



Flood Insurance Rate Map (FIRM) Information

Attention: Real Estate Agents, Mortgage Lenders, Insurance Agents

As part of the National Flood Insurance Program (NFIP), the Town of Union and the Villages of Endicott and Johnson City can respond to inquiries regarding properties located in the 100-year floodplain. If a property is located in the "A" zone on the Flood Insurance Rate Map (FIRM) flood insurance is required as a condition of a federal, or federally backed, mortgage.

The Town of Union and Village of Johnson City participate in the National Flood Insurance Program which makes flood insurance available to residents in the community both within and outside of the 100-year floodplain. Upon request, the community in which the property is located will respond to requests for:

- | | |
|--------------------------|-------------------------|
| 1. Insurance Risk Zone | 4. Date of the FIRM |
| 2. NFIP Community Number | 5. Base Flood Elevation |
| 3. Panel Number | 6. Datum System |

This information is provided to mortgage lenders, real estate agents and brokers, community residents, and potential buyers. Contact the municipality in which the property is located for map determinations. Please be sure to have the street address and/or the tax parcel number available so that your request can be processed as quickly as possible.

In an effort to avoid costly last-minute lengthy delays in closing of real estate transactions, brokers and lenders are encouraged to disclose known flood hazards so that potential issues may be properly vetted in a timely manner. To review parcel data on the Broome County web page use the following address:

http://www.bcgis.com/website/apps/parcel_mapper/viewer.html

Type in the property address in the Search for Parcels box and then click on the Mailbox icon. Flood data is listed in the Parcel Details tab.

For properties located in the part-town area, the Code Enforcement Office provides residents flood information related to Flood Insurance Rate Maps (FIRMs) including flood zones, base flood elevations (BFEs) and the possible presence of floodways. Where applicable, residents may be advised of flood depths, historical flooding, flood hazards not shown on the FIRMs, and natural floodplain functions.

For additional information on flood hazards, flood protection, or the National Flood Insurance Program please stop by the reference desk at:

Your Home Library - 107 Main Street, Johnson City;
George F. Johnson Memorial Library - 1001 Park Street, Endicott

This information is also available at the Town of Union Planning Department. Copies of the Flood Insurance Rate Maps and Elevation Certificates for the Town of Union and Villages of Endicott and Johnson City are also available for review.

FOR FURTHER INFORMATION

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Town of Union

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www.floodsmart.gov

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