

FUTURE PLANNING CONSIDERATIONS

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What's in this chapter?

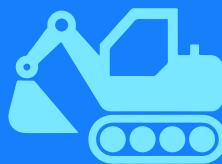
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Pre-FIRM Housing Units

A look at homes that may not meet flood-resistant design standards.

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Future Major Projects

An overview of proposed projects and the County's review process.

Pre-FIRM Housing Units

Communities with older housing stock and structures built prior to the creation of FIRMs may be more at risk to flooding. Pre-FIRM means a building was built before detailed flood hazard data and flood elevations were provided to the community. Because these buildings were not built with flood protection in mind, both the structure and occupants are at greater risk during flood events. Recent legislative changes to the NFIP and updates to FIRMs are intended to reflect actual risk but may also result in higher premiums for homeowners.

Pre-FIRM Housing Units

Housing units located in the lakeshore communities of Monroe County appear to be slightly older than others located throughout the county. Monroe County has 25% of its housing stock built in

1939 or earlier as compared to 32% for the CLEAR Study Area. That percentage jumps to 73% with structures built 1979 or earlier for Monroe County, with 76% for the CLEAR Study Area.

Many communities have structures that were constructed prior to the date flood maps first became effective for flood insurance and floodplain management purposes. (See page 28 for a listing of initial FIRM dates.) For example, flood maps were adopted in the City of Rochester and the Towns of Irondequoit, Parma, and Hamlin in 1978. This means structures built in the SFHA before this time did not meet the minimum flood-resistant design and construction requirements of the NFIP. These structures likely meet the definition of “Pre-FIRM.” Pre-FIRM structures are those completed or substantially improved prior to the issuance of the community’s first FIRMs.

Impacts of Biggert-Waters Act

The Biggert-Waters Flood Insurance Reform Act of 2012 (Biggert-Waters) and the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA), which repealed certain parts of Biggert-Waters, restructures the NFIP to address financial sustainability. This reform will have a profound impact on Monroe County as well as throughout New York State. Biggert-Waters and the HFIAA will transition the NFIP from subsidized rates, also known as artificially low rates which are provided to Pre-FIRM structures, to full actuarial rates reflective of risk. The elimination of these subsidies may impact individuals and businesses with federally-backed mortgages.

Premium changes are of concern as communities with older housing stocks may face a future foreclosure crisis and

Pre-FIRM Housing Units

the possible abandonment of whole blocks and neighborhoods because flood insurance premiums are higher than mortgage rates. Increased flooding and other future climate risks could also cause home values to plummet, leaving families owing more on their properties than what they are worth.

Impacts of Updated FIRMs

The current effective FIRM for Monroe County is dated 2008 and includes Coastal AE Zones. The coastal SFHA contains a wave height component ranging from 0 to 3 feet in height.

FEMA’s Great Lakes Coastal Flood Study will introduce VE Zones to the Great Lakes Region. This updated coastal flood

study will provide a better estimate of coastal flood hazards and risk for the Great Lakes with advances in new technologies and methodology. VE Zones have a wave component that is greater than 3 feet in height.

Comprehensive flood hazard mapping that includes wave effects and VE Zones will be new for most Great Lakes communities. Inclusion of this new flood zone designation may require adoption of additional local floodplain management ordinances and building requirements intended to help safeguard against damaging wave forces. Insurance ratings will also be affected by changes in base flood elevations and flood zone designations.

FEMA Flood Zones

AE	High Risk Areas with a 1% annual chance of flooding and base flood elevations (BFE).
B, X (shaded)	Moderate Risk Usually the area between the limits of the 100-year and 500-year floods.
C, X (unshaded)	Minimal Risk Areas above the 500-year flood level.
VE	High Risk – Coastal Coastal areas with a 1% or greater chance of flooding and base flood elevations.

Future Major Projects

It is important to understand where new development is occurring in Monroe County to better plan for and mitigate potential inter-community and county-wide impacts on reservoirs and lakes, streams, wetlands, aquifer recharge areas, public water supplies, ecosystems, and conservation and open space areas.

Future Development

Major Projects

According to the most recent Monroe County Land Use Monitoring Report, a total of 111 major projects were proposed in the county in 2019. Major projects are considered those with 5 or more residential lots or dwelling units; 5,000 square feet of non-residential gross floor area; or rezoning for an area of 10 acres or more.

Over half of the major projects were located in these six municipalities:

- Town of Henrietta (14.4%)
- Town of Gates (9.0%)
- City of Rochester (8.1%)
- Town of Irondequoit (7.2%)
- Town of Penfield (7.2%)
- Town of Brighton (6.3%)

Other municipalities demonstrated little fluctuation in major project applications compared to previous years. 24 out of the 30 municipalities in Monroe County had at least one major project that was proposed in 2019, which indicates development activities are distributed broadly across Monroe County.

Of the 111 major projects submitted to the County, there were 21 applications for rezoning, only three of which were denied, withdrawn, or discontinued.

Rezoning is often the first indication of future development activity, so the tracking of rezoning projects is an important step in having full awareness of potential development.

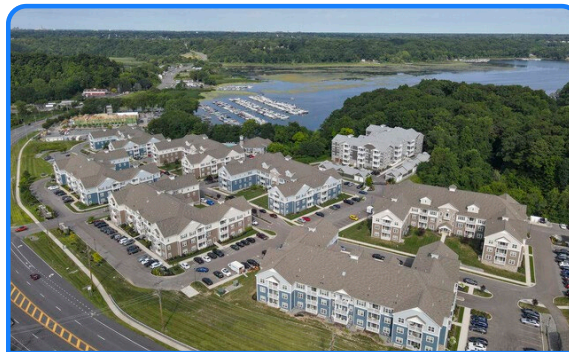
Of the seven lakeshore communities in Monroe County, the City of Rochester had 22 commercial lots (three acres) and 10 residential lots (50.02 acres) proposed for rezoning in 2019; the Town of Greece had one commercial lot (3.46 acres), one non-retail commercial lot (18.68 acres), two "other" lots (597.54 acres), one residential lot (58.64 acres), and two retail commercial lots (49.59 acres); the Town of Irondequoit had two residential lots; the Town of Parma had 68 residential acres; and the Town of Webster had 294 residential lots (291.25 acres) proposed for rezoning.

Future Major Projects

Development Review Committee

Monroe County's Development Review Committee (DRC) reviews applications in compliance with State law to mitigate potential negative inter-community or county-wide impacts, including on wetlands, streams, floodplains, natural areas, public health, state/county roads, traffic impacts, sidewalk access, trails, public transit services, and pedestrian connections. The DRC also reviews land uses for the protection of community character, the impact of proposed land uses, and the compatibility of various land uses with one another.

Additionally, Monroe County Charter Section C5-4C states that Monroe County has the right to make advisory comments on land use and land subdivision actions that fall within a quarter-mile of the shoreline of Lake Ontario and Irondequoit Bay and within the hundred-year floodplain of the



Water's Edge Apartments,

The Water's Edge Apartments development on Empire Boulevard in Penfield was a major project, completed in 2017.

Genesee River, Irondequoit Creek, Black Creek, Little Black Creek, Oatka Creek, Honeoye Creek, Red Creek, and Salmon Creek.

General Municipal Law § 239-I

The Monroe County Planning and Development Department (County Planning) records all development projects submitted by the City of Rochester and towns and villages in the county in accordance with General Municipal Law § 239-I, -m, and -n. This law, commonly referred to as GML §239, was established to encourage and coordinate inter-community and countywide planning and zoning decisions between local municipalities and County planning officials.