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*RCSI Bulletin 172  
Operation of the National Flood Insurance Program in Monroe County*

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THE ROCHESTER COMMITTEE FOR SCIENTIFIC INFORMATION  
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in Monroe County\*

Summary

All the towns in Monroe County except Riga are in the process of applying for admission to the National Flood Insurance Program (NFIP). Fourteen have been admitted to the emergency program, which means they have taken the first steps and promised to comply with the rest. The villages of Churchville, Fairport, East Rochester and Webster have not started to apply claiming that they do not have lands that flood. Eventually the federal government may say that they do have land that should be reserved to receive flooding waters, leaving little time to comply with the requirements of the program before the deadline of July 1, 1975.

After July 1, 1975, buyers of buildings on a flood plain will not be able to get federally insured mortgages unless they also buy flood insurance. Actuarial rates for purchasing flood insurance in Monroe County are approximately \$3.89 per \$100 value of a house. Insurance purchased under the NFIP will cost \$0.25 per \$100, so the federal subsidy is about 93%.

The City of Rochester has been admitted to the National Flood Insurance Program, but the City government did not adopt the building regulations which were later mandated by the Program to reduce flood damage. To the best available knowledge, the housing now being built by the Urban Development Corporation on the east shore of the River as part of the Genesee Gateway Project is in the 100 year flood plain. It is being funded in part by HUD (Housing and Urban Development) which administers the flood insurance program, yet (according to the information given to the League of Women Voters both by the city and by the local Urban Development Corporation office) the houses were not designed and built with all the flood-proofing features required by the Program.

This bulletin details the steps the various towns and villages have taken so far to join the Program, and compares their management of the flood plain. Seven towns and villages do not permit any building in flood plains. The others regulate building to various degrees. Towns are urged by RCSI to notify home owners living on the flood plain individually of their eligibility to buy flood insurance, and to explain why it is important.

Introduction

More rational solutions to the financial and ecological problems of flooding are now emerging under the federal government's National Flood Insurance Program, which was established in 1968 (1) as part of the Housing and Urban Development (HUD) Act.

\* This bulletin was written by the Environmental Quality Committee of the League of Women Voters of the Rochester Metropolitan Area, Jane Schmidt, Chairman.

Insurance against flood damage is now available to individuals through commercial insurance companies at federally subsidized, and therefore reasonable, rates. Tied to eligibility for the federal rate subsidy, however, are strict land use and building code requirements for those communities with potential flood problems.

The program was originally conceived to reduce the government's heavy costs for disaster assistance, which has been traditionally provided to victims of major floods. The government tries to reduce its risks by encouraging individuals to purchase flood insurance, by setting construction requirements for buildings in flood plains, and by designating floodways which must be kept clear of all new building.

The strict building code requirements raise the cost of housing and therefore discourage building in the flood plain. Individuals are protected from personal damage, both by the special flood-resistant construction of the buildings and by the availability of insurance. Communities reap the ecological benefits which come from the preservation of flood plains.

Flood insurance can be purchased only by persons living in a community which has applied to the federal government and been declared eligible to participate. For full eligibility, a community must have completed a four or five step process. In the interest of fast relief, however, partial insurance coverage is available to individuals as soon as a community has completed the first step. When the program is fully operative, homeowners who live in the flood plain and fail to carry insurance will be unable to get home improvement or mortgage loans from banks. The burden of responsibility for compliance has been placed upon the banks; they can be held liable and lose federal status if they make loans to uninsured flood plain residents. Banks are now asking local governments to alert the residents who might be affected.

The League of Women Voters of the Rochester Metropolitan Area in June 1974 completed a survey of the City of Rochester and all towns and villages in Monroe County in order to determine the extent of communities' participation in the National Flood Insurance Program. The replies show which communities have applied for participation, to what stage they have progressed, and which measures they have adopted to reduce flood hazards and losses. (See Table 1.)

#### ECOLOGICAL BACKGROUND: Role of the Floodplain

Flooding is a natural part of the life of a stream. The area most frequently flooded is known as the flood plain; and for convenience we arbitrarily speak of 100 year flood plains (meaning that the probability of a flood covering that area is once every 100 years), 10 year flood plains and 5 year flood plains. The term "floodway" refers to the area needed to carry the flow of flood waters without substantially raising the flood level. Flooding is a natural means of storing snow melt and rainfall. Wetlands, flood plains, and open undeveloped areas act as reservoirs, slowing down the water's momentum and containing it.

The flood plains and wetland perform other necessary functions. As the water is stored in the flood plain, it slowly recharges our water table and underground water supplies (aquifers). These in turn feed our streams and lakes, and supply well water. As the waters recede, the wetlands cleanse the waters, removing nutrients, residues, and sediments.

Question	Towns of:				
	Brighton	Chili	Clarkson	Gates	Greece
Did you apply for participation in flood insurance program? Accepted?	Yes	Yes	Yes-May 1974	Yes-May 1974	Yes
Did you apply without waiting for Federal Insurance Administration notice of eligibility?	1/26/73	3/16/73	Not yet	Not yet	3/9/73
How were residents notified of eligibility?	Yes	?	No	Yes	Yes
Has federal gov't identified hazardous areas? (Stage 2)	Partially	No	Yes	No	No. Should be done by July 18, 1974
Which agency did the work?	Army Corps	Local-Lozier Eng.	Army Corps as part of master plan study	No	1 year building moratorium
Do you permit building in the 100 yr. floodplain? In the floodway?	Yes No	Yes No	Yes Yes	No-only backyards	Not permitted
If building is permitted:	Permitted	Permitted	Permitted	Not permitted	
1. Anchorage required?	Yes	Yes	Yes		
2. Flood resistant material?	--	Yes	Yes		
3. Elevated above plain?	Yes	--	Yes		
4. Electrical system proofed?	--	--	--		
5. Doors, windows shielded?	--	--	--		
Use National Flood Ins. Building Code or State Code	State	National	State	No building	Similar to National, includes anchorage
Regulations for new developments:		Regulated by the Water Authority			
Water, sewerlines floodproofed?	Not yet	Yes		?	No answer
Main roads elevated?	Not yet	Yes		Yes	Yes
Do you have a floodplain ordinance? (This question not on questionnaire)	Expected not later than 1976	Yes	As part of new zoning ordinance		Yes
Major waterways, identified from Soil Conservation Service maps by I.W.V.	Genesee River; Red Creeks	Genesee River; Mill, Black Creeks	Brockport, Moortman, Otis, Salmon, Sandy, West Fork Creeks	Canal; Little Black Creek	Lake Ontario; Round, Cranberry, Buck, Long Ponds; Fleming, Kirk, Larkin, Northrup, Padayhill, Slater Creeks

Towns of:

Question	Hamlin	Henrietta	Irondequoit	Mendon	Ogden	Parma	Penfield
Did you apply for participation in flood insurance program?	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Accepted?	3/2/73	3/23/73	3/16/73	Not yet	5/4/73	3/9/73	3/23/73
Did you apply without waiting for Federal Insurance Administration notice of eligibility?	Yes	Yes	Yes	No	Yes	Yes	Yes
How were residents notified of eligibility?	Series of meetings	Notices in newspapers, TV	Public meetings, radio, newspapers, TV		Newspapers	Public meetings, Insurance agents contacted people	Newspapers
Has federal gov't identified hazardous areas? (Stage 2)	Partially	Yes	No		Yes	Yes	Partially;
Which agency did the work?	HUD	Army Corps			Army Corps	Army Corps	Soil Cons. Service
Do you permit building in the 100 yr. floodplain?	Yes	No	Yes		No	Yes	Yes
In the floodway?	Yes	No	No river		No	Zoned	Zoned
If building is permitted:	Permitted	Permitted	Permitted		Not permitted	Permitted	Permitted
1. Anchorage required?	Yes	---	Yes		Yes	Yes	Yes
2. Flood resistant material?	Yes	---	Yes		Yes	Yes	Yes
3. Elevated above plain?	Yes	Yes	---		Yes	Yes	---
4. Electrical system proofed?	No	---	Yes		---	Yes	Yes
5. Doors, windows shielded?	No	---	---		---	---	Yes
Use National Flood Ins. Building Code or State Code	National	National	National		No building	National	National
Regulations for new developments:	Controlled by Health Dept.				Regulated by Health Dept.		
Water, sewerlines floodproofed?	Yes	No	No code		None allowed	No sewers	Yes
Main roads elevated?	Yes	Yes	Yes			Yes	Yes
Do you have a floodplain ordinance? (This question not on questionnaire)	Temporary	Fortcoming	In drainage ordinance			Yes	Yes
Major waterways, identified from Soil Conservation Service maps by L.W.V.	Lake Ontario; Sandy, West, Yanty Creeks	Genesee River; canal; Red, Allen Creeks	Lake Ontario; Irondequoit Bay	Honeoye, Irondequoit, Trout Creeks	Canal; Little Black, Northrup, Spring Creeks	Lake Ontario; Black, Butwood, Northrup, Salmon, West Creeks	Irondequoit Bay; Four Mile, Irondequoit Creeks; Commission Ditch

Question	Towns of:						
	Perinton	Pittsford	Riga	Rush	Sweden	Webster	
Did you apply for participation in flood insurance program?	Yes	Yes	No	Yes	Yes	Yes	
Accepted?	8/13/73	5/4/73		7/25/73		3/9/73	
Did you apply without waiting for Federal Insurance Administration notice of eligibility?	?	?		Yes	No	Yes	
How were residents notified of eligibility?	Newspapers	Newspapers		Newsletter to all residents	Eligible residents being notified by banks (only 7)	Newspapers, individual notices	
Has federal gov't identified hazardous areas? (Stage 2)	Yes	Partially		Yes	Yes	No; expected in July	
Which agency did the work?	HUD			Army Corps	Army Corps		
Do you permit building in the 100 yr. floodplain?	No	No		No	Yes: most of Floodplain within Northampton Park	Yes	
In the floodway?	No	No		No	Permitted	Not identified	
If building is permitted:	Not permitted	Not permitted		Not permitted	Yes	Permitted	
1. Anchorage required?					Yes	Yes	
2. Flood resistant material?					Yes	Yes	
3. Elevated above plain?					No	No	
4. Electrical system proofed?					No	No	
5. Doors, windows shielded?					No	No	
Use National Flood Ins. Building Code or State Code	No building	Similar to National no anch. info.		National	National	National	
Regulations for new developments:					If approved by County Health Dept.		
Water, sewerlines floodproofed?	Yes	No building		None allowed	Yes	Yes	
Main roads elevated?	None allowed					Yes	
Do you have a floodplain ordinance? (This question not on questionnaire)				Yes			
Major waterways, identified from Soil Conservation Service maps by L.W.V.	Canal; Irondequoit, Thomas, White Brook Creeks	Canal; Allen, Irondequoit Creeks	Black, Hotel Creeks	Honeye Creek	Canal; Otis, N. Branch, Salmon Creeks	Lake Ontario; Irondequoit Bay; Four Mile, Mill, Shipbuilders Creeks	

Question	Wheatland	City of Rochester	Villages* of: Hilton	Spencerport	Honeye Falls
Did you apply for participation in flood insurance program?	Yes	Yes	Yes	Yes	Yes
Accepted?	3/30/73	1968	Not yet	8/31/73	3/19/73
Did you apply without waiting for Federal Insurance Administration notice of eligibility?	Yes	Yes	Yes	Yes	Yes
How were residents notified of eligibility?	Local publication	Newspapers	Plan to notify owners, primarily apartment houses	Newspapers	Newspapers, insurance agents
Has Federal gov't identified hazardous areas? (Stage 2) Which agency did the work?	Yes Army Corps	Army Corps City Engineer Washington firm	Yes Army Corps	No; village engineer supplied some	Yes HUD, local engineering firm
Do you permit building: In the 100 yr. floodplain? In the floodway?	No No	Yes Yes	No No	Yes Yes	Yes, with restrictions
If building is permitted:	Not permitted	Code unfeasible Not realistic, too involved and expensive	Not permitted	Permitted	Permitted
1. Anchorage required?				Yes	Yes
2. Flood resistant material?				Yes	Yes
3. Elevated above plain?				Yes	Yes
4. Electrical system proofed?				Yes	Yes
5. Doors, windows shielded?				Yes	Yes
Use National Flood Ins. Building Code or State Code	State Code	No	National	National	National
Regulations for new developments:					
Water, sewerlines floodproofed?	None allowed	Don't know	None permitted	Yes	Adequate drainage
Main roads elevated?				Yes	No
Do you have a floodplain ordinance? (This question not on questionnaire)					
Major waterways, identified from Soil Conservation Service maps by L.W.V.	Genesee River; Oatka Creek	Genesee River; canal	Salmon Creek	Canal; Northrup Creek	

\* Villages of Brockport, Pittsford and Scottsville are in the process of applying for participation in the flood insurance program. Villages of Churchville, East Rochester, Fairport and Webster are not applying at present; they feel they have no flooding problem.

Much of our present day development has interfered with these functions of the flood plain and the wetlands. The filling and draining of wetlands, paving of large areas, and extensive building have reduced the ability of the earth to soak up the waters. Removal of trees and excessive paving tend to increase the rapid runoff of water, enlarging the size of the flood. Stream channelization hastens the flow of water; it builds momentum and becomes more destructive. When building encroaches upon the floodway, the flood waters must spread further to be contained. The building of dams and dikes produces a false security within a community, because residents think there will never be another flood, which is not necessarily true, and building increases, thus compounding the problem at the next severe flood.

The National Flood Insurance Program recognizes some of these principles and requires that a community, in order to become eligible for federally subsidized flood insurance, enact various measures to restrict land uses in the floodway and establish building codes to minimize flood damage in new construction in the floodway fringe area.

#### LEGISLATIVE BACKGROUND

In 1968 the federal government established the National Flood Insurance Program as part of the Housing and Urban Development (HUD) Act. At that time, flood insurance was unavailable, either because rates would be excessive, or, in years of heavy flooding, costs to the insurance companies would be too great.

The original act has been clarified and modified several times (2). As first written, the legislation denied disaster assistance to persons who were eligible for, but had failed to purchase, flood insurance; that restriction was removed, however, in 1972 in order to help people after Hurricane Agnes. The most recent modification is the Flood Disaster Protection Act of 1973 (3). Under its provisions, communities apply to the federal government for acceptance into the Program in a series of 4 steps. After acceptance residents of that community can obtain subsidized insurance.

Each step is preceded by an analysis of the terrain by the federal government, and each analysis is more detailed than the preceding one. Several agencies, such as HUD, the Army Corps of Engineers (ACE), and the Soil Conservation Service (SCS), lend their skill to the analysis. The four stage plan was developed to make many areas eligible for partial protection quickly, since, obviously, the more detailed the analysis, the more time it takes. Full insurance benefits are not available until the entire process is completed.

In 1974 New York State amended the environmental conservation law to facilitate local participation in the National Flood Insurance Program (4).

#### PROCEDURES FOR GETTING FLOOD INSURANCE (5)

The stages in an application for insurance are summarized as follows:

##### Stage One:

a) Federal level: The federal government notifies every eligible community. (The City and most towns in Monroe County applied without waiting for this notification.)

b) Local government level: The community submits documents and answers a series of questions. Documents include a map, estimate of population and number of buildings in the flood plain, and an assurance of future compliance with the controls over new construction required by the Program. A permit must be required



for every new building. If the building is to be in the potential flood area, it must be constructed to resist the expected floods with a minimum of damage, and the construction plans must be reviewed before the permit is given.

c) Individual's role: After the community is accepted into the Program, every resident is able to purchase flood insurance from a commercial insurance company even though areas of potential flooding have not yet been identified. This is the emergency program, which offers maximum coverage of \$35,000 for single dwelling units, and \$100,000 for building contents. Over 90% of the actual rate is borne by the federal government.

#### Stage Two:

a) Federal level: The federal government analyzes the terrain in more detail and identifies the areas subject to special flood hazards.

b) Local level: Development is regulated in flood plains more stringently than in Stage 1. Requirements for flood-proofing are relaxed in fringe areas where flooding is less certain.

c) Individual's role: Coverage up to the \$35,000 maximum on single dwelling units is still offered, but only those persons living in identified flood prone areas can buy. It is no longer available to those who live elsewhere in the eligible community.

#### Stage Three:

a) Federal level: The federal government identifies the areas and extent of the flood hazard in more detail and determines the water level which can be anticipated in the worst flood likely to occur in a span of 100 years.

b) Local level: There are additional building and land use requirements. For new construction, the lowest floor (basement included) must be elevated above the 100 year water level, or be flood-proofed up to the same water level. Special restrictions of land use along streams insure that all uses together will not raise the flood water level more than one foot.

#### Stage Four:

a) Federal level: The federal government identifies the floodway. A floodway is that area which is reserved totally for the passage of flood water.

b) Local level: The community is not permitted to fill in or otherwise encroach on the floodway. Structures already existing there may remain as long as they are floodproofed.

c) Individual's role: Residents of areas identified as subject to flooding are now eligible for the regular non-emergency insurance program. Insurance coverage may be increased from \$35,000 to \$70,000 for single family homes and increased from \$100,000 to \$200,000 for contents. The subsidized rates apply only to the first \$35,000 and \$100,000 respectively. Coverage beyond that level must be purchased at actual rates.

#### Stage Five:

a) Federal level: The federal government identifies coastal flood plain areas.

b) Local level: The community insures that all new construction is built landward of the reach of average high tide and elevated above the 100 year flood plain.

c) Individuals living on ocean shores will be able to buy flood insurance.

#### INCENTIVES TO PARTICIPATION AND INSURANCE RATES

All communities with waterways that flood must be in the program by July 1, 1975 if they have been officially notified of the possible flooding by the federal government.

Any community not in the program will not receive any federal money for projects planned in the flooding area. Moreover, its residents living in the floodplain will not be eligible for FHA or VA mortgages or small business loans or for any funds from federally insured, regulated or supervised lending institutions.

If a Monroe County homeowner bought flood insurance at the actual rates, he would pay \$3.89 for each one hundred dollars of coverage (6). Insurance under the federal program will cost only 25 cents per hundred dollars. The subsidy in this area is 93.6%.

Anyone who purchased the maximum \$35,000 coverage now available would pay \$87.50. If it were not subsidized the bill would be \$1,361.50 per year.

To insure household goods against flood damage costs 35 cents for each \$100. The actual rate without subsidy is \$5.00 for each \$100. The federal government pays 93% of the premium.

When the community is fully qualified (stage 4) for the regular insurance program, coverage may be increased to \$70,000 for a single family dwelling and \$200,000 for contents. However, the additional insurance (over \$35,000 and \$100,000 respectively) is not subsidized.

#### MONROE COUNTY PARTICIPATION

Eighteen of the nineteen towns and three village in Monroe County have applied for eligibility in the National Flood Insurance Program. Fourteen of the towns and two villages have been accepted into the emergency program (they have completed Stage 1). Three more villages are gathering the information necessary to apply.

The City of Rochester and twelve of the towns in Monroe County applied for admission to the Flood Insurance Program before they were notified of eligibility by the federal government. Some applied much earlier than others. The City applied when the law was first enacted in 1968; ten towns applied after Hurricane Agnes because they were sure they were subject to flooding, and one did not apply until 1974. Neither Hilton, Gates, Mendon nor Clarkson know yet if they are eligible. Riga has not applied. At least four commented that they were never notified of first eligibility.

In the first week in June, 1974, twelve towns reported that hazardous areas have been identified by a federal agency - i.e. Stage 2 is complete. The rest were still waiting and expected action this summer. Some expect Stages 1 and 2 to be completed together. The Army Corps has done the study for eight towns and one village. In the past the Corps has done studies for water basins rather than towns. There is a published water basin or flood plain study for the Genesee River, Red Creek, Black Creek and Oatka Creek (7). Until flood plains are managed, such studies will need constant updating because the extent of the flood plain usually increases under urbanization.

Of the eleven towns and two villages which have completed Stage 2, only three (Parma, Wheatland and Ogden) report that they may have progressed to Stage 3 - outline of the 100 year flood plain - but they are not sure. None have had all the floodways in the town positively identified.

In the second week in June, 1974, the Monroe County Planning Board reported that it has received topographic maps from HUD delineating the 100 year flood plain for all of the County except Penfield, the City, and portions of Irondequoit. The Planning Board will notify the towns and villages of the arrival of the maps and help to interpret them.

Ten towns, and City and two villages permit building in the flood plain; the rest do not. Although no municipality has had the floodway formally identified, Brighton and Chili treat it differently from the flood plain; they permit building on the flood plain but not in the floodway. All towns that permit building require special precautions such as elevation of openings above the level of the flood, or anchorage of buildings. Penfield, Webster, Irondequoit and Parma have additional, even stricter, requirements.

The UDC Genesee Gateway project in the City of Rochester is under construction on the east shore of the Genesee River, north of the Clarissa St. bridge. The Urban Development Corporation follows the state building code which requires only that foundations, basement walls, and floors in contact with soil be waterproofed and that structural metallic elements in exterior walls be protected against rust. The City of Rochester has passed no flood plain ordinance. The City answered the League questionnaire by stating that floodproofing measures were unfeasible, i.e. unrealistic and too expensive to be required in buildings.

It is interesting to note that a building project on a flood plain, financed by HUD funds, is not required to comply with the regulations for preventing flood loss required by the National Flood Insurance Program administered by another agency of HUD.

In 1966 President Johnson issued Executive Order 11296 (8) which stated, "All executive agencies responsible for the administration of federal grants, loans, or mortgage insurance programs involving the construction of buildings, structures, roads, or other facilities shall evaluate flood hazards in connection with such facilities and, in order to minimize the exposure of facilities to potential flood damage and the need for future federal expenditures for flood protection and flood disaster relief, shall as far as practicable preclude the uneconomic, hazardous, or unnecessary use of flood plains in such connection".

The Gateway project is partially financed by HUD. Mr. Andreas, City Project Engineer, for the Urban Development Corporation, said that there is no danger of flooding along the Genesee where the Gateway Project is under construction (9). He stressed that the project was being planned during the 1972 flood (Agnes) and there was no flooding. The buildings will be built without basements; pilings will be used. As far as the League could determine, the Gateway will not be floodproofed to the extent required by Title 24 of the Housing and Urban Development Act, Section 1910.2. An environmental impact statement is now under review, although construction has been under way over a year.

Although, to the casual observer, the flood walls along this area of the Genesee River seem to be deteriorating, Mr. Netlof of the City Program and Development Dept. reports that they are structurally sound, and merely need some patching and "dressing" to look better. The City plans to cover them and put a fence on top.

DISCUSSION

According to the Genesee/Finger Lakes Regional Planning Board (10), about 1/5 of the communities in the state have enrolled in the Program. In Monroe County 18 of the 19 towns have applied and so far 14 have been accepted. This is much better than the state average. However, the Program can only help those who buy the insurance. The Times-Union reported that 482 county residents have flood insurance and 202 of them live in Greece, presumably near the lake. 250 homes are eligible in Irondequoit, and 150 parcels of land in Parma, where around 20 home owners have insurance. After the flood in Penfield in May it was found that only one person was insured. These numbers will increase later, as homes change ownership and the new owners apply for mortgages.

For the present, the towns are in a position to perform a useful service, by locating the owners of all properties within the town's 100 year flood plain. Each owner would benefit if the town sent him a notice that he is eligible for flood plain insurance, and provided an explanation of the cost and advantages of voluntary participation in the Program.

REFERENCES

- (1) *National Flood Insurance Act of 1968*, Public Law 90-448. Approved Aug. 1, 1968
- (2) *Housing and Urban Development Act of 1969*. Public Law 91-152. Approved 12/24/69; Title 13
- (3) *Flood Disaster Protection Act*, Dec. 31, 1973
- (4) An Act to amend the environmental conservation law, in relation to facilitating local participation in the National Flood Insurance Program. 8393 A Feb. 1974. Signed by Gov. Wilson at end of 1974 session, not yet printed in final form.
- (5) Description taken from Section 1910.3 of *The Housing and Urban Development Act* Title 24, Chap. 7. This material is summarized and further explained in: Lyle S. Raymond Jr., *Community Action for National Flood Insurance Coverage*, Cornell Univ. Water Resources and Marine Sciences Center, Jan. 1974, and is reprinted and expanded a little in the Genesee/Finger Lakes Regional Planning Board *Summary of Department of Housing and Urban Development Flood Plain Requirements*, June 1974
- (6) Personal communication; an agent with Goodell Agency, Inc. (insurance)
- (7) *Flood Plain Information: Red Creek and Genesee River, Brighton and Henrietta, Monroe County, N.Y.* Prepared for Genesee River Basin Regional Water Resources Planning Board by Corps of Engineers, U.S. Army, Buffalo District, June 1972. *Flood Plain Information: Oatka Creek and Black Creek*. Same.
- (8) *Unified National Program for Managing Flood Losses*. Executive Order 11296, August 10, 1966.
- (9) Mr. Andreas, telephone conversation, June 1974
- (10) Focus, Genesee/Finger Lakes Regional Planning Board, Vol. 7 No. 4, April 1974

## APPENDIX A

Questions Concerning Participation in National Flood Insurance Program  
asked of municipalities in Monroe County, New York, by League of Women  
Voters of the Rochester Metropolitan Area. April 22, 1974

- 1) Have you applied for participation in the National Flood Insurance Program?
- 2) If the above answer is no, do you plan to apply? If not, why?
- 3) If the answer to 1) is yes, did you apply before notification by the Federal Insurance Administrator? At what stage are you now?
- 4) Have you notified residents of their eligibility to purchase flood insurance? In what manner were they notified?
- 5) Is the entire town (village or city) eligible? Has the federal government delineated hazardous areas? Which agency supplied the technical data?
- 6) Do you permit building within the 100 year flood plain? Commercial? Residential?
- 7) Do you review building permits within the 100 year flood plain for safety against flood hazards?
- 8) What land uses are permitted within the floodway?
- 9) Is your building code similar to the one suggested by the National Flood Insurance Program? Does it include anchorage? Use of materials resistant to flood damage?
- 10) Have you enacted additional requirements such as elevation of buildings, floodproofing of electrical systems and plumbing, use of flood shields for doors and windows? Other?
- 11) Are septic tanks for new building permitted within the flood plain?
- 12) Must the main access roads in new subdivisions and developments be elevated above the flood level?
- 13) What measures are required to flood proof water supplies and sewage systems in new developments?
- 14) Could you estimate how many people have applied for National Flood Insurance in your town (village or city)?