

Washington, DC -- U.S. Representative Michael A. Arcuri (D-Utica) sent a letter on Friday asking the Federal Emergency Management Agency (FEMA) to review the City of Cortland's appeal of the preliminary Flood Insurance Rate Map (DFIRM) to ensure that the base flood elevation is as accurate as possible.

"It is imperative that we have accurate flood maps that protect homes and businesses, without unnecessarily stifling economic development," **said Arcuri who is a member of the subcommittee on Economic Development, Public Buildings and Emergency Management, which oversees FEMA**. "I have asked FEMA to review the City of Cortland's appeal as quickly as possible so the city can move forward and local residents can have peace of mind."

Arcuri sent a letter to Michael J. Dabney, FEMA Director, on Friday regarding the preliminary Digital Flood Insurance Rate Map (DFIRM) and accompanying Flood Insurance Study (FIS) prepared for the City of Cortland. When finalized, the DFIRM will be used for State and community floodplain management regulations, for calculating flood insurance premiums, and for determining whether property owners are required by law to obtain flood insurance as a condition of obtaining mortgage loans or other Federal or federally related financial assistance.

"While there is no doubt that there is a delicate balance here, we certainly do not want to discourage otherwise safe development and therefore I would urge you to review the City of Cortland's appeal of the preliminary DFIRMs in a careful but expeditious manner," **Arcuri wrote**.

The City of Cortland recently submitted an appeal of the base flood elevation (BFE) for the updated map on the basis of alternate analyses performed by the Cortland County Soil and Water Conservation District. The base flood elevation is the estimated high-water level for a so-called "100-year flood" – meaning there is a one-percent chance of a flood that severe or worse happening in any given year.

Arcuri's letter to Director Dabney is attached below:

October 3, 2008

Michael J. Dabney, Director
Federal Emergency Management Agency
Mitigation Division
DHS/FEMA Region II
26 Federal Plaza, 13th floor
New York, NY 10278-0002

Dear Mr. Dabney:

I am writing in regard to the preliminary Digital Flood Insurance Rate Map (DFIRM) and accompanying Flood Insurance Study (FIS) prepared for the City of Cortland, New York. It is my understanding that the City of Cortland recently submitted an appeal of the base flood elevation (BFE) for the updated map on the basis of alternate analyses performed by the Cortland County Soil and Water Conservation District.

The National Flood Insurance Program was created to reduce future flood risk to new construction and existing homes and businesses. Doing so thereby reduces the potential economic loss and cost of repairing damage from future flooding. The accuracy of the final DFIRM and FIS is critically important because these maps serve many purposes. They inform home owners and businesses of whether or not their property is at risk. They are also used by States and communities for environmental and land use planning.

In order for the final DFIRM and FIS to be effective, it is crucial that the base flood elevation be as accurate as possible. A BFE that is too high can impose unnecessary costs on residents and business owners, whereas a BFE that is too low can leave people unexpectedly in harm's way. While there is no doubt that there is a delicate balance here, we certainly do not want to discourage otherwise safe development and therefore I would urge you to review the City of Cortland's appeal of the preliminary DFIRMs in a careful but expeditious manner.

Sincerely,

MICHAEL A. ARCURI
Member of Congress

cc: FEMA Office of Congressional Affairs

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