Albany County, New York Flood Hazard Mapping Status Report for Property Owners

FLOOD INSURANCE

Who Should Purchase Flood Insurance?

There is no Federal requirement to purchase flood insurance for structures located in the Special Flood Hazard Area (SFHA) unless they are financed by a loan from a federally-regulated lending institution or when the mortgage is federally insured or guaranteed. However, the Federal Emergency Management Agency (FEMA) recommends that property owners in at-risk areas carry flood insurance voluntarily. The National Flood Insurance Reform Act of 1994 requires individuals in SFHAs who receive disaster assistance for flood disaster losses to real or personal property to purchase and maintain flood insurance coverage on real property

Flood Insurance versus Disaster Assistance

You are in control. Flood insurance claims are paid even if a flood is not a Presidentially declared disaster. Federal disaster declarations are awarded in less than 50% of damaging floods. \$100,000 of flood insurance coverage on a property outside of the SFHA is \$340. In the SFHA, the average cost of coverage is \$500. The most typical form of disaster assistance is a Small Business Administration (SBA) loan that must be repaid at several hundred \$\$ per month.

for the life of the building and on personal property for as long as they live in the dwelling. If flood insurance is not purchased and maintained, future disaster assistance will be denied. It is prudent to protect your investment with flood insurance even in low-to-moderate risk areas. Floods occur, with all too tragic frequency, in these areas as well; in fact, over 20% of all flood insurance claims are for properties outside of the SFHA. Structures in these areas are eligible for considerably lower cost coverage. Standard homeowners' insurance policies do *not* provide coverage against flood losses.

Who May Purchase A Flood Insurance Policy?

Insurance through the National Flood Insurance Program (NFIP) is available to all owners and renters (including condominium associations and condominium owners) of insurable property that is not located entirely over water in a community participating in the NFIP. Insurable property includes buildings and/or the contents, including personal property.

What Factors Determine Federal Flood Insurance Premiums?

A number of factors determine Federal flood insurance premiums, including the amount of coverage purchased, deductible, location, age, occupancy, and type of building. For newer buildings in floodplains, the elevation of the lowest floor relative to the Base Flood Elevation (BFE) is also used to rate the policy.



How Is Flood Insurance Purchased?

A policy may be purchased from any licensed insurance agent or broker. The steps to purchase flood insurance are:

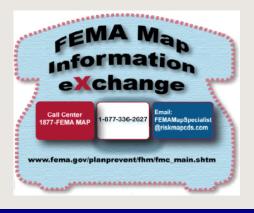
- 1) A property owner or renter perceives a risk of flooding and elects to purchase flood insurance; or a lender extending or renewing a loan informs an owner that the building is in a SFHA and flood insurance is required.
- 2) The insurance agent completes the necessary forms. In the case of a building constructed in a SFHA after the issuance of a Flood Insurance Rate Map (FIRM), a certified elevation certificate must be obtained.
- 3) The insurance agent submits the application and premium.

WHERE CAN I GET MORE INFORMATION?

For any questions concerning the Albany County, New York flood hazard mapping, or LOMAs and LOMR-Fs, please contact the FEMA Map Information eXchange (FMIX) toll-free information line at (877) FEMA MAP (877 - 336 - 2627).

Visit http://www.fema.gov/plan/prevent/fhm/fmc_loma.shtm for more information about LOMAs and LOMR-Fs.

For any questions concerning flood insurance, please contact the Flood Insurance Program at (800) 638 -6620.



Albany County, New York Flood Hazard Mapping Status Report for Property Owners

This fact sheet provides background information on the National Flood Insurance Program (NFIP) administered by the Federal Emergency Management Agency (FEMA) as well as an overview of the flood hazard mapping revisions being completed for Albany County, New York by the New York Department of Environmental Conservation (NYSDEC) and FEMA Region II. The Digital Flood Insurance Rate Maps (FIRMs) for Albany County are being revised to reflect new data so residents, homeowners, business owners, and community officials can better understand their flood risk and manage development.

BACKGROUND

What is the National Flood Insurance Program (NFIP)?

Congress established the NFIP in 1968 in response to escalating costs to taxpayers for flood disaster relief. The NFIP is based on the agreement that if a community practices sound floodplain management, the Federal Government will make flood insurance available. FEMA maps and publishes flood hazard areas including the SFHA, which is the area that has a 1% or greater chance of flooding in any given year and is commonly referred to as the 100-year floodplain. Development may take place within the SFHA provided that it complies with local floodplain management regulations that meet at least the minimum Federal criteria and any State or local enhanced criteria.

What is a Flood Insurance Rate Map (FIRM)?

When FEMA maps flood hazards in a community, two products are typically produced: a Flood Insurance Study (FIS) report and a FIRM. A FIRM illustrates the extent of flood hazards in a community by depicting flood risk zones and the SFHA, and is used with the FIS report to determine who must buy flood insurance and the floodplain development regulations that apply in each flood risk zone. FIRMs also depict other information including Base Flood Elevations (BFEs) and/or depths associated with the risk zones and floodways, and common physical features such as roads, waterways, lakes, etc.

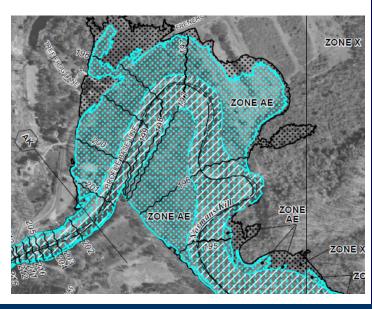
What is the Significance of the Special Flood Hazard Area (SFHA)?

The SFHA has at least a 1% chance of flooding in any given year, and at least a 26% chance of flooding over the life of a typical 30-year mortgage. The Flood Disaster Protection Act of 1973, as amended, mandates that flood insurance must be purchased for structures located within the SFHA as a condition of financing from any federally-backed or federally-regulated lending institution.

ALBANY COUNTY'S FIS AND DIGITAL FIRM REVISION

This preliminary FIS and Digital FIRM is the first countywide FIS for Albany County. It incorporates and updates SFHAs depicted on FIRMS for the 18 communities within Albany County that have effective FIRMs. The Albany County preliminary FIS encompasses all 19 communities within Albany County on 125 Digital FIRM panels. The March 1, 2012 preliminary incorporates:

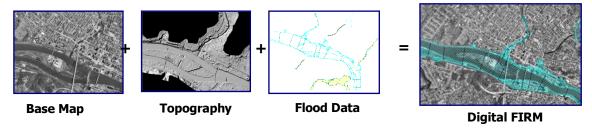
- New or updated flood hazard data for 319 miles of stream within Albany County;
- Updated 2007 topographic data (LiDAR) for flood hazard area delineations provided by New York State Department of Environmental Conservation (NYSDEC);
- Updated base map with 2007 digital orthophotography from the New York Office of Cyber Security and Critical Infrastructure Coordination; and
- Digital FIRM Database.



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DIGITAL FLOOD INSURANCE RATE MAP

The FIRM for Albany County has been converted to a digital format. Digital FIRMs (DFIRMs) are more accurate and easier to update than hardcopy maps, and DFIRMs clearly show whether structures are located inside or outside of flood hazard areas with the incorporation of an orthophoto base map. The March 1, 2012 preliminary DFIRM for Albany County incorporates a 2007 base map provided by the New York Office of Cyber Security and Critical Infrastructure Coordination, supplemented with stream centerlines, and political and road name data. The key components of a DFIRM are shown in the figures below.



RESTUDIES and REDELINEATION

Restudies were performed for approximately 25 stream miles which included 12 separate river reaches within Albany County. Limited detailed studies were performed on 23 stream miles which included 8 separate river reaches. Limited detailed analysis includes new Hydrologic and Hydraulic analysis and updated topographic data to revise 1% annual-chance flood hazard areas, but does not incorporate field survey data. One-hundred and thirty three (133) miles of previously studied river reaches were redelineated. Redelineation uses digital elevation data and effective flood elevations to revise the 1%- and 0.2%- annual-chance flood hazard areas without conducting new hydrologic or hydraulic analyses. For more information on the studied streams, please see the accompanying insert "Albany County Floodplain Mapping Fact Sheet."

FLOOD HAZARD MAPPING PROCESS

The flood hazard mapping process is divided into three major phases, each offening opportunities for community involvement:



POST-PRELIMINARY PROCESSING

FEMA will hold meeting(s) with officials following the statutory 30-day review period for the preliminary FIS. A public open house, designed to assist residents locate their properties on the preliminary maps, will be held shortly after the Community Coordination Officer (CCO) meetings. A final DFIRM and FIS report will be published approximately six months after the final determination in both paper and digital format.

What are Appeals and Comments?

Community officials, or individual property owners working through community officials, may submit a formal objection to FEMA regarding the updated flood hazard information on the FIRM and in the FIS report during the 90-day appeal period. These objections, referred to as 'appeals', must be based on data that show the new or modified BFEs, base flood depths, SFHA boundaries or zone designations, or regulatory floodways are scientifically or technically incorrect. Objections to other information on the FIRM or in the FIS report that do not involve flood hazard information are called 'comments'; these generally involve concerns with updated corporate limits, jurisdictional boundaries, and/or road names.

PROPERTY SPECIFIC REVIEWS

How Do I Find Out If My Structure Or Property Is Located In The Floodplain?

You can view the current effective maps online by visiting the FEMA Map Service Center at http://msc.fema.gov. You can also view paper copies of the FIRMs at your local map repository, locations of which are provided in the enclosed Floodplain Mapping Fact Sheet. For additional assistance, you can contact the FEMA Map Information eXchange (FMIX) toll-free at 1-877-FEMA MAP.

To view the preliminary maps online, please visit http://www.rampp-team.com/ny.htm. You can also view paper copies of the preliminary maps at your local map repository listed below.

Is There Any Recourse If I Do Not Agree With The New Map?

Although FEMA uses the best available flood hazard information, limitation of scale or topographic definition of the source maps used to prepare flood hazard maps may cause small areas that are at or above the BFE to be inadvertently shown within SFHA boundaries. Such situations may exist in Albany County. For these situations, FEMA established the Letter of Map Amendment (LOMA) and the Letter of Map Revision-based on Fill (LOMR-F) processes to remove such structures from the SFHA. To remove an entire parcel, the lowest lot elevation (lowest point on the property) must be at or above the BFE.

Also, structures that have are in newly identified high-risk zones on the FIRM may be eligible to retain the rate for the low or moderate risk zone they were originally mapped into, under certain circumstances, through a process known as grandfathering. Additional information on grandfathering is available through FEMA's website at the following location: http://www.fema.gov/library/viewRecord.do?id=2497.

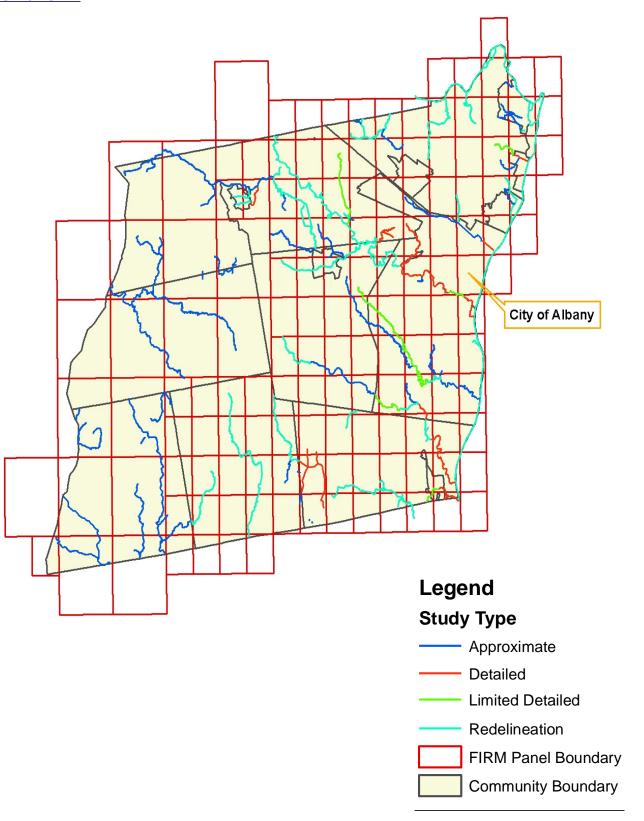
How Can I Request A LOMA?

To obtain a LOMA, the requester must complete a LOMA application form. For a LOMA to be issued removing a structure from the SFHA, NFIP regulations require that the lowest adjacent grade (the lowest ground touching the structure) be at or above the BFE. There is no fee for FEMA's review of a LOMA request, but the requester of a LOMA must provide all of the information needed for FEMA's review of the request, including elevation information certified by a licensed land surveyor or professional engineer. The issuance of a LOMA or a LOMR-F, which determines that the lowest adjacent grade is at or above the BFE, may result in the lender's removing the requirement to carry flood insurance. However, it is the lender's right to require the purchase of flood insurance to protect their investment regardless of whether the structure has been officially identified as no longer in the SFHA by a LOMA or LOMR-F.

Letter of Map Change (LOMC) Revalidation

When a new FIRM becomes effective, it automatically supersedes previously issued LOMCs (LOMAs, LOMR-Fs, and Letters of Map Revision) that have been issued for property(ies) on the revised FIRM panels. Recognizing that some LOMCs may still be valid, FEMA has an automatic process for reviewing and revalidating LOMCs, as appropriate.

SCOPE OF STUDY



Which streams were restudied using detailed methods?

Stream	Study Type	Mileage	Scope of Revision	
Alcove Reservoir	Lake	7.21	For its entire extent within the Town of Coeymans	
Blockhouse Creek	Limited Detailed	0.44	From its confluence with Normans Kill to the confluence of Hunger Kill	
Coeymans Creek	Detailed	4.70	From its confluence with the Hudson River to the downstream face of the railroad culvert in the Town of Coeymans	
Coeymans Creek	Detailed	1.20	From the Town of Bethlehem / Town of Coeymans corporate limits (approximately 330 feet downstream of Pictuay Road) to the confluence of Onesquethaw Creek	
Dry River	Detailed	0.95	From its confluence with the Hudson River to the upstream face of the culvert at Twelfth Avenue	
Dry River	Limited Detailed	2.00	From the upstream end of the Dry River conduit at the Town of Colonie / City of Watervliet corporate limits to the Swatling Road crossing	
Hannacrois Creek	Detailed	1.25	From its confluence with the Hudson River to the Albany County boundary	
Hunger Kill	Limited Detailed	4.27	From its confluence with Blockhouse Creek to the East Lydius Street crossing in the Town of Guilderland	
Krum Kill	Detailed	3.89	From its confluence with Normans Kill to downstream face of the Western Avenue culvert crossing in the Town of Guilderland	
Normans Kill	Detailed	4.74	From approximately 2,380 feet upstream of the abandoned railroad bridge on the City of Albany / Town of Bethlehem boundary to the confluence of Krum Kill	
Normans Kill	Detailed	1.68	From its confluence with the Hudson River to approximately 3,252 feet upstream of River Road on the City of Albany / Town of Bethlehem boundary	
Normans Kill	Limited Detailed	1.16	From approximately 3,252 feet upstream of River Road on the City of Albany / Town of Bethlehem boundary to approximately 2,380 feet upstream of the abandoned railroad bridge on the City of Albany / Town of Bethlehem boundary	
Onesquethaw Creek	Limited Detailed	2.49	From approximately 3,990 feet upstream of South Albany Road in the Town of Bethlehem to the Town of Bethlehem / Town of New Scotland corporate limits	
Patroon Creek	Detailed	0.86	From its confluence with the Hudson River to the downstream face of the railroad crossing in the City of Albany	
Phillipin Kill	Limited Detailed	7.41	From its confluence with Vloman Kill to approximately 1,360 feet upstream of the New Scotland Road crossing in the Town of New Scotland	
Tributary 1 to Hannacrois Creek	Detailed	0.79	From its confluence with Hannacrois Creek to the downstream face of the I-87 culvert crossing in the Village of Ravena	
Tributary 1 to Hannacrois Creek	Limited Detailed	1.39	From the I-87 crossing to the Albany County boundary	
Tributary 1 to Tributary 10 to Normans Kill	Detailed	0.98	From its confluence with Tributary 10 to Normans Kill to approximately 240 feet downstream of Hanley Lane in the Town of Guilderland	
Tributary 10 to Normans Kill	Detailed	1.86	From its confluence with Normans Kill to approximately 10,584 feet upstream of its confluence with Normans Kill	
Tributary 4 to Bozen Kill	Detailed	1.45	From its confluence with Bozen Kill to the Village of Altamont corporate limits	
Vloman Kill	Limited Detailed	3.75	From approximately 3,005 feet upstream of Elm Avenue in the Town of Bethlehem to the confluence of Phillipin Kill	

Which detailed study streams were redelineated?

Stream	Study Type	Mileage	Scope of Revision	
Basic Creek	Redelineation	11.46	From the Albany County boundary to approximately 350 feet downstream of State Route 85 in the Town of Westerlo	
Black Creek	Redelineation	6.50	From its confluence with Bozen Kill to the Town of Guilderland/Town of New Scotland boundary	
Bozen Kill	Redelineation	0.90	From Watervliet Reservoir to the confluence of Black Creek	
Coeymans Creek	Redelineation	1.46	From the railroad crossing in the Town of Coeymans to the Town of Coeymans/Town of Bethlehem boundary	
Delphus Kill	Redelineation	2.72	From its confluence with the Mohawk River to Loudon Road in the Town of Colonie	
Eightmile Creek	Redelineation	4.10	From the Town of Westerlo/Town of Rensselaerville boundary to approximately 1,700 feet upstream of County Highway 402 in the Town of Westerlo	
Feuri Spruyt	Redelineation	1.47	From the Albany County boundary to approximately 5,525 feet upstream of Biers Road in the Town of Coeymans	
Fifth Branch Mohawk River	Redelineation	1.43	From its confluence with the Hudson River to the confluence of the First and Second Branches of Mohawk River	
First Branch Mohawk River	Redelineation	0.51	From its confluence with the Fifth Branch of Mohawk River to the confluence of Mohawk River	
Hannacrois Creek	Redelineation	7.48	From the Albany County boundary to Alcove Reservoir Dam	
Hannacrois Creek	Redelineation	5.37	From Alcove Reservoir to the Town of Westerlo/ Town of New Scotland Boundary	
Hudson River	Redelineation	23.68	Along its entire length within Albany County	
Kromma Kill	Redelineation	2.94	From the Town of Colonie/Village of Menands boundary to approximately 42 feet upstream of Maloy Circle in the Town of Colonie	
Lisha Kill	Redelineation	4.05	From the Albany County boundary to Cordell Road in the Town of Colonie	
Mohawk River	Redelineation	13.79	From New York State Dam to approximately 1,760 feet upstream of the Alban County/Schenectady County boundary	
Normans Kill	Redelineation	15.29	From the confluence of Krum Kill to the dam at Watervliet Reservoir	

Stream	Study Type	Mileage	Scope of Revision	
Normans Kill	Redelineation	1.75	From Watervliet Reservoir to the Albany County boundary	
Onesquethaw Creek	Redelineation	2.94	From approximately 1,875 feet downstream of County Rout 301 in the Town of New Scotland to approximately 350 feet upstream of New Scotland Road in the Town of New Scotland	
Onesquethaw Creek	Redelineation	1.59	From its confluence with Coeymans Creek to the railroad crossing in the Town of Bethlehem	
Salt Kill	Redelineation	0.28	From its confluence with State Basin to the City of Cohoes/Town of Colonie boundary	
Sand Creek	Redelineation	1.70	From its confluence with Patroon Creek to Osborne Road in the Town of Colonie	
Second Branch Mohawk River	Redelineation	0.49	From its confluence with the Fifth Branch of Mohawk River to the confluence of Mohawk River	
Shaker Creek	Redelineation	5.34	From the Albany County boundary to approximately 4,525 feet upstream of Albany Shaker Road in the Town of Colonie	
State Basin	Redelineation	2.28	From its confluence with the Hudson River to the confluence of Fifth Branch of Mohawk River	
Third Branch Mohawk River	Redelineation	1.03	From its confluence with the Hudson River to the confluence of the Second Branch Mohawk River	
Tributary 4 to Bozen Kill	Redelineation	1.07	For its entire length within the Village of Altamont	
Tributary 5 to Bozen Kill	Redelineation	1.51	From its confluence with Bozen Kill to the Village of Altamont/Town of Guilderland boundary	
Tributary 8 to Lisha Kill	Redelineation	1.16	From its confluence with Lisha Kill to the Albany County boundary	
Vloman Kill	Redelineation	1.57	From approximately 3,270 feet downstream of US Highway 9W to approximately 3,085 feet upstream of Creble Road in the Town of Bethlehem	
Vly Creek	Redelineation	6.50	From its confluence with Normans Kill to Picard Road in the Town of New Scotland	
Watervliet Reservoir	Redelineation	2.58	From the dam at Watervliet Reservoir to its upstream limit	

Which streams were restudied using approximate methods?

Stream	Study Type	Mileage	Scope of Revision	
Alcove Road Tributary 1	Approximate	0.10	For the extent of the wetland	
Alcove Road Tributary 2	Approximate	0.11	For the extent of the wetland	
Beaverdam Creek	Approximate	3.85	From its confluence with Fox Creek to approximately 280 feet upstream of Street Road in the Township of Knox	
Black Creek	Approximate	3.65	From the Town of Guilderland / Town of New Scotland corporate limit to Gardner Road in the Town of Guilderland	
Bozen Kill	Approximate	11.08	From the confluence of Black Creek to the Albany County boundary	
Catskill Creek	Approximate	5.85	For its entire length within the Town of Rensselaerville	
Dowers Kill	Approximate	2.77	From its confluence with Vlomn Kill to approximately 3,890 feet upstream of Elm Avenue in the Town of Bethlehem	
Eagles Nest Creek	Approximate	1.70	From approximately 380 feet downstream of Central Avenue in the City of Cohoes to approximately 1,420 feet upstream of Columbia Street in the City of Cohoes	
Eightmile Creek	Approximate	2.83	From its confluence with Tenmile Creek to the Town of Rensselaerville / Town of Westerlo corporate limits	
Fox Creek	Approximate	14.20	From the Albany County boundary to approximately 205 feet upstream of Smokey Hollow Road in the Town of Berne	
Gulf Creek	Approximate	0.64	For approximately 3,330 feet upstream of Alcove Reservoir	
Lake Creek	Approximate	3.21	From County Highway 10 to the Albany County Boundary	
Mannville Tributary	Approximate	1.55	From the entrance of the Gashouse Creek conduit to approximately 100 feet downstream of Lakeshore Drive in the Town of Colonie	
Onesquethaw Creek	Approximate	5.45	From the Town of Bethlehem / Town of New Scotland corporate limits to approximately 1,880 feet downstream of Tarrytown Road in the Town of New Scotland	
Patroon Creek	Approximate	5.92	From the Amtrak Railroad Crossing to approximately 2,400 feet upstream of Interstate 87 in the City of Albany	
Potter Hollow Creek	Approximate	3.39	From its confluence with Catskill Creek to Kings Lane in the Town of Rensselaerville	
Salt Kill	Approximate	2.41	From the City of Cohoes / Town of Colonie boundary near Saratoga Street to the City of Cohoes / Town of Colonie boundary near Saint Agnes Highway	
Silver Creek	Approximate	1.56	From its confluence with Hannacrois Creek to approximately 4,830 feet upstream of County Highway 411 in the Town of Westerlo	
Squirmer Valley Stream	Approximate	5.13	From the Albany County Boundary to approximately 9,500 feet upstream of Fox Creek Road in the Town of Rensselaerville	
Switz Kill	Approximate	7.18	From its confluence with Fox Creek to approximately 5,760 feet upstream of Switzkill Road in the Town of Berne	
Tenmile Creek	Approximate	11.00	For its entire length within the Town of Rensselaerville	
Thompsons Lake	Approximate	1.45	For the extent of Thompson's Lake within the Town of Berne and the Township of Knox	
Tributary 1 to Black Creek	Approximate	1.13	From its confluence with Black Creek to approximately 770 feet upstream of Meadowdale Road in the Town of Guilderland	
Tributary 1 to Blockhouse Creek	Approximate	0.32	From its confluence with Blockhouse Creek to approximately 190 feet upstream of State Farm Road in the Town of Guilderland	
Tributary 1 to Eagles Nest Creek	Approximate	0.43	From its confluence with Eagles Nest Creek to Roosevelt Boulevard in the City of Cohoes	
Tributary 1 to Kromma Kill	Approximate	1.14	From its confluence with Kromma Kill to Cemetery Avenue in the Town of Colonie	

Stream	Study Type	Mileage	Scope of Revision	
Tributary 1 to Onesquethaw Creek	Approximate	1.86	From its confluence with Onesquethaw Creek to the railroad yard in the Town of Bethlehem	
Tributary 1 to Squirmer Valley Stream	Approximate	0.54	From its confluence with Squirmer Valley Stream to approximately 1,590 feet upstream of Niles Road in the Town of Rensselaerville	
Tributary 1 to the Power Canal	Approximate	0.73	For approximately 3,870 feet upstream from its confluence with the Power Canal	
Tributary 1 to Tributary 1 to Vly Creek	Approximate	2.13	From its confluence with Tributary 1 to Vly Creek to approximately 2,840 feet upstream of Stone Road in the Town of Guilderland	
Tributary 1 to Tributary 8 to Lisha Kill	Approximate	0.50	From its confluence with Tributary 8 to Lisha Kill to The Albany County boundary	
Tributary 1 to Vly Creek	Approximate	1.52	From its confluence with Vly Creek to approximately 520 feet upstream of Foundry Road in the Village of Voorheesville	
Tributary 12 to Switz Kill	Approximate	2.55	From approximately 200 feet downstream of the Town of Berne / Town of Rensselaerville corporate limits to approximately 1,460 feet upstream of Methodist Hill Road in the Town of Rensselaerville	
Tributary 14 to Bozen Kill	Approximate	1.83	From its confluence with Bozen Kill to approximately 1,570 feet upstream of Sturgess Road in the Township of Knox	
Tributary 2 to Kromma Kill	Approximate	0.35	From its confluence with Kromma Kill to Town of Colonie / Village of Menands Corporate Limits	
Tributary 2 to Myosotis Lake	Approximate	0.48	From Myosotis Lake to approximately 525 feet upstream of County Highway 535 in the Town of Rensselaerville	
Tributary 2 to Tributary 12 to Switz Kill	Approximate	1.05	From its confluence with Tributary 12 to Switz Kill to the Town of Rensselaerville / Town of Westerlo corporate limits	
Tributary 21 to Bozen Kill	Approximate	2.31	From its confluence with Bozen Kill to approximately 1,870 feet upstream of Knox Cave Road in the Township of Knox	
Tributary 3 to Thompsons Lake	Approximate	2.18	From Thompson's Lake to approximately 3,010 feet upstream of Singer Road in the Township of Knox	
Tributary 4 to Alcove Reservoir	Approximate	0.22	For approximately 1,130 feet upstream of Alcove Reservoir	
Tributary 4 to Normans Kill	Approximate	0.66	For approximately 3,460 feet upstream of its confluence with Normans Kill	
Tributary 4 to Vloman Kill	Approximate	0.35	From its confluence with Vloman Kill to approximately 1,100 feet upstream of Clapper Road in the Town of Bethlehem	
Tributary 5 to Lake Creek	Approximate	0.77	For its entire length within the Town of Rensselaerville	
Tributary 5 to Lisha Kill	Approximate	2.30	From its confluence with Lisha Kill to approximately 620 feet upstream of Watervliet Shaker Road in the Town of Colonie	
Tributary 5 to Tenmile Creek	Approximate	0.93	From its confluence with Tenmile Creek to Jaycox Road in the Town of Rensselaerville	
Tributary 6 to Beaverdam Creek	Approximate	2.32	From its confluence with Beaverdam Creek to approximately 1,420 feet upstream of Panting Road in the Township if Knox	
Tributary 6 to Lake Creek	Approximate	1.43	From its confluence with Lake Creek to approximately 2,100 feet upstream of the dam	
Vloman Kill	Approximate	8.91	From the confluence of Phillipin Kill to approximately 4,150 feet upstream of Youmans Road in the Town of New Scotland	
Vloman Kill	Approximate	3.73	From the confluence with Hudson River to approximately 3,300 feet downstream of US Route 9W in the Town of Bethlehem	
Warners Lake	Approximate	0.50	For the extent of Warner's Lake within the Town of Berne and the Township of Knox	

What Is A Vertical Datum And Why Is It Changing?

A vertical datum is a set of constants that defines a system for comparison of elevations. In the NFIP, a vertical datum is important because all elevations need to be referenced to the same system. Otherwise, surveys using different datums would have different elevations for the same point. A datum needs to be updated periodically because geologic changes to the surface of the earth occur due to subsidence and uplift or changes in sea level. Historically, the FIRMs have referenced the National Geodetic Vertical Datum of 1929 (NGVD 29). Now, a more accurate vertical datum is used on the countywide FIRM and in the FIS Report—the North American Vertical Datum of 1988 (NAVD 88).

Vertical Datum Conversion

Since all flood elevations shown in the countywide FIS report and on the FIRM are referenced to NAVD 88, structure and ground elevations in the county must, therefore, be referenced to NAVD 88. It is important to note that adjacent counties may be referenced to NGVD 29. This may result in difference in BFEs across the county boundaries between the counties.

Ground, structure, and flood elevations may be compared and/or referenced to NGVD 29 by applying a standard conversion factor. The conversion factor was determined at specific points within Albany County using the USACE Corpscon conversion program (NAVD 88 = NGVD 29 + Conversion Factor). The table below provides the conversion factor used for each of the detailed study streams.

FLOODING SOURCE	CONVERSION FACTOR (NGVD 29 TO NAVD 88) (FT)		
Basic Creek	-0.64		
Black Creek	-0.57		
Bozen Kill	-0.55		
Tributary 4 to Bozen Kill	-0.54		
Tributary 5 to Bozen Kill	-0.55		
Coeymans Creek	-0.74		
Delphus Kill	-0.63		
Eightmile Creek	-0.62		
Feuri Spruyt	-0.68		
Fifth Branch Mohawk River	-0.72		
First Branch Mohawk River	-0.72		
Hannacrois Creek (Downstream of Alcove Reservoir)	-0.71		
Hannacrois Creek (Upstream of Alcove Reservoir)	-0.64		
Hudson River	-0.73		
Kroma Kill	-0.75		
Lisha Kill	-0.56		
Tributary 8 to Lisha Kill	-0.55		
Mohawk River	-0.66		
Normans Kill	-0.59		
Onesquethaw Creek (Town of Bethlehem)	-0.73		
Onesquethaw Creek (Town of New Scotland)	-0.59		
Salt Kill	-0.75		
Sand Creek	-0.65		
Second Branch Mohawk River	-0.72		
Shaker Creek	-0.58		
State Basin	-0.75		
Third Branch Mohawk River	-0.72		
Volman Kill	-0.74		
Vly Creek	-0.60		

How can I find more information regarding the revised mapping in Albany County?

You can view the new map for your community by visiting you local map repository. The table below you find the location of the local floodplain administrator who maybe able to help you find the location of your property on the new preliminary maps. Albany County maps are available for reference at the map repository, but not for distribution. Additional information can be found online at the FEMA Map Service Center (http://www.msc.fema.gov), and also at the RAMPP-Team Website (http://www.rampp-team.com/ny.htm).

Community Name	Floodplain Administrator	Phone Number	Map Repository
City of Albany	Jeffery Jamison - Director of Building and Codes	(518) 434-5165	Albany City Hall
Village of Altamont	Patty Blackwood - Village Clerk	(518) 861-8554	Altamont Village Offices
Town of Berne	Peter Schaming - Building and Zoning Administrator	(518) 768-2264	Berne Town Hall
Town of Bethlehem	Erik Deyoe – Commissioner of Public Works	(518) 439-4955	Bethlehem Town Hall
Town of Coeymans	Laverne Conrad - Code Enforcement Officer	(518) 756-2850	Coeymans Town Hall
City of Cohoes	Garry Nathan - City Engineer	(518) 233-2131	Cohoes City Hall
Town of Colonie	Michael Lyons - Senior Planner	(518) 783-2741	Colonie Town Hall
Village of Colonie	Pat Hurley - Village Clerk	(518) 869-7562	Colonie Village Hall
Village of Green Island	Sean Ward - Executive Assistant to the Mayor	(518) 273-2201	Green Island Village Hall
Town of Guilderland	Donald Cropsey - Building Inspector	(518) 356-1980	Guilderland Town Hall
Township of Knox	Dennis Decker - Emergency Preparedness Coordinator	(518) 872-2551	Knox Town Hall
Village of Menands	Paul Reuss - Code Enforcement Officer	(518) 434-2922	Menands Village Hall
Town of New Scotland	Paul Cantlin - Building Inspector	(518) 439-9153	New Scotland Town Hall
Village of Ravena	Joseph Burns - Building Inspector	(518) 756-8233	Ravena Village Hall
Town of Rensselaerville	Mark Overbaugh - Zoning Officer	(518) 797-3798	Rensselaerville Town Hall
Village of Voorheesville	Glenn Hebert - Building Inspector	(518) 765-2698	Voorheesville Village Hall
City of Watervliet	Mark Gilchrist - Building Inspector	(518) 270-3800	Watervliet City Hall
Town of Westerlo	Ed Lawson - Code Enforcement Officer	(518) 797-3111	Westerlo Town Hall