Dear Property Owner:

This letter constitutes the 27th annual mailing to all property owners within or near the regulated floodplain. This mailing is required in order to maintain the Town of Amherst's eligibility under the National Flood Insurance Program's Community Rating System. The Community Rating System provides that all property owners within the Town who have flood insurance and are located within the Special Flood Hazard Area receive a 10% reduction in insurance premiums, and all property owners who have flood insurance and are located outside the Special Flood Hazard Area receive a 5% reduction in insurance premiums.

Attached is a document that provides information to you on the flood hazard, flood insurance, flood safety, property protection measures, permit requirements and other pertinent information. It is recommended that you review the contents of the attachment and if you would like any additional information or assistance, both the Building Department at 631-7080 and the Engineering Department at 631-7154 would be pleased to assist you.

Please note that almost all floodproofed buildings rely on electrical power to provide appropriate power to sump pumps during a flood event. If a power failure occurs during a flood event or any other unusual weather event, your sump pump will not operate and you will run the risk of having a flooded basement. As an added precautionary measure, it is strongly recommended that you purchase a properly sized gasoline-powered generator or a permanent natural-gas powered generator that could be used to provide power to your sump pump in the event of a power failure. As an alternative, you could purchase a battery-powered or water driven sump pump system that will operate during a power failure. Please note that a permit from the Town of Amherst Building Department is required for a sump pump and or a permanent natural-gas powered generator. In the event that your sump pump fails, we also recommend that you purchase a spare sump pump with appropriate plumbing fittings. Weather events including heavy snowfall, and high winds have caused lengthy power failures. Severe storm systems producing large quantities of rainfall over short time periods such as the rains on August 15, 2015 are occurring more frequently causing flash flooding issues. Further, during the past few years, the Town has experienced heavy snowfalls at varying times of year which created flooding conditions later on.

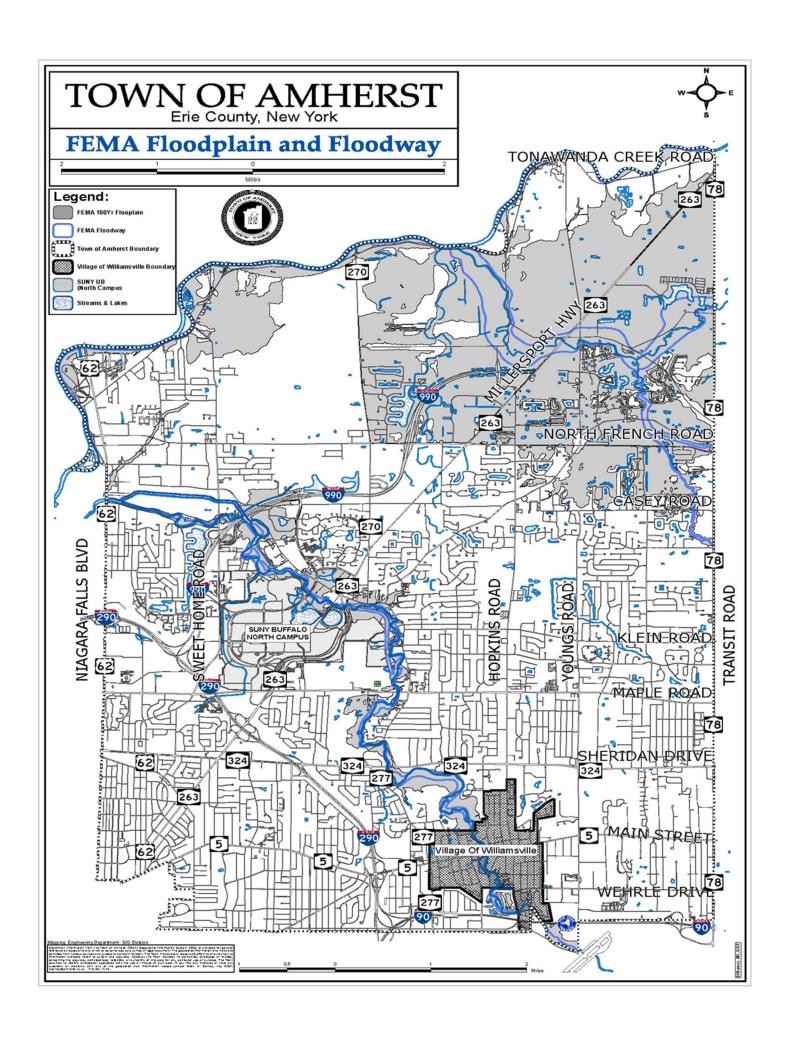
Additional flood information is available at <u>www.amherst.ny.us</u>. Please contact me if you have any questions regarding this information.

Very truly yours,

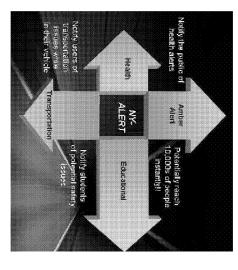
Mark S. Berke, P.E.

Commissioner of Building

Who Ele



Endless Possibilities



Sign Up Today

on the NY-ALERT website at NY-ALERT is subscription-based. If you wish to receive emergency information, you must register

www.nyalert.gov

alerts, up to three email addresses, and one SMS is issued for the area to which you subscribed on all of the devices you registered when an alert Your email address will be your identifier. When you register, you will be permitted to list up to three phone numbers where you will receive the Remember, you will receive information

geographic area, you will receive all of the alerts, entire state itself. However, if you select a large town or village, county, regions of the State or the which you want to receive the information: your press releases and other information regarding You also will be able to select the locations from

ously, there is no 100 percent guarantee that the be unavailable (such as SMS, faxing and phone because the existing third party infrastructure may information will be received in a timely manner instantaneously utilizing all gateways simultane-While NY-ALERT will transmit information almost

Ве Prepared

and a community. Just as important is knowing step to being prepared as an individual, a family what to do, how to do it, and when to do it. Receiving emergency information is an important

supplies that can be used at home or at work. plan and prepare a portable cache of emergency self and your family are to develop an emergency take to become better prepared to protect yourthrough NY-ALERT, two actions that you can In addition to receiving emergency information

anywhere else you and your family spend time. an event. Emergencies may strike when you and your family members are away from home, so that are in place and how you will be notified of Learn about your community's emergency plans learn about plans at your workplace, school or

else, and sometimes a little more, to be prepared disabilities need the same planning as everyone members. Remember the special needs of your family for an emergency. Infants, the elderly, and persons with

Make plans now on what to do with your pet in the event you have to leave your home.

up-to-date information during an emergency. and television stations that can provide you with Pay attention to the news. Know your local radio

of the ordinary occurrences to the appropriate York State Homeland Security Tips Hotline at local law enforcement authorities or call the New Be aware of your surroundings. Report any out

1-866-SAFE-NYS

of the New York State Emergency Management ily can to do be better prepared, visit the website For more information on what you and your fam-

www.semo.state.ny.us

www.nyalert.gov

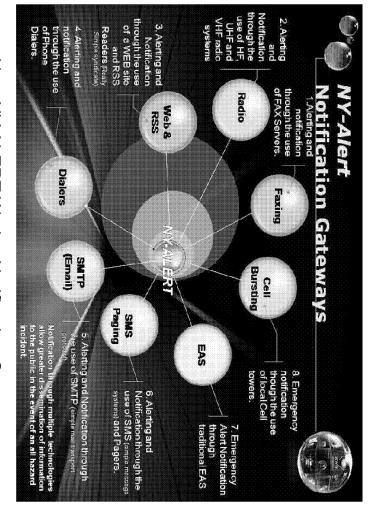
New York State's All-Hazards Alert & Notification System

NY-ALERT

Welcome to NY-ALERT, New York State's All-Hazards Alert and Notification System. This web-based portal offers one-stop shopping through which State and local governments can provide emergency information to a defined audience be it local, county, regional or statewide.

Now you can receive emergency information such as road closures and weather events at home, work or on the go. And you can receive that information the way you choose: via email; telephone call at home, at work or through your cellular device; Short Message Service (SMS) text message; fax; pager; and on the web through your RSS (Really Simple Syndicate) Reader or by visiting the NY-ALERT website at www.nyalert.gov.

The information being provided by State agencies and local governments can be of pending events, such as National Weather Service alerts of snowstorms, tornadoes or severe weather; consequential actions such as road closures caused by those events; and protective actions that are recommended by State, local governments, colleges, universities, and the private sector where appropriate.



How NY-ALERT Works: Notification Gateways

The alerting portion of this portal uses many communications technologies to reach the public. The portal will disseminate emergency information through:

- Activation of EAS (Emergency Alert System);
- Blast faxes—to all subscribers who requested this gateway;
- Email message to media, business and individual subscribers
- Really Simple Syndicate (RSS) feeds posted to the website, through which people with RSS readers will automatically receive information;
- Text messages or Short Message Service (SMS) via cell phones and pagers;
- Postings to the NY-ALERT website;
- Press releases to targeted media generated from the NY-ALERT portal;
- Cell-bursting messages to all cell phones within range of selected cell sites; and
- Dial-out recorded messages to subscriber phone numbers.

State and local agencies, through the county emergency manager, will be able to create incident-specific emergency messages to the targeted audiences/public, or take advantage of alert messages routinely provided by agencies to the public of impending weather and road closures (e.g. Thruway closures, National Weather Service warnings).

Secure Private Notifications

A secondary, but important feature allows governmental participants (State and local agencies) to provide private notifications to identified, select groups through the same secure web portal.

This feature utilizes the fax, email, text message and dial out messaging. For example, a county sheriff could provide information to a group of local police chiefs; the county fire coordinator could provide information to local fire chiefs in a given recion.

Property Protection Measures:

If your building does not meet current floodplain construction standards, it is recommended that you consider retrofitting and/or undertaking property protection measures to protect your building, your family and yourself. Even if insurance covers a loss, the disruption and loss of irreplaceable items can be devastating. The Amherst Public Library, the Building Department and the Engineering Department each maintain a file of publications that can be used to assist you in providing property protection measures. The Flood Protection Section of the Public Library has 22 publications relating to flood protection, flood insurance, etc. Measures that can be undertaken may include:

- 1. Elevating the building, if practical, so that flood waters do not enter or reach any damageable portions of it.
- 2. Constructing floodproofed barriers out of impervious fill or concrete between the building and the floodwaters.
- 3. Closing or sealing exterior wall openings, such as basement windows, which are located below the 100-year flood level.
- 4. Reinforcing exterior walls, especially below the 100-year flood level, to withstand the hydrostatic pressures from flood waters.
- 5. Relocating contents to above the basement and/or above the 100-year flood level.
- 6. Installing shutoff valves on sewer lines located below the 100-year flood level.
- 7. Eliminating basement floor drains.
- 8. Elevating electrical panels, furnaces, water heaters and washers and dryers to above the 100-year flood level

The Building Department maintains a list of contractors and consultants knowledgeable in floodproofing retrofitting techniques and construction. Information is also available on how to select a qualified contractor as well as recourse against the unsatisfactory performance of a contractor. Make sure that you check a firm's reputation and request references, written estimates, proof of insurance, a contract, guarantees in writing, etc. Be wary of special deals, on-the-spot cash payments, avoidance of municipal inspections, sales pressures, etc. Do not sign off or pay until the work is satisfactory and has been inspected by the Building Department. If you wish, personnel from the Building and/or Engineering Departments will meet with you at your home or building to discuss protection measures. The Building Department can be contacted at 716-631-7080 and the Engineering Department at 716-631-7154, Monday thru Friday, 8 AM to 5 PM.

Permit Requirements

Section 7-7 of the Town of Amherst Zoning Ordinance contains regulations regarding Flood Hazard Reduction. Its purpose is to promote the public health, safety and welfare and to minimize public and private losses due to flood conditions in specific areas. It regulates and controls various aspects of development in the floodplain and floodway. It requires, among other things, that a floodplain development permit be obtained before the start of construction or any other development, including the placement or replacement of manufactured homes within the floodplain. For new construction, additions, alterations, relocations, etc., the building permit required by the Building Construction Administration Ordinance also serves as the floodplain development permit. The Ordinance specifies certain design standards for construction. Further, it mandates that where the cost of reconstruction, rehabilitation, addition or other improvement of a structure exceeds 50% of the market value of the structure before the start of construction occurs, the entire building or structure shall be upgraded to meet the current building standards. Substantially damaged buildings must also meet the same standards (e.g., a building damaged such that the cost of repairs equals or exceeds 50% of the building's value before it was damaged) and must be elevated above the base flood elevation.

Applications for building permits and floodplain development permits must be submitted to the Town of Amherst Building Department, 5583 Main Street, Williamsville, NY 14221 [Telephone: (716) 631-7080]. The Building Department maintains all forms necessary for a valid application as well as the specific standards that must be met. Illegal floodplain development can be reported to the Building Department at the same address and telephone number and residents are urged to do so.

Drainage System Maintenance

To minimize flood damage, unobstructed water flow is essential. Keeping drainage channels free of debris and trash allows them to function properly. The Town of Amherst has a code entitled "Watercourses" which requires that Town ditches and streams remain free of debris.

Prohibited Acts:

No person, firm, association or corporation shall encroach upon, dump or discharge any substance, object or material of whatever kind and description in and upon any drainage ditch or creek within the Town of Amherst, which may impede or obstruct the free flow of water in said channel.

To report violations of the "Watercourses" code, please contact the Town of Amherst Highway Department at (716) 631-7117.

Natural and Beneficial Functions of Floodplains

Under natural conditions, a flood causes little or no damage. Nature ensures that floodplain flora and fauna can survive the more frequent inundations. This is the case in the wetland and open space areas in the Town as well as the vacant lands adjacent to all of our creeks and ditches. These natural areas help reduce our flood damage by allowing floodwaters to spread over a large area. This reduces flood velocities and provides flood storage to reduce peak flows downstream. Natural floodplains reduce wind and wave impacts and their vegetation stabilizes soils during flooding. Further, floodplains provide water quality by filtering nutrients, removing impurities and organic wastes and moderating temperature fluctuations. It is our job to help preserve natural areas in the floodplain.

The Town of Amherst experiences most of its flooding in the floodplain areas adjacent to Tonawanda, Gott and Ransom Creeks where most land is agricultural and rural. Flooding is characterized as slow rising, standing water with no wave action or high velocity. Therefore, sufficient warning with time to react can be given. Further, the Town is basically flat so flood waters spread over a large area which helps keep the water level low.

Flood Warning System

The Town of Amherst uses several forms of communicating flood warnings to its residents. We encourage all residents to monitor the local television and radio stations, especially WBEN and WGR. In the event of imminent flooding, the Town of Amherst's Community Notification System will be used. This places a computer generated telephone call to all of the residents in the hazard areas as soon as notification of a serious threat is received. This call will provide the residents with directions for safety precautions based on information received from the National Weather Service and town forces that are monitoring the situation. This system is based in the Police Department and can be accessed by the Town of Amherst Dept. of Emergency Services. There is a section on the Town's Website, www.amherst.ny.us, under the Emergency Services Department where an Emergency Information Notice can be found. It is constantly updated during emergency conditions.

FLOOD HAZARD, FLOOD INSURANCE, FLOOD SAFETY, PROPERTY PROTECTION MEASURES AND PERMIT REQUIREMENTS

Your property is located within or near the Special Flood Hazard Area (SFHA) which is also known as the 100-year floodplain or regulated floodplain. As a result, your property is subject to potential flooding. Therefore, we are sending this letter to advise you of the flood hazard and to provide information on flood insurance, flood safety, property protection measures, permit requirements and other pertinent information. We hope that this information is of some value to you. If you have any questions, the Building Department and Engineering Department staffs are prepared to assist you.

The Local Flood Hazard

The floodplain areas located in the Town of Amherst are caused by high water flows from the Ellicott, Tonawanda, Ransom, Black and Gott Creek watersheds. The largest floodplain is caused by Tonawanda Creek and its tributaries. During severe floods, such as the one which occurred in 1960, Tonawanda Creek overflows into the Ransom Creek watershed. Although this occurrence does not create high velocity flows outside of the channeled floodway areas, damage will occur due to the standing water which will cover much of northeast Amherst.

In 1989, a flood control project consisting of a diversion channel was constructed along Ellicott Creek. As a result, the majority of the floodplain created from Ellicott Creek has been removed from the SFHA.

Floodplain Boundary Map

Attached to this letter is a floodplain boundary map. The shaded areas as shown on that map are within the regulated floodplain. This map is for general information only and if you desire an exact SFHA determination for your property, please contact the Building Department. Your own written or verbal request, accompanied with a property survey (if available), may be submitted for an SFHA determination.

Letter Of Map Amendment (LOMA) Or Letter Of Map Revision (LOMR)

If the principal building on your property has been identified as being located within the SFHA and that building was constructed after December 18, 1984, there is a high probability that the building may be eligible for either a LOMA or a LOMR. If a favorable approval is obtained from the appropriate federal authority, a LOMA or LOMR will effectively remove the building from the SFHA and thereafter, the mandatory requirement for obtaining flood insurance will not be applicable. You will still be able to obtain flood insurance on an optional basis. The Town of Amherst, through the Amherst Engineering Department (631-7154), does provide assistance in the application process for a LOMA or LOMR.

Flood Insurance

Amherst is a participant in the regular phase of the National Flood Insurance Program (NFIP). The NFIP permits property owners of all properties located in or out of the floodplain to obtain flood insurance to cover losses due to flooding. Standard homeowner's insurance policies do not insure against flood damage. Flood insurance is important since there is a 26% chance of a flood event during the life of a 30 year mortgage. These policies can be obtained from any insurance agency. You already may have obtained flood insurance that you purchased either voluntarily or were required to purchase in order to obtain financing. However, if you don't have flood insurance, the purchase of such insurance is highly recommended especially if your building does not meet current floodplain construction standards. Your property is covered for as long as the policy is in force. The insurance rates are set nationally by the Federal Government. The rates will not change if you file for a claim or are successful in obtaining the settlement of a claim. Note that there is a (30) day waiting period before coverage goes in to effect.



FLOOD SAFETY

If a flood does occur, keep in mind the following for you and your family's safety:

Do not walk through flowing water. Drowning is the number one cause of flood deaths. Currents can be deceptive; six inches of moving water can knock you off your feet. Use a pole or stick to ensure that the ground is still there before you go through an area where there is standing water.

Do not drive through a flooded area. More people drown in their cars than anywhere else. Don't drive around road barriers. The road or bridge may be washed out.

Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the Power Company or the Emergency Management office.

Have your electricity turned off by the Power Company. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have become wet unless they have been taken apart, cleaned, and dried.

Look out for animals, especially snakes. Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.

Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

Be alert for gas leaks. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been properly ventilated.

Carbon monoxide exhaust kills. Use a generator or other gasoline-powered machine outdoors. The same goes for camping stoves. Charcoal fumes are especially deadly, cook with charcoal outdoors. It is now a requirement to install a carbon-monoxide detector in your home.

Clean everything that got wet. Flood waters have picked up sewage and chemicals from roads, farms, factories, and storage buildings. Spoiled food, flooded cosmetics, and medicine can be health hazards. When in doubt, throw them out.

Take good care of yourself. Recovering from a flood is a big job. It is tough on both the body and the spirit. The effect a disaster has on you and your family may last a long time.