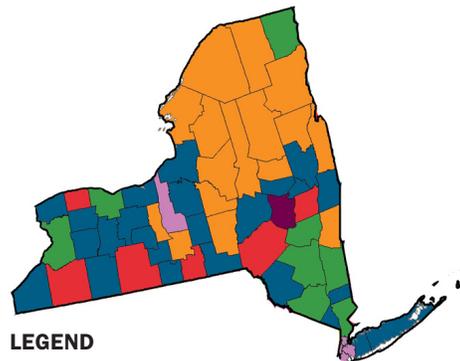


New York MMMS – Business Plan Summary

Data based on information provided by the New York State Department of Environmental Conservation (NYSDEC) dated 2004 and other FEMA sources

PRELIMINARY STUDIES



LEGEND

DFIRM Preliminary Dates



Source: FEMA Regional Flood Study Sequencing by County, December 2005.

PURPOSE OF BUSINESS PLAN SUMMARY

The Map Modernization Management Support (MMMS) Business Plan Summary was compiled by reviewing the Federal Fiscal Year (FY) 2005-09 MMMS Business Plans and FY06 updates from the business plans submitted to the Department of Homeland Security's Federal Emergency Management Agency (FEMA). The business plan summary highlights the proposed and completed MMMS activities that each FEMA MMMS Partner has undertaken, presents how the FEMA Regional Office allocated its funding from FEMA Headquarters to each State in Federal FY05, and identifies risk factors that may have impacted the FEMA MMMS Partner's resources. All of these categories are shown in relation to the Flood Map Modernization mapping schedule.

STATE VISION FOR MAP MODERNIZATION AND IMPLEMENTATION

The State's vision is for FEMA to entrust the fundamental components of Map Modernization in New York to the New York State Floodplain Mapping Program

(NYSFMP) over the next five years. Specifically, NYSFMP's vision is that full responsibility for production and maintenance of the Digital Flood Insurance Rate Maps (DFIRMs), all DFIRM data, and all aspects of floodplain mapping will be delegated to the NYSFMP. The Program's objectives are for map maintenance to begin in FY07 and for complete "wall-to-wall" statewide mapping to be finished by the end of FY08.

SIGNIFICANT ACCOMPLISHMENTS AND STRENGTHS OR SUCCESS STORIES

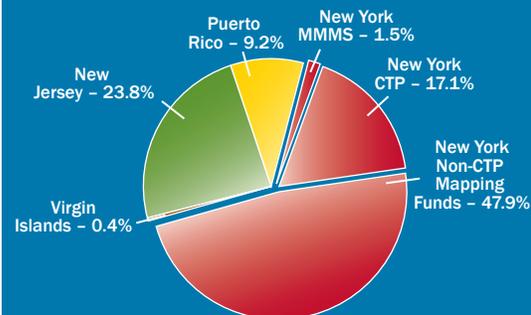
In 1998, FEMA awarded \$350,000 to initiate a pilot project to build the capacity of developing flood hazard maps at the State level. The NYSDEC was the first partner to explore the use of laser technology in developing elevation models, and paved the way for using Light Detecting and Ranging (LiDAR) in flood hazard mapping across the nation. The pilot was successful and the DFIRMs issued for 22 communities within Schoharie County were developed as a foundation for interactive, multi-hazard digital maps. In coordination with FEMA, a prototype was developed for an enhanced DFIRM for the 22 communities within Schoharie County and the product is essentially ready to meet FEMA's enhanced DFIRM specifications when finalized.

SIGNIFICANT PARTNERSHIPS

In recognition of NYSDEC's technical and productive capacity, FEMA and NYSDEC signed a Memorandum of Agreement establishing NYSDEC as a Cooperating Technical Partner (CTP) in April 2000. Congressional support has enabled NYSDEC to continue working with FEMA Region II to scope and develop hazard data for areas of the State in need of restudy. Additionally, the Governor's Office of the State of New York fully supports the goals of the program by providing commitment and funding to the program. Support at the

REGIONAL AND STATE VIEW

Federal FY05 Region II Funding Distribution Total \$11,675,000



Source: State percentage received of total FY05 Flood Map Modernization Regional production budget according to internal FEMA procurement data (PALT). New York 66.5%

ACCOMPLISHED ACTIVITIES FY05

- NONE STATED

MMMS ACTIVITIES PLANNED FY06

- NONE STATED

FEMA'S OBJECTIVES FOR FLOOD MAP MODERNIZATION

- Establish and maintain a premier data collection and delivery system
- Achieve effective program and project management
- Build and maintain mutually beneficial partnerships
- Expand and better inform the user community



FEMA

New York MMMS – Business Plan Summary

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Federal and State level has enabled the Program to gain strength and recognition both within and outside the State. Thus, at present, other State and municipal agencies have approached NYSDEC regarding possible partnering opportunities.

IMPEDIMENTS TO MAP ADOPTION

Many National Flood Insurance Program (NFIP) participating communities are small with only a part-time staff available for adoption efforts and are often unfamiliar with the process of passing local laws. In addition, some NFIP participating communities object to adopting a map which has an official date set in the future. To address these concerns, NYSDEC will inform these communities that the new map may be immediately enforced as soon as it is adopted, regardless of the date of the map. In a few cases, however, NYSDEC may suggest that the community pass the law to be effective on the map date. Although DFIRM Auto Adoption is not legally enforceable, there are no unique State regulations or governmental procedures that may impede timely adoption within New York. However, impediments to timely adoption may occur at the local level due to community land use laws. New York is a "Home Rule" State – that is, the land use authority resides entirely at the local municipal level and not at

the county level, requiring each municipality to adopt the new maps in a separate village, town, or city council meeting. Complicating this issue is the fact that the number of municipalities within a given county in New York is far greater than that of many states, because there are no unincorporated areas within a given county.

UNMET NEEDS OF NEW YORK'S MAP MODERNIZATION PROGRAM

As the NFIP Coordinating Agency, NYSDEC is making an extra effort to diligently document work and is relying upon community partnerships for feedback and assistance with the State floodplain management program. NYSDEC has a well developed strategy for ensuring that New York municipalities scheduled to receive an effective map will adopt on time. The main impediment to adoption that NYSDEC encounters is not having adequate staffing to assist these communities. Under New York civil services procedure, hiring is a long, difficult process, impeded by State "hiring freezes." Even after vacancies at NYSDEC are filled, there will still be an inadequate staffing level to manage the adoption workload for multiple counties over the five year course of Map Modernization.

STATE POPULATION STATISTICS

| 2000 CENSUS POPULATION & POPULATION GROWTH (1990-2000) | 2000 STATE POPULATION RANK WITHIN FEMA REGION | FEMA REGIONAL POPULATION |
|--|---|--------------------------|
| 18,976,457 / 5.5% | 1st | 31,308,029 |

Source: U.S. Census Bureau

FEDERALLY DECLARED DISASTERS/EMERGENCIES BY CALENDAR YEAR

| NEW YORK | 2004 (Disasters as of 12/06/05) | 2005 (Disasters as of 12/06/05) |
|------------------------------|---|---------------------------------------|
| Federally Declared Disasters | Tropical Depression Ivan – October 1 Severe Storms and Flooding – October 1 Severe Storms and Flooding – August 3 | Severe Storms and Flooding – April 19 |

FLOOD INSURANCE AND LOSS SUMMARY FROM 1978 TO NOVEMBER 30, 2005

| | TOTAL CURRENT POLICIES | TOTAL PREMIUM (\$)** | NUMBER OF CLAIMS*** | TOTAL DOLLARS PAID (\$)**** | NUMBER OF REPETITIVE LOSS PROPERTIES |
|---------------------------|------------------------|----------------------|---------------------|-----------------------------|--------------------------------------|
| NATIONAL RANKINGS* | 103,720 | \$74,395,025 | 69,419 | \$398,708,365 | 7,110 |
| | 8th | 6th | 5th | 11th | |

* National ranking based on NFIP NextGen data; ranked from highest to lowest.

** The total amount of premiums for policies in-force.

*** The total number of claims reported.

**** The total amount paid on claims.