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July 16, 2013

To: Senator Schumer, Senator Gillibrand, Congresswoman McCarthy and  
Congressman Meeks:

Last night the village of Valley Stream held a public hearing with regard to the adoption of the new FEMA flood maps and an alarming issue emerged with regard to insurance rates.

It was discovered that a number of our constituents, who were in the flood zone prior to the 2009 FEMA flood maps, are being forced to pay thousands of dollars for flood insurance. They have not been placed in the federal referred risk program (PRP) that caps a homeowner's flood insurance rate at about \$417.00 per annum.

This may be a case of predatory insurance companies preying on our residents with insidious price gouging. This is very troubling.

**Also, many of our residents who have purchased homes in Valley Stream after 2009 are paying a high premium on flood insurance. Many stories were told of young home owners sitting at closings and finding out that flood insurance will be extremely high. This is putting an undue hardship on our residents. This is also preventing positive economic growth in our area.**

The village is respectfully asking that your good office(s) look into this matter to help our over-burdened constituents.

As always, thank you for your assistance in this matter. I remain

Sincerely,

EDWIN A. FARE  
Incorporated Village of Valley Stream

THE VILLAGE IS DEDICATED TO DELIVERING EXCEPTIONAL SERVICE TO THE PEOPLE IT SERVES

VILLAGE HALL on THE VILLAGE GREEN, VALLEY STREAM, NEW YORK 11580  
VILLAGE HALL MAIN PHONE NUMBER: 516-825-4200 FAX: 516-825-8316  
WWW.VSVNY.ORG