



Town of Canandaigua Code Enforcement Office

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Flood Maps are Changing...

This month, Canandaigua enters a new era. A multi-year project to re-examine flood zones and develop detailed and digital flood hazard maps is nearing completion. The new maps reflect current flood risks and areas of recent growth, replacing maps that are over 27 years old! As a result, property owners throughout Canandaigua will have up-to-date, reliable, internet accessible information about their flood risk.

On September 26th, FEMA notified the Town that the preliminary maps developed and approved in July of 2023 have entered the 90-day appeal process prior to becoming effective. This means that more than 1,000 property owners will learn that their risk is higher or lower than they previously had thought.

As someone with a stake in Canandaigua's future, you should be aware of how the maps are changing and why – and how the changes will affect residents and business owners alike. In the effort of public education, the Code Enforcement Office will be sending out more information regularly to update not only affected property owners but all in the community.

Flood Map Updates: A Risk Management Must.

Flood hazard maps, known as Flood Insurance Rate Maps (FIRMs), are important tools in an effort to protect lives and properties in Canandaigua. By showing the extent to which areas of the Town and individual properties are at risk of flooding, flood maps help business and property make better financial decisions about protecting their property. These maps also allow our community planners, government officials, engineers, builders and others to make important determinations about where and how new structures and developments should be built.

Over time, water flow and drainage patterns have changed dramatically due to erosion, land use, increased rain events and natural forces. The likelihood of inland and riverine flooding in certain areas has changed along with these factors.

New digital mapping techniques will provide more detailed and current data on our current flood hazards. The result is a better picture of the area most likely to be impacted by flooding and a better foundation from which our community can make key decisions.

Our map update is a joint effort between Canandaigua and the Federal Emergency Management Agency (FEMA), in cooperation with municipal and private sector partners.



UPCOMING KEY DATES

December 31st, 2024 – last day to make appeals on flood revisions.

1st quarter of 2025 – Town will receive the final updated flood maps.

2nd quarter of 2025 – Town will update ordinance to include new maps

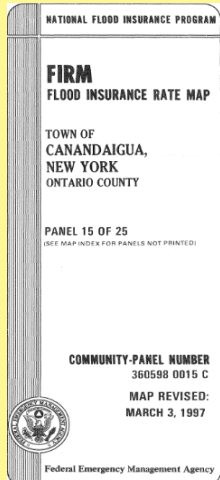
Where to find Information?

Town staff is well versed and prepared for the changes and promise to make we available to assist all community members in this map update. We urge everyone in the community to reach out if you have any questions about your flood risk, flood insurance, flood requirements, etc.

We are excited to announce that each of our code officers are either certified floodplain managers or on their way to full certification and as such have extensive knowledge of this subject.

More Information.

Where can you find Flood Maps?



Flood Hazard Areas are delineated on Flood Insurance Rate Maps (FIRMs) issued by the Federal Emergency Management Agency (FEMA). Additional maps (Flood Boundary and Floodway Maps) and/or a Flood Insurance Study provide additional information on technical items. These maps and studies are located at the Town of Canandaigua Offices and maintained by the Floodplain Administrator or Lead Code Enforcement Officer. The FIRM maps can also be viewed at FEMA's online Map Service Center at: <http://msc.fema.gov>

What are the benefits of floodplain protection?

Floodplains provide numerous flood loss reduction benefits because of their unique natural functions. Rivers and streams shape floodplain topography and influence riparian habitats and riverine ecosystems. Likewise, the physical characteristics of the floodplain shape water flows and can provide flood loss reduction benefits to include the following: Excess water storage, flow rate and erosion reduction, etc.



Floodplains frequently contain wetlands and other important ecological areas which directly affect the quality of the local environment. Some of the benefits of floodplains to a functioning natural system include:

- Fish and wildlife habitat protection
- Natural flood and erosion control
- Surface water quality maintenance
- Groundwater recharge
- Biological productivity
- Higher quality recreational opportunities (fishing, bird watching, boating, etc.)

“Why do I need flood insurance?”

You may be required to carry flood insurance if you have a loan backed by a federally regulated lender. Additionally carrying optional flood insurance is always recommended, did you know FEMA calculates 1 inch of water can cause \$25,000 worth of damage to your home?

Fortunately the Town is an active community under the National Flood Insurance Program which provides ALL property owners, renters and business the opportunity for low-cost insurance. Federal and State disaster assistance is not always a guarantee, your home is covered by flood insurance even if a federal disaster is not declared. By comparison, flood insurance claims do not have to be repaid and have averaged \$52,000 from 2019 to 2023.

“A 100-year flood happened last year so it wont happen for another 99-years right?”

Instead of the term "100-year flood" we would rather describe this extreme event as a flood having a 100-year interval. A short explanation is that, according to historical data about rainfall and stream stage, the probability of flooding like that is once in 100 years. In other words, a flood of that magnitude has a 1 percent chance of happening in any year.

