



FEMA

News Release

FEMA Issues a Revised Flood Insurance Rate Map for Wyoming County, New York

There will be two Open Houses on flood risk and insurance, on May 13 and 14, 2025.

WYOMING CO, New York — County, state and federal officials are working to reduce the effects of severe weather and natural disasters. On January 31, 2025, FEMA released a preliminary Flood Insurance Rate Map (FIRM) for Wyoming County, for the public to see and comment on. The new map gives updated information about community's flood risk. It will be used to find areas where flood insurance coverage may be required. The current maps for Wyoming County (paper, not digital) were developed in the 1980s. Some areas of the preliminary FIRM show major flood hazard changes from the maps that are in effect now.

FEMA, the New York State Department of Environmental Conservation, and Wyoming County officials invite residents to learn how they may be affected and what they can do to protect themselves. The Flood Risk and Insurance Open Houses will be held:

In-person on
Tuesday, May 13, 2025
3 to 7 p.m.
at:
Arcade Fire Department Hall
145 North St
Arcade, NY 14009

and:

In-person on
Wednesday, May 14, 2025
3 to 7 p.m.
at:
Wyoming County Agriculture and Business Center Room LC1
36 Center St
Warsaw, NY 14569

The Open Houses will not have a formal presentation. Residents can join at any time between 3 and 7 p.m. on either day. They can stay for any length of time. At these events, residents will be able to talk one-on-one with FEMA representatives. They can learn more about their flood risk and potential changes to their flood insurance rates and requirements. If you already have flood insurance, please bring a copy of your declaration page. Residents can also see preliminary versions of the FIRM and the Flood Insurance Study (FIS) report [here](#). They can use the [Old Paper Effective vs. New Digital Preliminary Data Viewer](#) to compare the new preliminary map to the older maps.



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The last FIRMs for Wyoming County were paper maps from the 1980s. The new FIRM will be online, which will make them accessible to more residents. It will also help community members think about how to protect themselves from future flood events. The map and the FIS report are the basis for each community's floodplain management regulations.

Due to these map changes, some properties in Wyoming County may no longer be in the high-risk flood zone. This is known as the Special Flood Hazard Area (SFHA). If a building is outside the SFHA on the new FIRM, flood insurance is no longer federally required. However, it is still recommended for both homeowners and renters.

Some properties will be included in an SFHA for the first time. Those owners may need to buy flood insurance. Flooding is the number one natural disaster in the United States. Community members should know their current flood risk. This can help them use the tools and programs available to make their property and community safer.

Would you like to request a reasonable accommodation (sign language, real-time captioning or other)? Please email Michael.Foley3@fema.dhs.gov or FEMA-CivilRightsOffice@fema.dhs.gov. You may also call FEMA's Civil Rights Resource Line at 833-285-7448.

To learn more or to see the flood maps, visit FEMA's Flood Map Service Center at msc.fema.gov. At floodsmart.gov, you can learn about flood insurance. You may also contact a map specialist at the FEMA Mapping and Insurance eXchange (FMIX) at 877-336-2627 or FEMA-FMIX@fema.dhs.gov.

For Open House questions, email our outreach lead, Rachel Wagner, at rachel.wagner@associates.fema.dhs.gov.

Open House Frequently Asked Questions

What changes will we see on the new Flood Insurance Rate Map (FIRM)?

Some buildings may be included in the high-risk area for the first time. This area is known as a Special Flood Hazard Area (SFHA). Some buildings may no longer be in an SFHA.

- If a building is currently mapped in an SFHA but will be outside the SFHA on the new FIRM, flood insurance is no longer federally required. However, flood insurance is still recommended for both homeowners and renters.
- Mortgage companies or lenders may still require you to buy flood insurance.

Can I view my home on the new FIRM before the Open House?

Yes. You can look up an address on the preliminary map at <https://msc.fema.gov/fmcv>. You can also see how the updated maps compare to the old paper maps. Just use the [Old Paper Effective vs. New Digital Preliminary Data Viewer](#). Call the FEMA Mapping and Insurance eXchange (FMIX) at 877-336-2627 to get specific details about your location.

Who should attend the Flood Risk Open House?

Everyone should attend a Flood Risk Open House! This is especially true if:

- Your property is currently mapped in an SFHA.
- Your property will soon be mapped in an SFHA.
- You have flood insurance now.
- You are not sure or want to learn more.

If you are not sure of your flood risk, you can view the preliminary FIRM at <https://msc.fema.gov/fmcv>. You can also call the FMIX at 877-336-2627.

What happens at the Flood Risk Open House?

Property owners can meet one-on-one with FEMA representatives. They will discuss the preliminary FIRM and how their risk has changed. They can also ask questions about flood insurance.

Do I have to stay at the Open House for the entire time?

No. You can drop in at any time between the hours listed. Plan to spend about an hour there to get the details you need.

The Open House is set up so you can move between information stations. You may choose which stations or experts to visit.

Learn more at fema.gov

What should a homeowner bring to the Flood Risk Open House?

Bring an address to learn more about a property's flood risk. A current flood insurance policy or elevation certificate may provide more specific details about your flood insurance options.

Do I have to buy flood insurance?

The requirement for flood insurance is determined by the FIRM that is in effect.

- If the preliminary FIRM shows your property in an SFHA, and you have a mortgage through a government-backed lender:
 - You must buy flood insurance.
 - This is required once the FIRM goes into effect.
- There is time; updated maps are planned to go into effect in 2025.
- Wherever it rains, it can flood. Buying flood insurance is a good idea for any property owner or renter, even in low-risk areas.

Can I buy insurance at the Open House?

No. Flood insurance is available through the NFIP, a federally underwritten program. You can buy an NFIP policy through any state-licensed property and casualty insurance agent. A specialized agent provides insurance options; they can help you decide which is best for you. Find an agent at [FloodSmart.gov](https://www.floodsmart.gov).

Can I change the new maps?

You can formally appeal information that is on the new maps. The Open House is a great place to learn more about the appeal process. This includes how to file an appeal or comment. If you can't attend the Open House, your local floodplain manager's office can help you find out more about comments or appeals. You can also learn more about the process [here](#).