

## News Release

### FEMA Issues Revised Flood Insurance Rate Maps for Washington County, New York

*There will be three Open Houses on Flood Risk and Insurance on April 16, 17 and 18, 2024.*

WASHINGTON CO, NY – County, state and federal officials are working to reduce the effects of severe weather and natural disasters. On December 15, 2023, FEMA released preliminary Flood Insurance Rate Maps (FIRMs) for Washington County for public comments. The new maps give updated information about communities' flood risk. They are used to identify areas that may require flood insurance coverage. The current effective paper maps for Washington County were developed between the 1970s and 2000s. Some areas show major flood hazard changes when the new preliminary maps are compared to the current effective maps.

FEMA, the New York State Department of Environmental Conservation and Washington County officials invite residents to learn if the new maps affect them and what they can do take to protect themselves. The Flood Risk and Insurance Open Houses will be held:

**Tuesday, April 16, 2024**  
**5 to 8 p.m.**  
at the:  
**Bancroft Public Library**  
**181 S. Main St., Salem, NY 12865**

**Wednesday, April 17, 2024**  
**3 to 6 p.m.**  
at:  
**Whitehall Town Hall**  
**57 Skenesborough Drive, Whitehall, NY 12887**

**Thursday, April 18, 2024**  
**12 to 3 p.m.**  
at the:  
**Washington County Municipal Building B**  
**383 Broadway, Fort Edward, NY 12828**

The Open Houses will not have a formal presentation. Residents can attend any Open House for any length of time. At the meetings, residents can talk one-on-one with FEMA representatives. They can 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 also see preliminary versions of the Flood Insurance Study report and the FIRMs [here](#). They can see the updated preliminary maps compared to the old paper maps using the [Old Paper Effective vs. New Digital Preliminary Data viewer](#).

The past FIRMs for Washington County were paper maps that were made between 1970s and 2000s. Because they will be available online, the new maps provide an additional level of transparency. They also help community

members decide how to protect themselves from future flood events. The maps and FIS report are the basis for each community's floodplain management regulations.

Due to these map changes, some properties in Washington County may no longer be in the high-risk flood zone. This zone is known as the Special Flood Hazard Area. If the building will be outside the high-risk flood zone on the new FIRM, flood insurance is no longer federally required. Flood insurance is still recommended, for both homeowners and renters.

Some properties may be included in a high-risk flood zone for the first time. This may mean that those property owners must buy flood insurance. Flooding is the number one natural disaster in the United States. Community members should know their current flood risk and use the available tools and programs to make their property and community safer.

To request a reasonable accommodation (sign language, real-time captioning or other), please email [Michael.Foley3@fema.dhs.gov](mailto:Michael.Foley3@fema.dhs.gov) or [FEMA-CivilRightsOffice@fema.dhs.gov](mailto:FEMA-CivilRightsOffice@fema.dhs.gov), or call (833) 285-7448, FEMA's Civil Rights Resource Line.

To learn more or to access the flood maps, visit FEMA's Flood Map Service Center at [msc.fema.gov](https://msc.fema.gov). Visit [floodsmart.gov](https://floodsmart.gov) to learn about flood insurance. You may also contact a map specialist at the FEMA Mapping and Insurance eXchange (FMIX) at (877) 336-2627 or [FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov).

For Open House questions, reach out to our outreach lead, Jenny Gutierrez, at [jennifer.gutierrez@associates.fema.dhs.gov](mailto:jennifer.gutierrez@associates.fema.dhs.gov).

## Talking Points

### Overarching Messages

- Residents and community members deserve to be informed. Everyone must know their risk, know their role, and act to reduce their risk.
- Through flood studies and updated maps, communities are getting more precise information about the flood risks where they live and work.
- Share this information with your friends and neighbors. Know your flood risk and have a plan before a flood or storm event affects your community. Contact your local floodplain administrator and visit <https://msc.fema.gov/portal/home>, <https://www.fema.gov/flood-insurance> and <http://www.floodsmart.gov> to learn more about flood risk and how to prepare.

### Mapping Information

FEMA's Flood Map Service Center website is a great source for information. The site includes all of FEMA's flood maps and data. It also has fact sheets about flood insurance; Risk Mapping, Assessment, and Planning; ways to mitigate flood risk; and related information.

- Map specialists at the FEMA Mapping and Insurance eXchange (FMIX) are also a great resource. They can be reached at (877) 336-2627 or [FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov).
- The <https://msc.fema.gov/portal/home> website has a map viewer. It gives residents a way to view the maps that affect their specific location.
- Residents can see the updated preliminary maps compared to the old paper maps using the [Old Paper Effective vs. New Digital Preliminary Data viewer](#).
- If you feel your property is at risk of flooding, you can still buy flood insurance, no matter what FEMA flood zone it is in.

### Flood Insurance

- Flood insurance requirements are based on current effective Flood Insurance Rate Maps (FIRMs).
- Flood insurance is available through the National Flood Insurance Program (NFIP), a federally underwritten program. You can buy it through licensed insurance agents. To learn more about flood insurance, visit the NFIP website at <https://www.fema.gov/flood-insurance> and <http://www.floodsmart.gov>.
- The NFIP provides flood insurance in more than 22,000 communities across the nation. These communities have agreed to adopt and enforce strong floodplain management regulations.
- FEMA recommends that all residents and business owners buy flood insurance to help protect their financial investments.
- Knowing where and when map changes are occurring will help community members know their best insurance options. Preliminary FIRMs can be found at <https://msc.fema.gov/portal/home>.

## Open House Frequently Asked Questions

### What changes will we see on the new Flood Insurance Rate Map (FIRM)?

Some buildings may be included in the high-risk area for the first time. This area is known as a Special Flood Hazard Area (SFHA). However, some buildings may no longer be in the SFHA.

- If the building is currently mapped in an SFHA but will be outside the SFHA on the new FIRM, flood insurance is no longer federally required. Flood insurance is still recommended, for both homeowners and renters.
- Mortgage companies or lenders may still require you to buy flood insurance.

### Can I view my home on the new preliminary FIRM before the Open House?

Yes. You can view an address on the preliminary map at <https://msc.fema.gov/fmcy>. You can also see the updated preliminary maps compared to the old paper maps using the [Old Paper Effective vs. New Digital Preliminary Data viewer](#). Call the FEMA Mapping and Insurance eXchange (FMIX) at 877-336-2627 to get specific details about your location.

### Who should attend the Flood Risk Open House?

Everyone should attend a Flood Risk Open House, especially if:

- Your property is currently mapped within an SFHA.
- Your property is newly mapped within an SFHA.
- You currently have flood insurance.
- You are not sure or want to learn more.

If you are unsure of your flood risk, you can view the preliminary FIRM at <https://msc.fema.gov/fmcy>. You can also call the FMIX at 877-336-2627.

### What happens at the Flood Risk Open House?

Property owners can meet one-on-one with FEMA representatives. They will discuss the preliminary FIRM updates. They can also ask and answer questions about flood insurance.

### Do I have to stay at the Open House for the entire time?

No. You can drop in at any time between the hours listed. Plan to spend about an hour at the Open House to get the details you need. The Open House is set up so you can move between information stations. You may choose which stations or experts to visit.

## What should a homeowner bring to the Flood Risk Open House?

Bring an address to learn more about that property's flood risk. A current flood insurance policy or elevation certificate may give you more specific details about your flood insurance options.

## Do I have to buy flood insurance?

Flood insurance rates are determined in part by the FIRM that is in effect at the time.

- If the new preliminary FIRM shows your property in a high-risk flood area, and you have a mortgage through a government-backed lender:
  - You must buy flood insurance.
  - This is required once the preliminary FIRM goes into effect.
- There is time—updated maps are planned to go into effect in 2025.
- Wherever it rains, it can flood. Buying flood insurance is a good idea for property owners and renters, even in low-risk areas.

## Can I buy insurance at the Open House?

No. Flood insurance is available through the National Flood Insurance Program (NFIP). The NFIP is a federally underwritten program. You can buy an NFIP policy through any state-licensed property and casualty insurance agent. A specialized agent provides insurance options; they can help you decide which is best for you. Find an agent at [FloodSmart.gov](https://www.floodsmart.gov).

## Can I change the new maps?

You can formally appeal information that is on the new maps. The Open House is a great place to learn more about the appeal process. This includes how to file an appeal or comment. If you cannot attend the Open House, your local floodplain manager's office is a great place to find out more about comments or appeals. You can learn more about the process [here](#).