



January 18, 2024

Mr. Robert Mack  
Union Town Supervisor  
3111 East Main Street  
Endwell, New York 13760

Dear Mr. Mack:

The purpose of this letter is to provide you with the results of the National Flood Insurance Program (NFIP) Community Rating System (CRS) field verification findings based on your 5-year cycle verification. The field verification report is enclosed for your records.

I am pleased to inform you that the Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined that the Town of Union will retain its current rating as a Class 8 in the NFIP CRS. The floodplain management activities implemented by your community qualify it for a 10 percent discount on flood insurance premiums for most NFIP policies issued or renewed on or after October 1, 2024. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage.

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 no additional modifications or new CRS activities are added, 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 you on your community actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, property protection, and protects 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 Jonathan Smith at (202) 285-9235.

Sincerely,

A handwritten signature in black ink, reading "William H. Lesser", is positioned below the word "Sincerely,".

William H. Lesser, CRS Coordinator  
Federal Insurance and Mitigation Administration

Enclosure

cc: Mr. Christopher Kylor, CRS Coordinator



COMMUNITY  
RATING  
SYSTEM

VERIFICATION  
REPORT

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**Town of Union, NY**

**Verified Class 8**

NFIP Number: 360056

Cycle

Date of Verification Visit: May 9, 2023

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 1324 credit points are verified which results in a recommendation that the community remain a CRS Class 8. The community has met all Class prerequisites. The following is a summary of our findings with the total CRS credit points for each activity listed in parenthesis:

**Activity 310 – Construction Certificate Management:** Credit is provided for having written construction certificate management procedures for all new and substantially improved/substantially damaged buildings. (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 offering additional FIRM information, historical flood information, and natural floodplain functions. The service is publicized annually and records are maintained. (90 points)

**Activity 330 – Outreach Projects:** Credit is provided for informational outreach projects, general outreach projects, and targeted outreach projects. These projects are disseminated annually. (100 points)

**Activity 340 – Hazard Disclosure:** Credit is provided for state regulations requiring disclosure of flood hazards. Real estate agents provide a brochure advising prospective buyers about insurance and checking property flood hazards. (18 points)

**Activity 350 – Flood Protection Information:** Documents relating to floodplain management are available in the reference section of the Your Home Public Library. Credit is also provided for floodplain information displayed on the community's website. (60 points)

**Activity 360 – Flood Protection Assistance:** Credit is provided for offering one-on-one advice regarding property protection. The service is publicized annually and records are maintained. (25 points)

**Activity 420 – Open Space Preservation:** Credit is provided for preserving approximately 9 percent of the Special Flood Hazard Area (SFHA) as open space and protecting open space land with deed restrictions. (132 points)

**Activity 430 – Higher Regulatory Standards:** Credit is provided for enforcing regulations that require freeboard for new construction and substantial improvement, and local drainage protection. Credit is also provided for the enforcement of building codes, and a Building Code Effectiveness Grading Schedule (BCEGS®) Classification. (283 points)

**Activity 440 – Flood Data Maintenance:** Credit is provided for maintaining and using additional map data in the day-to-day management of the floodplain. (112 points)

**Activity 450 – Stormwater Management:** The community enforces regulations for soil and erosion control, and water quality. (30 points)

**Section 502 – Repetitive Loss Category:** Based on the updates made to the NFIP Report of Repetitive Losses as of December 8, 2023, the Town of Union, NY has 39 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 2019 Broome County Hazard Mitigation Plan, adopted on September 4, 2019. A progress report must be submitted on an annual basis. (280 points)

**Activity 520 – Acquisition and Relocation:** Credit is provided for acquiring and relocating 24 buildings from the community's regulatory floodplain. (156 points)

**Activity 710 – County Growth Adjustment:** All credit in the 400 series is multiplied by the growth rate of the county to account for growth pressures. The growth rate for Broome County, NY, is 1.00.

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

**CEO Name / Address:**

Robert Mack  
Town Supervisor  
3111 East Main Street  
Endwell, New York 13760

**CRS Coordinator Name / Address:**

Christopher Kylor  
Planning Director  
3111 East Main Street  
Endwell, New York 13760  
(607) 786-2985

Date Report Prepared: November 8, 2023

Community : Town of Union, NY

NFIP Number : 360056

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**720 COMMUNITY CREDIT CALCULATIONS (Cycle):**

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**CALCULATION SECTION :**

| Verified Activity Calculations: |     |       |        | Credit |
|---------------------------------|-----|-------|--------|--------|
| c310                            | 38  |       |        | 38     |
| c320                            | 90  |       |        | 90     |
| c330                            | 100 |       |        | 100    |
| c340                            | 18  |       |        | 18     |
| c350                            | 60  |       |        | 60     |
| c360                            | 25  |       |        | 25     |
| c370                            |     |       |        |        |
| c410                            |     | x CGA | =      |        |
| c420                            | 132 | x CGA | 1.00 = | 132    |
| c430                            | 283 | x CGA | 1.00 = | 283    |
| c440                            | 112 | x CGA | 1.00 = | 112    |
| c450                            | 30  | x CGA | 1.00 = | 30     |
| c510                            | 280 |       |        | 280    |
| c520                            | 156 |       |        | 156    |
| c530                            |     |       |        |        |
| c540                            |     |       |        |        |
| c610                            |     |       |        |        |
| c620                            |     |       |        |        |
| c630                            |     |       |        |        |

**Community Classification Calculation:**

|  |         |      |
|--|---------|------|
| cT = total of above                          | cT =    | 1324 |
| Community Classification (from Table 110-1): | Class = | 8    |

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