

TOWN OF GROTON

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The Town of Groton Town Board will be hosting a public hearing May 13th at 8:00 PM regarding Local Law #1 of 2025 which is a law to Prevent Damage from Flooding. The following information is being provided to you as your property may be subject to flood insurance requirements based on updated FEMA flood insurance rate maps.

Background Information on FIRMs, How Might this Impact You?

FEMA identified the need to modernize the existing 1980s-era Flood Insurance Rate Maps and updated the maps for Tompkins County. The map changes will result in flood insurance requirements for property owners in affected areas as well as updates to existing flood damage prevention regulations at the municipal level. Municipalities are required to adopt the new maps to participate in the National Flood Insurance Program, which allows residents to purchase insurance through the program.

The updated Flood Insurance Rate Maps identify new geographic areas of the Town and County as susceptible to flooding. Map changes can be due to several factors including changes in the topography and land uses in those areas, surface alterations (i.e., paved surfaces increasing the potential for water runoff), updated storm and rain gauge data, and changes to flood control channels. FEMA began the process to determine the updated maps for Tompkins County in 2014.

Due to these map changes, some properties in Groton may be included in a high-risk flood zone, known as the Special Flood Hazard Area, for the first time. Community members should know their current flood risk and use the available tools and programs to make their property and community safer.

Flood insurance will be newly required for properties with federally backed mortgages that are in the Special Flood Hazard Area. Residents are encouraged to review the maps and to learn more about flood insurance. FEMA recommends that residents speak with their insurance broker or visit <https://www.floodsmart.gov/> for more information. The maps will take effect on June 18, 2025.

Property owners may purchase insurance through the [National Flood Insurance Program \(NFIP\)](https://www.fema.gov/flood-insurance) (<https://www.fema.gov/flood-insurance>). The program is designed to cover damage in addition to limited disaster assistance programs in the case of a flooding event. The program is available regardless of whether your property is located in a flood zone. Most homeowners' insurance policies do not cover flood damage.

Renter's are encouraged to consider contents-only flood insurance (<https://www.floodsmart.gov/get-insured>), which can help protect items inside of a unit in the event of a flood.

The Tompkins County Department of Planning and Sustainability is managing webpage at tcgov.co/floodmap with updated information on flood insurance, flood risk, and FIRMs.

Visit the Town of Groton website for information on the local law and the FIRM maps or 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.