

June 14, 2021

Mr. Rob Stanley Town Supervisor 7909 State Route 28 Shandaken, NY 12480

Dear Mr. Stanley:

Congratulations to your community on its application to the National Flood Insurance Program (NFIP) Community Rating System (CRS). The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has verified that the voluntary actions undertaken by your community exceed the minimum standards of the NFIP and meet the criteria for a CRS Class 8 rating. The floodplain management activities implemented by your community qualify it for a 10 percent discount on the cost of flood insurance premiums for NFIP policies issued or renewed in Special Flood Hazard Areas on or after October 1, 2021. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage.

Please note that Preferred Risk Policies, applicable in Zones B, C, and X on your community's NFIP Flood Insurance Rate Map, are not eligible for the CRS discount. Standard rated flood insurance policies in Zones B, C, X, D, AR, and A99 are limited to a CRS discount of ten percent in Class 1–6 communities and five percent in Class 7–9 communities. The rates for the above-mentioned policies already reflect significant premium reductions.

The CRS rating for your community will automatically be renewed annually as long as there are no NFIP noncompliance actions, so a notification letter will not be sent every year. This annual renewal will take place as long as your community continues to implement the CRS activities you certify in your annual recertification documentation. If you make no modifications or add new CRS activities, the next verification visit for your community will be in accordance with its established 5-year cycle. In the interim, FEMA will periodically send the NFIP/CRS Update newsletter and other notices to your CRS Coordinator to keep your community informed.

I commend your community's actions and your determination to lead your community toward disaster resilience. This commitment enhances public safety and property protection, helps preserve the natural functions of floodplains, and reduces flood insurance premiums.

If you have any questions or need additional information, please contact the FEMA Region II Office, CRS Coordinator, Marianne Luhrs, by telephone at (212) 515-4874.

Sincerely,

William H. Lesser, CRS Coordinator

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Federal Insurance and Mitigation Administration

Enclosure

cc: Howie McGowan, CRS Coordinator



COMMUNITY RATING SYSTEM

VERIFICATION REPORT

Town of Shandaken, NY

Verified Class 8

NFIP Number: 360864

New Application-Phone

Date of Verification Visit: August 20, 2020

This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning credits under the Community Rating System (CRS) for the above named community.

A total of 1388 credit points are verified which results in a recommendation that the community improve from a CRS Class 10 to a CRS Class 8. The following is a summary of our findings with the total credit points for each activity noted in parenthesis:

<u>Activity 310 – Elevation Certificates:</u> The Building Department maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. (38 points)

Activity 320 – Map Information Service: Credit is provided for furnishing inquirers with basic flood zone information from the community's latest Flood Insurance Rate Map (FIRM). Credit is also provided for the community furnishing additional FIRM information, information about problems not shown on the FIRM, flood depth data, historical flood information, and natural floodplain functions. The service is publicized annually and records are maintained. (90 points)

<u>Activity 330 – Outreach Projects:</u> Credit is provided for general outreach projects and a targeted outreach project. These projects are disseminated annually. (60 points)

<u>Activity 340 – Hazard Disclosure:</u> Credit is provided for state regulations requiring disclosure of flood hazards. (10 points)

<u>Activity 350 – Flood Protection Information:</u> Documents relating to floodplain management are available in the reference section of the Phoenicia Library. Credit is also provided for floodplain information displayed on the community's website. (50 points)

<u>Activity 420 – Open Space Preservation:</u> Credit is provided for preserving approximately 14 percent of the Special Flood Hazard Area (SFHA) as open space, protecting open space land with deed restrictions, and preserving open space land in a natural state. (231 points)

<u>Activity 430 – Higher Regulatory Standards:</u> Credit is provided for enforcing regulations that require freeboard for new and substantial improvement construction, protection of critical facilities, and local drainage protection. Credit is also provided for the enforcement of building codes and state mandated regulatory standards. (320 points)

<u>Activity 440 – Flood Data Maintenance:</u> Credit is provided for maintaining and using additional map data in the day to day management of the floodplain. Credit is also provided for maintaining copies of all previous FIRMs. (120 points)

<u>Section 502 – Repetitive Loss Category:</u> Based on the updates made to the NFIP Report of Repetitive Losses as of November 30, 2017, the Town of Shandaken, NY has 32 repetitive loss properties and is a Category B community for CRS purposes. All requirements for a Category B community have been met. (No credit points are applicable to this section)

Activity 510 – Floodplain Management Planning: Credit is provided for the adoption and implementation of the Town of Shandaken Flood Mitigation Plan on September 9, 2019. A progress report must be submitted on an annual basis. Credit is also provided for conducting a repetitive loss area analysis. (406 points)

Activity 520 – Acquisition and Relocation: Credit is provided for acquiring and relocating 17 buildings from the community's regulatory floodplain. (63 points)

<u>Activity 710 – County Growth Adjustment</u>: All credit in the 400 series is multiplied by the growth rate of the county to account for growth pressures. The growth rate for Ulster County, NY is 1.02.

Attached is the Community Calculations Worksheet that lists the verified credit points for the Community Rating System.

CEO Name / Address:

CRS Coordinator Name / Address:

Rob Stanley
Town Supervisor
7209 State Route 28
Shandaken, New York 12480

Howie McGowan Code Enforcement Officer 7209 State Route 28 Shandaken, New York 12480 (845) 688-5008

Date Report Prepared: January 18, 2021

Community: Town of Shandaken, NY NFIP Number: 360864

720 COMMUNITY CREDIT CALCULATIONS (New Application-Phone Verification):

CALCULATION SECTION:

CALCULATION SECTION :									
Verified Activity Calculations:								Credit	
c310 c320 c330 c340 c350 c360	38 90 60 10 50	- - - -							38 90 60 10 50
c370									
c410		_ x CGA		_ =					
c420	226	x CGA	1.02	=					231
c430	314	x CGA	1.02	=					320
c440	118	x CGA	1.02	=					120
c450		x CGA	***************************************	_ =					
c510	406								406
c520	63	****							63
c530	-	••••							
c540		·····							
c610		****							***************************************
c620	·	•							
c630									

Community Classification Calculation:

cT = total of above cT = 1388Community Classification (from Table 110-1): Class = 8

CEO Name/Address:

CRS Coordinator Name/Address:

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