.67	459 / 47
Broome	1.26	387 / 307	Lewis	0.00	0 / 8
Cattaraugus	4.52	415 / 92	Livingston	7.28	257 / 35
Cayuga	7.93	348 / 44	Madison	4.68	306 / 65
Chautauqua	3.90	310 / 80	Monroe	6.49	1978 / 305
Chemung	3.00	299 / 100	Montgomery	0.00	0 / 41
Chenango	3.27	210 / 64	Nassau	0.00	0 / 7483
Clinton	0.00	0 / 34	New York City	0.00	0 / 5610
Columbia	4.69	202 / 43	Niagara	4.12	333 / 81
Cortland	3.43	170 / 50	Oneida	2.99	298 / 100
Delaware	3.74	550 / 147	Onondaga	3.64	932 / 256
Dutchess	7.66	1563 / 204	Ontario	5.05	364 / 72
Erie	3.85	1936 / 503	Orange	5.91	1603 / 271
Essex	0.00	0 / 37	Orleans	0.00	0 / 13
Franklin	0.00	0 / 14	Oswego	7.55	391 / 52
Fulton	0.00	0 / 19	Otsego	0.00	0 / 66
Genesee	4.15	209 / 50	Putnam	0.00	0 / 79
Greene	0.00	0 / 63	Rensselaer	4.51	675 / 150
Hamilton	0.00	0 / 10	Rockland	7.18	2416 / 336
			Saratoga	4.79	626 / 131
			Schenectady	0.00	0 / 49
			Schoharie	0.00	0 / 67
			Schuyler	0.00	0 / 10
			Seneca	0.00	0 / 18
			St Lawrence	0.00	0 / 19
			Steuben	3.59	407 / 113
			Suffolk	2.02	18731 / 9262
			Sullivan	4.14	515 / 124
			Tioga	3.59	355 / 99
			Tompkins	4.22	191 / 45
			Ulster	8.76	1686 / 192
			Warren	0.00	0 / 44
			Washington	0.00	0 / 23
			Wayne	0.00	0 / 31
			Westchester	4.60	5703 / 1239
			Wyoming	0.00	0 / 18
			Yates	0.00	0 / 33

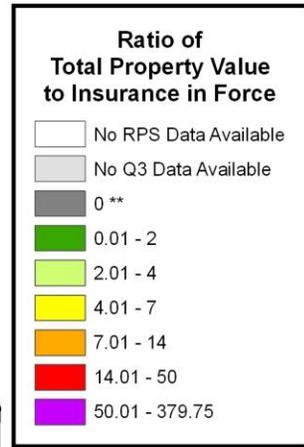
Parcel data not available for analysis in NYC, portions of Long Island and Westchester Counties.

Figure 3-83

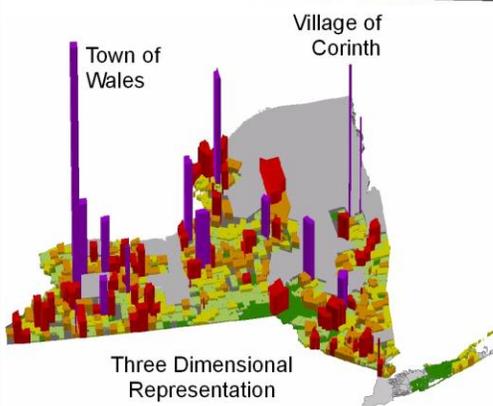
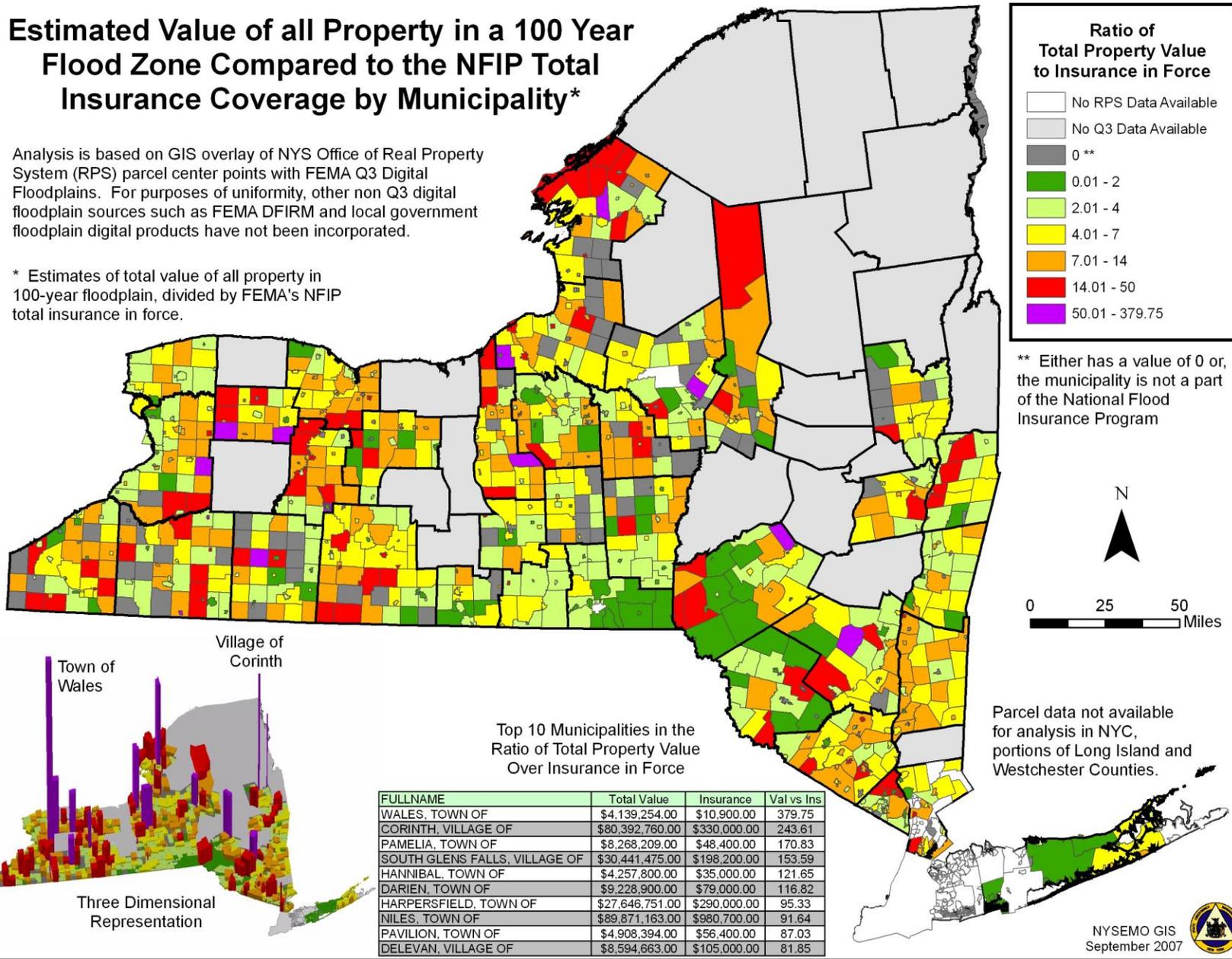
Estimated Value of all Property in a 100 Year Flood Zone Compared to the NFIP Total Insurance Coverage by Municipality*

Analysis is based on GIS overlay of NYS Office of Real Property System (RPS) parcel center points with FEMA Q3 Digital Floodplains. For purposes of uniformity, other non Q3 digital floodplain sources such as FEMA DFIRM and local government floodplain digital products have not been incorporated.

* Estimates of total value of all property in 100-year floodplain, divided by FEMA's NFIP total insurance in force.



** Either has a value of 0 or, the municipality is not a part of the National Flood Insurance Program



Top 10 Municipalities in the Ratio of Total Property Value Over Insurance in Force

FULLNAME	Total Value	Insurance	Val vs Ins
WALES, TOWN OF	\$4,139,254.00	\$10,900.00	379.75
CORINTH, VILLAGE OF	\$80,392,760.00	\$330,000.00	243.61
PAMELIA, TOWN OF	\$8,268,209.00	\$48,400.00	170.83
SOUTH GLENS FALLS, VILLAGE OF	\$30,441,475.00	\$198,200.00	153.59
HANNIBAL, TOWN OF	\$4,257,800.00	\$35,000.00	121.65
DARIEN, TOWN OF	\$9,228,900.00	\$79,000.00	116.82
HARPERSFIELD, TOWN OF	\$27,646,751.00	\$290,000.00	95.33
NILES, TOWN OF	\$89,871,163.00	\$980,700.00	91.64
PAVILION, TOWN OF	\$4,908,394.00	\$56,400.00	87.03
DELEVAN, VILLAGE OF	\$8,594,663.00	\$105,000.00	81.85

Parcel data not available for analysis in NYC, portions of Long Island and Westchester Counties.

Please see the NFIP – RPS Spreadsheet in Appendix 1