

## 2.4 - National Flood Insurance Program (NFIP) Participation

As of December 12, 1998 there were three NFIP policies in place in the Town of Arcade and 27 in the village. All three of the policies held in the town are in the FIRM's A-Zone. Over half of the policies (15 of 27) in the village fall within the A-Zone. Table 1 provides a summary of NFIP policy and claim information for the village and town.

Table 1

<b>NFIP Policy and Claims for Arcade, New York as of Dec. 12, 1998</b>					
	<b>Total Policies</b>	<b>Total Premium</b>	<b>Coverage Total</b>	<b>Claims Since 1978</b>	<b>Total \$ Issued Since 1978</b>
Village	27	\$ 11,304.00	\$ 1,865,200.00	25	\$ 228,218.00
Town	3	\$ 1,324.00	\$ 132,500.00	3	\$ 767.00

Source: Insurance Services Office, Inc., 1999

Since 1978, there have been three claims for damages in the town for \$767 and 25 in the village for \$228,218. Thirteen of the claims in the village were made between November 4, 1998 and December 2, 1998. It is likely that the majority (if not all) of the claims were a result of the June 26, 1998 flood. The total premium paid for the three policies in the town in 1998 was \$1,324, providing \$132,500 in coverage.

As of June 1999, there are five structures in the village that have experienced repetitive losses as a result of flooding. There are no repetitive loss structures in the town at this time. Of the five repetitive loss structures in the village, four filed claims after the June 22, 1989 and June 26, 1998 floods. The remaining repetitive loss structure also filed a claim after the June 26, 1998 flood; however, the previous claim was filed following the January 19, 1996 flood which was due to excessive snowmelt.

## 3. - Planning Process

This plan is a result of the work done by the Arcade Flood Mitigation Planning Committee and its subcommittees. The Committee was comprised of representatives from public agencies, businesses, and private citizens.

Coordination between a number of agencies at the local, county, regional, state, and federal levels along with private interests was initiated to insure that the issues affecting both residents and businesses in Arcade would be included in the development of the flood mitigation action plan.

Three subcommittees were also formed to address critical aspects of the flood mitigation action plan: Public Outreach/Participation Subcommittee (POPS), Flood Hazard Assessment Subcommittee (FHAS), and the Flood Solutions Development Subcommittee (FSDS).

The Committee and sub-committees met monthly beginning in December 1998. This section describes the work done cooperatively by multiple agencies at the meetings, activities done to

insure public awareness and participation, and the process by which the plan was reviewed and amended.

### **3.1 – Arcade Flood Mitigation Planning Committee and Sub-Committee Meetings**

The documentation provided below offers a brief synopsis of each meeting held by the Committee and the POPS, FHAS, and FSDS. The Village of Arcade’s Superintendent of Public Works took attendance and notes for each meeting.

#### Full Committee

*December 18, 1998* – The Committee held its initial meeting to discuss the overall purpose of the plan (including preliminary goals and objectives) and begin developing a process to involve the public and identify flood hazard areas.

It was decided that a Public Outreach and Participation Subcommittee (the POPS) and a Flood Hazard Assessment Subcommittee (the FHAS) would be formed and each member of the Committee present chose to work on one of the two subcommittees.

*January 15, 1999* – A review of actions by the POPS at their initial meeting was presented to the Committee. The goals and objectives of the flood mitigation action plan were discussed along with possible action steps and the progress of the planning process.

*February 19, 1999* – The Committee reviewed the progress of the POPS and FHAS and a check on the planning process, and further discussion of the goals and objectives of the plan took place. An identification of critical facilities followed along with possible action steps for making flood information readily accessible to residents, businesses, and others.

*March 19, 1999* – The responses from the residential/agricultural survey developed by the POPS were given to the G/FLRPC for tabulation and analysis. A copy of the POPS’s commercial/industrial survey was shown to the Committee for review and comments. Public information meetings, as suggested by the POPS, were also discussed. The data collected by the FHAS were reviewed and the Committee explored other possible sources of data collection.

*April 16, 1999* – A discussion of several warning systems to be used in the event of a flood was given and the relevance of each one to Arcade followed. An initial draft of the basemap showing the floodway, floodplain, municipal boundaries, roads, and hydrography was reviewed. The Committee also reviewed the work done by the subcommittees.

*May 21, 1999* – The Committee decided that the work of the POPS was complete and that the Committee at its monthly meetings would handle any additional public outreach and participation activities. The activities of the FHAS were discussed and that the work of that subcommittee would be completed following its next meeting.

*June 18, 1999* – The Committee decided that for the month of July, it, the FHAS, and the POPS would be combined to form the Flood Solutions Development Subcommittee (FSDS). A draft of the flood mitigation action plan was distributed for comments and review to the Committee members present with additional copies to be sent to members not able to attend.

A copy of the *Flood Solutions Worksheet* developed by the Southern Tier Central Regional Planning and Development Board was distributed for the upcoming FSDS meeting.

### Flood Hazard Assessment Subcommittee

*January 7, 1999* – The FHAS inventoried existing reports, studies, and data that was available from federal, state, county, and local agencies and departments. Also reviewed was existing work underway by the Wyoming County SWCD and the NRCS. A survey of structural elevations in the village and town was considered and deemed a worthwhile task provided that funding was available.

*February 25, 1999* – The topics addressed included the surveying of structures at various locations throughout Arcade and damage to the Arcade & Attica Railroad as a result of the past summer's flooding and other floods.

The number and location of structures to be surveyed for ground elevation and first floor elevation was clarified and damage to tracks owned by the Arcade & Attica Railroad was discussed along with action steps for alleviating similar damage in the future.

*March 25, 1999* – The primary focus of the meeting was the identification and surveying of structures that have been repeatedly damaged by flooding (according to the surveys) and the use of this data to the Committee in determining appropriate action steps to mitigate damages due to flooding.

Aerial photos of the village and town from 1963, 1974, 1985, and 1990 were provided by the Wyoming County SWCD and the members present identified areas where Cattaraugus and Clear Creeks and their tributaries had diverged from their previous course, new development had occurred, and flooding problems were persistent.

*April 23, 1999* – The FHAS reviewed proposed structures to be surveyed in the village and town. Revisions to the list were made and were approved for submission to Douglas C. Myers Professional Land Surveyor, P.C.

*May 28, 1999* – The critical facilities in the village and town were finalized and placed on a draft map for digitization in the GIS. Areas flooded during the June 26, 1998 flood, but not shown on the FIRM, were delineated and placed on the draft map for approval at the June 18 meeting of the Committee.

## Public Outreach/ Participation Subcommittee (POPS)

*January 14, 1999* – The POPS addressed the issues of educating property owners on the NFIP, developing surveys to address flood damage from the previous summer, and providing the *Arcade Herald* with information on the flood mitigation action plan and planning process.

*January 22, 1999* – The meeting focused on the NFIP and raising awareness of its benefits to homeowners. The meeting served as an informational session on the NFIP and the pros and cons of the program were discussed. The residential/agricultural and commercial/industrial surveys were developed.

*February 11, 1999* – It was announced that the residential/agricultural surveys had been sent and that the commercial/industrial survey would also be mailed shortly. The POPS carried on the planning of informational meetings regarding flood insurance, contacting local newspapers concerning the plan, and other possible meetings and topics for the future.

*March 11, 1999* – There was a review of the commercial/industrial survey and the survey was sent to local businesses. Further preparation for the public information meetings was carried out as was continuing communication with local newspapers.

*April 8, 1999* – Dates and venues for three public participation meetings in May was finalized and announced to the local press. A flier for the meetings was produced, comments were made, and the flier was to be distributed after a review by the Committee. Presentations for the meetings were developed and passed on for review by the Committee.

## Flood Solutions Development Subcommittee (FSDS)

*July 16, 1999* – The comments and revisions of the draft report were submitted and the additional flooded areas of the June 26, 1998 flood were finalized. Proposed streambank erosion remediation projects in the village and town were presented by the Wyoming County SWCD. Many of the proposed projects were determined to have a positive impact on flooding in Arcade.

*July 23, 1999* – The FSDS worked through the *Flood Solutions Worksheet* and discussed the full range of possible action steps and solutions to the flooding problems in Arcade. The flood solution recommendations provided in this plan are the outcome of not only this meeting and the previous FSDS meeting, but the diligent efforts of the Committee and the other two subcommittees.

### **3.2 – Coordination among Relevant Agencies**

The Arcade Flood Mitigation Planning Committee included members from various municipal departments and local businesses. Present on the Committee from the Village of Arcade were the Superintendent of Public Works, Clerk, and board members.

Town of Arcade employees and officials on the Committee included the Highway Superintendent, Zoning Enforcement Officer, and town council members. Others from the

village and town who regularly attended meetings included a representative of local merchants, an insurance agent, realtor, surveyor, and the general manager of the Arcade & Attica Railroad.

Representing relevant agencies from Wyoming County were the County Planner, Director of the Soil and Water Conservation District, and Emergency Services Coordinator. Also present were planners from the Genesee/Finger Lakes Regional Planning Council.

The regional Water Program Specialist represented the NYS Department of Environmental Conservation (DEC) and the Regional Director attended Committee meetings for the NYS Emergency Management Office (SEMO).

Participants from the various agencies participated in the planning process by providing assistance in their area of expertise, collecting and disseminating data and information to the Committee and sub-committees, reviewing draft versions of the plan, and investigating solutions to the flooding problems in Arcade.

Other individuals from municipal and county agencies were also invited to serve on the Committee but were unable to attend meetings. In addition, staff from the Army Corps of Engineers' Buffalo Office was also contacted for assistance. Table 2 below lists the various agencies, departments, and interests represented on the Committee.

Table 2

<b>Agencies Represented in the Arcade Flood Mitigation Planning Process</b>
Village of Arcade
Town of Arcade
Arcade Merchants
Wyoming County Department of Economic Development and Planning
Wyoming County Soil & Water Conservation District
Wyoming County Emergency Management Office
Genesee/Finger Lakes Regional Planning Council
NYS Department of Environmental Conservation - Region 9
NYS Emergency Management Office
US Department of Agriculture - Natural Resources Conservation Service
US Army Corps of Engineers

### 3.3 – Public Involvement and Outreach

The Committee and, in particular, the Public Outreach/Participation Subcommittee focused on increasing residents' awareness of the flood mitigation action plan and planning process and solicited input from residents regarding the extent of previous flooding and possible solutions.

In early March 1999, a survey was sent to residents and businesses requesting information regarding past flooding. The survey included questions pertaining to past flooding, source of floodwater and proximity to creeks, depth of water on property, and damage to property among others. Copies of the residential/agricultural and commercial/industrial surveys are included in Appendix A.

Of the nearly 1200 residential/agricultural surveys sent, over one-third were returned. Due to such a high response rate, the survey served as an invaluable resource in identifying areas susceptible to flooding not shown on the Flood Insurance Rate Map (FIRM). A large percentage of the commercial/industrial surveys were also returned.

In May 99, the Village and Town of Arcade sent a flier to residents publicizing three events regarding the flood mitigation action plan, planning process, and National Flood Insurance Program. Two of the events were informational meetings. A copy of the flier is provided in Appendix B.

The first informational meeting was held on May 5 and utilized displays and a short presentation by the Genesee/Finger Lakes Regional Planning Council to introduce the planning process to residents. A question and answer session followed in which residents voiced their opinions and concerns regarding the flood mitigation action plan and received feedback from Committee members.

The local school district (Pioneer Central School District) held its annual fair on May 8 and the Village of Arcade's booth included a video of the previous summer's severe flooding (June 26, 1998) and several informational displays on the flood mitigation action plan for the village and town. Representatives from the Committee were available to answer questions and provide insight into the planning process.

At both the May 5 public information meeting and the Pioneer Community School Fair there were copies of the survey available for residents and businesses to complete if they had not done so already. In addition, blank notecards were available for persons wanting to leave comments or suggestions for the Committee to review at future meetings.

The third event was a flood insurance informational meeting organized by the Arcade-Knight Agency and the Independent Insurance Agency of New York. A representative from the NFIP gave a presentation and answered questions regarding the program.

As stated earlier, very few homeowners in Arcade are enrolled in the NFIP. It was hoped that this presentation would increase residents' awareness of the benefits available through the NFIP and induce more property owners into purchasing coverage through the NFIP.

Local newspapers in Wyoming and Genesee counties also served as a medium for informing citizens of the flood mitigation action plan and opportunities for participation in the planning process. Appendix C provides articles detailing the flooding problems, associated hazards, and measures taken and planned to alleviate these hazards.

### **3.4 - Review, Revision, and Adoption of the Plan**

Draft versions of the Village and Town of Arcade Flood Mitigation Action Plan were distributed to Committee members and interested citizens. A draft version of the plan was reviewed by the Committee, revised based on comments and suggestions, and sent to the Village of Arcade Board

of Trustees and Town of Arcade Common Council for further comment and review. Additional changes to the plan were based on comments from the municipal legislative bodies and the plan was finalized for submission to SEMO and FEMA.

The Arcade Flood Mitigation Planning Committee will meet quarterly to monitor progress on completing the action items and assist the Town and Village Boards in implementing the plan. The revision and update of the plan is necessary to evaluate changes in flood hazards and risks as a result of implemented actions from this plan and natural processes that alter the paths of Cattaraugus Creek and Clear Creek as well as their tributaries resulting in changes in flooding patterns.

#### **4. - Flood Hazards**

Areas prone to frequent flooding exist throughout the village and town. Flood hazards include problems caused by flooding to existing development and potential problems that will occur if development in specified flood prone areas is permitted. These hazards pose threats to safety and property regardless of whether or not there is development present on the land.

A number of sources were used to identify and determine the type and severity of flooding throughout the Village and Town of Arcade. Initially, the Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS) provided by the Army Corps of Engineers through FEMA were utilized to gain a basic delineation of the flood hazard areas.

However, the FIRM and FIS were based on hydraulic analyses that assumed there would be unobstructed flow of floodwaters through the channels of the creeks and their tributaries. Any development or encroachment in the floodplain will increase the height of floodwaters and the possibility of damage to even more properties than those shown on the FIRM.

For this reason, other methods were used to identify flood hazard areas not currently identified on the FIRM or FIS. These methods included:

- the survey developed by the Public Participation/Outreach Subcommittee,
- information from local, county and state agencies gathered at Committee and Flood Hazard Assessment Subcommittee meetings,
- residents' input at the public information forum on May 5, 1999,
- FEMA listings of properties applying for assistance after the June 26, 1998 flood,
- aerial photographs of Cattaraugus and Clear Creeks provided by the Wyoming County SWCD
- municipal fire department records of flood related calls (including pumping water from residences),
- and previous studies and reports.

The intensity and breadth of flooding in the Village and Town of Arcade are caused primarily by riverine flooding from Cattaraugus and Clear creeks. Hazards due to riverine flooding occur when Cattaraugus and Clear creeks overflow their banks due to excessive rainfall, snowmelt, or a combination of both. The excess water flows onto adjacent land causing damage to property and risks to personal safety.