

9.32 TOWN OF SPAFFORD

This section presents the jurisdictional annex for the Town of Spafford.

A.) HAZARD MITIGATION PLAN POINT OF CONTACT

Primary Point of Contact	Alternate Point of Contact
Kenneth B. Lieberman, Deputy Town Supervisor 1984 Route 174 Skaneateles, NY 13152 (315) 673-4144 spaffordtown@windstream.net	Webb Stevens, Town Supervisor 1984 Route 174 Skaneateles, NY 13152 (315) 673-4144

B.) TOWN PROFILE

Population

1,661 (estimated 2000 U.S. Census)

Location

The Town of Spafford is located in the southwest corner of Onondaga County, southwest of the City of Syracuse. The town's entire western boundary is formed by the edges of Skaneateles Lake and is the border of Cayuga County. Nearly half of its eastern border is shaped by Otisco Lake, the other half by the Towns of Otisco and Tully. Its northern border is shared with the Towns of Marcellus and Skaneateles and to its south is Cortland County, New York. The southern town line is the border of Cortland County. New York State Route 41 is a north-south highway in the town. New York State Route 174 is a state highway in the northern part of Spafford.

According to the U.S. Census Bureau, the town has a total area of 39.2 square miles (101.6 km²), with 32.8 square miles (85.0 km²) of it land and 6.4 square miles (16.6 km²) of it (16.31-percent) water.

Climate

Onondaga County generally experiences seasonable weather patterns characteristic of the northeastern U.S. Cyclonic systems and cold air masses affect the County's weather, making winters cold with snow. During the summer and parts of spring and autumn, temperatures rise during the daytime and fall rapidly after sunset. Summer temperatures typically range from about 76°F to 81°F (Fahrenheit). Winter high temperatures are usually in the middle to upper 30s°F, with minimum temperatures of 14°F expected. Overall, the average high temperature for the County is approximately 57°F and the average low temperature is approximately 37°F. Snow accumulates to an average depth of 121 inches each year.

Brief History

Spafford was erected into a town in 1811, from portions of the townships of Sempronius, Marcellus and Tully. The boundaries have since been materially altered. This town received its name from Horatio Gates Spafford, L.L.D., author of the Gazetteer of New York. The first settler within the present limits of

the town, was Gilbert Palmer, who located himself on lot seventy-six, township of Marcellus, in the fall of 1794.

Governing Body Format

The Town of Spafford utilizes a Town Board. The Town is governed by a supervisor and four councilors.

Growth/Development Trends

The Town of Spafford does not anticipate any growth and/or development within the next 5 years.

C.) NATURAL HAZARD EVENT HISTORY SPECIFIC TO THE TOWN

Type of Event	FEMA Disaster # (if applicable)	Date	Preliminary Damage Assessment
Snowstorm / Extreme Cold	Not applicable	February, 1961	\$80,000 (countywide)
Flood	Not applicable	July, 1970	\$250,000 (countywide)
Snowstorm	Not applicable	March, 1971	\$806,000 (countywide)
Snowstorm / Extreme cold	Not applicable	February, 1972	\$803,000 (countywide)
Flood (Tropical Storm Agnes)	DR-338	June, 1972	\$1,600,000 (countywide)
Flood	Not applicable	March, 1973	\$200,000 (countywide)
Snowstorm	Not applicable	December, 1973	\$83,000 (countywide)
Severe Storms and Flooding	DR-447	July, 1974	\$7,200,000 (countywide)
Severe Storms, Heavy Rain, Landslides, Flooding	DR-487	September, 1975	\$6,300,000 (countywide)
Flood	Not applicable	April, 1976	\$313,000 (countywide)
Blizzard	Not applicable	January, 1977	\$2,100,000 (countywide)
Flood	Not applicable	October, 1981	\$833,000 (countywide)
Tornado (F3)	Not applicable	May, 1983	\$2,500,000 (countywide)
Snowstorm	Not applicable	February, 1984	\$156,000 (countywide)
Tornado (F1)	Not applicable	July, 1986	\$250,000 (countywide)
Blizzard and Extreme Cold	EM-3107	March, 1993	\$455,000 (countywide)
Snowstorm	Not applicable	April, 1993	\$100,000 (countywide)
Thunderstorm / Winds	Not applicable	August, 1993	\$600,000 (countywide)
Severe Storm and Flooding	DR-1095	January, 1996	\$7,600,000 (countywide)
Flood	Not applicable	November, 1996	\$100,000 (countywide)
Thunderstorm / Winds / Tornado	Not applicable	May, 1998	\$200,000 (countywide)
Thunderstorm / Winds	Not applicable	August, 1998	\$200,000 (countywide)
Severe Storm	DR-1244	September, 1998	\$90,000,000, 3 fatalities, 7 injuries (countywide)

Type of Event	FEMA Disaster # (if applicable)	Date	Preliminary Damage Assessment
Thunderstorm / Winds	Not applicable	July, 1999	\$750,000 (countywide)
Severe Storms	DR-1335	May/September, 2000	Not available
Snowstorms	Not applicable	December, 2002 / January, 2003	\$353,000 (countywide)
Flood	Not applicable	June, 2002	\$2,000,000 (countywide)
Snowstorm (President's Day Storm)	Not applicable	February, 2003	\$153,000 (countywide)
Ice Storm	DR-1467	April, 2003	\$2,900,000 (countywide)
Severe Storms and Flooding	DR-1564	August / September 2004	\$2,000,000 (countywide)
Severe Storm and Flooding	Not applicable	April, 2005	\$100,000 (countywide)
Flood	Not applicable	July, 2005	\$500,000 (countywide)
Severe Storms and Flooding	Not applicable	June/July, 2006	\$29,000 (countywide)
Lake Effect Snowstorm / Extreme Cold	Not applicable	February, 2007	\$3,000,000 (countywide)
Heavy rainstorm	Not applicable	December 2007	Minor flooding to Town Hall, road and culvert damage in Town

Number of FEMA Identified Repetitive Flood Loss Properties: 0

Number of FEMA Identified Severe Repetitive Flood Loss Properties: 0

Source: FEMA Region II, 2009

Note: Repetitive loss and severe repetitive loss data as of February 2009.

D.) NATURAL HAZARD RISK/VULNERABILITY RISK RANKING

Rank #	Hazard type	Estimate of Potential Dollar Losses to Structures Vulnerable to the Hazard ^{a,c}	Probability of Occurrence	Risk Ranking Score (Probability x Impact)	Hazard Ranking ^b
3	Earthquake	\$824,658 ^{c,e}	Rare	16	Low
4	Flood	\$1,871,000 ^{c,e}	Occasional	12	Low
2	Ground Failure	Not available ^f	Frequent	18	Low
1	Severe Storm	\$0 ^{c,d,g}	Frequent	48	High
1	Severe Winter Storm	\$8,733,350 ^{c,d}	Frequent	48	High

- a. Building damage ratio estimates based on FEMA 386-2 (August 2001)
- b. High = Total hazard priority risk ranking score of 40 and above
 Medium = Total hazard priority risk ranking of 20 - 39
 Low = Total hazard risk ranking below 20
- c. The valuation of general building stock and loss estimates determined in Onondaga County were based on the default general building stock database provided in HAZUS-MH MR3 (RSMeans 2006).
- d. Severe storm and severe winter storm hazard 500-year MRP loss estimate is structural value only; does not include the value of contents. For severe winter storm, the loss estimate is 5% of total general building stock value.
- e. Loss estimates for both structure and contents (500-year MRP for the flood hazard and 2,500-year MRP for the earthquake hazard).
- f. Approximately 100% of the Town's general building stock is located within the landslide hazard area.
- g. Potential losses for severe storm are underestimated by HAZUS.

E.) CAPABILITY ASSESSMENT

This section identifies the following capabilities of the local jurisdiction:

- Legal and regulatory capability
- Administrative and technical capability
- Fiscal capability
- Community classification.

E.1) Legal and Regulatory Capability

Regulatory Tools (Codes, Ordinances., Plans)	Local Authority (Y or N)	Prohibitions (State or Federal) (Y or N)	Higher Jurisdictional Authority (Y or N)	State Mandated (Y or N)	Code Citation (Section, Paragraph, Page Number, date of adoption)
1) Building Code	Y	N	Y	Y	NYS Building Code
2) Zoning Ordinance	Y	N	N	N	Zoning Ordinance, 6-11-1998
3) Subdivision Ordinance	Y	N	N	N	Subdivision Regulations, 5-4-1982
4) NFIP Flood Damage Prevention Ordinance	Y	Y	Y	Y	Yes
5) Growth Management	Y	N	N	N	Both our Zoning and Subdivision Documents
6) Floodplain Management / Basin Plan	N	Y	Y	N	
7) Stormwater Management Plan/Ordinance	Y	N	N	Y	Onondaga County Stormwater Management Plan
8) Comprehensive Plan / Master Plan/ General Plan	N	N	N	N	
9) Capital Improvements Plan	N	N	N	N	
10) Site Plan Review Requirements	Y	Y	Y	N	Subdivision Regulations, 5-4-1982
11) Open Space Plan	N	N	N	N	
12) Economic Development Plan	N	N	N	N	
13) Emergency Response Plan	Y	N	N	Y	NIMS Program and Training
14) Post Disaster Recovery Plan	Y	N	N	N	NIMS Program and Training
15) Post Disaster Recovery Ordinance	N	N	N	N	
16) Real Estate Disclosure req.	N	N	Y	N	
17) Other [Special Purpose Ordinances (i.e., critical or sensitive areas)]	N	N	N	N	

E.2) Administrative and Technical Capability

Staff/ Personnel Resources	Available (Y or N)	Department/ Agency/Position
1) Planner(s) or Engineer(s) with knowledge of land development and land management practices	Y	Under Contract
2) Engineer(s) or Professional(s) trained in construction practices related to buildings and/or infrastructure	Y	Under Contract
3) Planners or engineers with an understanding of natural hazards	Y	Under Contract
4) NFIP Floodplain Administrator	Y	Town Supervisor (Webb Stevens)
5) Surveyor(s)	N	
6) Personnel skilled or trained in "GIS" applications	Y	Tax Assessor
7) Scientist familiar with natural hazards in the Town of Spafford.	Y	Volunteers as Needed
8) Emergency Manager	Y	Town Supervisor and Highway Superintendent
9) Grant Writer(s)	N	
10) Staff with expertise or training in benefit/cost analysis	Y	Certain Town Board Members

E.3) Fiscal Capability

Financial Resources	Accessible or Eligible to use (Yes/No/Don't know)
1) Community development Block Grants (CDBG)	Yes, used several times
2) Capital Improvements Project Funding	Yes, used several times
3) Authority to Levy Taxes for specific purposes	Yes, for new water district
4) User fees for water, sewer, gas or electric service	Yes, for new water district
5) Impact Fees for homebuyers or developers of new development/homes	No
6) Incur debt through general obligation bonds	Yes
7) Incur debt through special tax bonds	Yes
8) Incur debt through private activity bonds	No
9) Withhold public expenditures in hazard-prone areas	No
10) State mitigation grant programs (e.g. NYSDEC, NYCDEP)	Don't know
11) Other	No

E.4) Community Classifications

Program	Classification	Date Classified
Community Rating System (CRS)	NP	N/A
Building Code Effectiveness Grading Schedule (BCEGS)	-	-
Public Protection	-	-
Storm Ready	NP	N/A
Firewise	NP	N/A

N/A = Not applicable. NP = Not participating. - = Unavailable.

The classifications listed above relate to the community's effectiveness in providing services that may impact its vulnerability to the natural hazards identified. These classifications can be viewed as a gauge of the community's capabilities in all phases of emergency management (preparedness, response, recovery and mitigation) and are used as an underwriting parameter for determining the costs of various forms of insurance. The CRS class applies to flood insurance while the BCEGS and Public Protection classifications apply to standard property insurance. CRS classifications range on a scale of 1 to 10 with class one (1) being the best possible classification, and class 10 representing no classification benefit. Firewise classifications include a higher classification when the subject property is located beyond 1000 feet of a creditable fire hydrant and is within 5 road miles of a recognized Fire Station.

Criteria for classification credits are outlined in the following documents:

- The Community Rating System Coordinators Manual
- The Building Code Effectiveness Grading Schedule
- The ISO Mitigation online ISO's Public Protection website at <http://www.isomitigation.com/ppc/0000/ppc0001.html>
- The National Weather Service Storm Ready website at <http://www.weather.gov/stormready/howto.htm>
- The National Firewise Communities website at <http://firewise.org/>

E.) PROPOSED HAZARD MITIGATION INITIATIVES

Initiative #	Mitigation Initiative	Applies to New and/or Existing Structures*	Hazard(s) Mitigated	Goals / Objectives Met	Lead Agency	Estimated Cost	Sources of Funding	Time-line
TSP-1a	Where appropriate, support retrofitting of structures located in hazard-prone areas to protect structures from future damage, with repetitive loss and severe repetitive loss properties as priority. Identify facilities that are viable candidates for retrofitting based on cost-effectiveness versus relocation. Where retrofitting is determined to be a viable option, consider implementation of that action based on available funding.	Existing	Flood, Severe Storm	1-1, 1-2, 1-6; 2-5, 2-6; 3-2, 3-5, 6-1	Municipality (likely through NFIP Floodplain Administrator)	High	FEMA Mitigation Grant Programs and local match	Long-term
TSP-1b	Where appropriate, support purchase, or relocation of structures located in hazard-prone areas to protect structures from future damage, with repetitive loss and severe repetitive loss properties as priority. Identify facilities that are viable candidates for relocation based on cost-effectiveness versus retrofitting. Where relocation is determined to be a viable option, consider implementation of that action based on available funding.	Existing	Flood, Severe Storm	1-1, 1-2, 1-6; 2-5, 2-6; 3-2, 3-5; 6-1	Municipality (likely through NFIP Floodplain Administrator)	High	FEMA Mitigation Grant Programs and local match	Long-term
TSP-2	<p>Conduct and facilitate community and public education and outreach for residents and businesses to include, but not be limited to, the following to promote and effect natural hazard risk reduction:</p> <ul style="list-style-type: none"> Provide and maintain links to the Onondaga County HMP website, and regularly post notices on the municipal homepage referencing the Onondaga County HMP webpages. Prepare and distribute informational letters to flood vulnerable property owners and neighborhood associations, explaining the availability of mitigation grant funding to mitigate their properties, and instructing them on how they can learn more and implement mitigation. Use the village email notification systems and newsletters to better educate the public on flood insurance, the availability of mitigation grant funding, 							

Initiative #	Mitigation Initiative	Applies to New and/or Existing Structures*	Hazard(s) Mitigated	Goals / Objectives Met	Lead Agency	Estimated Cost	Sources of Funding	Time-line
	<p>and personal natural hazard risk reduction measures.</p> <ul style="list-style-type: none"> Work with neighborhood associations, civic and business groups to disseminate information on flood insurance and the availability of mitigation grant funding. <p>Municipal outreach activities to be supported by the County, as identified at County initiative OC-0.</p>							
	See above.	N/A	All Hazards	All Goals	Municipal officials and floodplain administrators supported by the County (through SOCPA and EM)	Low	County and Municipal Budgets; grant eligible for a defined outreach program	Short
TSP-3	Continue to support the implementation, monitoring, maintenance, and updating of this Plan, as defined in Section 7.0	New & Existing	All Hazards	All Goals and Objectives	Municipality (through mitigation planning point of contacts)	Low	Local Budget, possibly FEMA Mitigation Grant Funding for 5-year update	Ongoing
TSP-4	Maintain compliance with and good-standing in the NFIP including adoption and enforcement of floodplain management requirements (e.g. regulating all new and substantially improved construction in Special Hazard Flood Areas), floodplain identification and mapping, and flood insurance outreach to the community. Further meet and/or exceed the minimum NFIP standards and criteria through the following NFIP-related continued compliance actions identified as Initiatives TSP-1a, 1b, 2, 8, 9 and 10.	New & Existing	Flood	2-4; 3-5, 3-6	Municipality (likely through NFIP Floodplain Administrator)	Low	Local Budget	Ongoing
TSP-5	Continue to develop, enhance, and implement existing emergency plans.	New & Existing	All Hazards	1-4; 5-5; Goal 6 –	Municipal Emergency	Low - Medium	Local Budget	Ongoing

Initiative #	Mitigation Initiative	Applies to New and/or Existing Structures*	Hazard(s) Mitigated	Goals / Objectives Met	Lead Agency	Estimated Cost	Sources of Funding	Time-line
				All Objectives	Manager with support from County OEM and SEMO			
TSP-6	Create/enhance/ maintain mutual aid agreements with neighboring communities.	New & Existing	All Hazards	3-3; 5-2, 5-3, 5-5, 5-6; 6-5, 6-6	Local Emergency Management, DPW and Roads	Low - Medium	Local Budget	Ongoing
TSP-7	Support County-wide initiatives identified in Section 9.1 of the County Annex.	New & Existing	All Hazards	All Goals	Local departments (as applicable for specific initiative)	Low - Medium	Local Budget	Ongoing
TSP-8	Support/Participate in the Stream Team program offered by the Onondaga County SWCD, to assist in the removal of debris, log jams, etc. in flood vulnerable stream sections.	N/A	Flood, Severe Storms	1-3, 1-7; 2-3; 4-1,4-4; 5-1, 5-2, 5-3	County, OCSWCD (Mark Burger)	Medium	Local Budget	Short-term
TSP-9	Replace the large culvert located at 150 Spafford Landing Road, which is vulnerable to water run/flooding due to storm and/or melting snow.	Existing	Flooding, Severe Storms	1-2, 1-6; 3-2, 3-4	Local Departments	High (estimate from town pending)	Local (1/2 of project funds have been secured) with HMA grant funding as eligible	Short-term (scheduled for 2 nd half of 2010)
TSP-10	Replace the one lane bridge at Church Street which spans the Spafford Creek, a tributary to Otisco lake. The concrete is spalding due to age and longterm water damage, and is at risk of failure in high water events. The location is Church Street.	Existing	Flooding, Severe Storms	1-2, 1-6; 3-2, 3-4	Local Departments	High	Local with HMA grant funding as eligible	Longterm DOF

Notes: DOF = Depending on Funding. FEMA = Federal Emergency Management Agency. Long = 5 years or greater. N/A = Not applicable. Short = 1 to 5 years. TBD = To be determined

*Does this mitigation initiative reduce the effects of hazards on new and/or existing buildings and/or infrastructure?



G.) ANALYSIS OF MITIGATION ACTIONS

This table summarizes the participant's mitigation actions by hazard of concern and the six mitigation types to illustrate that the Town has selected a comprehensive range of actions/projects.

Hazard of Concern	Mitigation Type					
	1. Prevention	2. Property Protection	3. Public Education and Awareness	4. Natural Resource Protection	5. Emergency Services	6. Structural Projects
Earthquake	TSP-3, TSP-7	TSP-3, TSP-7	TSP-2, TSP-3, TSP-7	TSP-3, TSP-7	TSP-3, TSP-5, TSP-6, TSP-7	TSP-3, TSP-7
Flooding (riverine, flash, coastal and urban flooding)	TSP-3, TSP-4, TSP-7, TSP-8	TSP-1a and b, TSP-3, TSP-4, TSP-7, TSP-9, TSP-10	TSP-1a and b, TSP-2, TSP-3, TSP-4, TSP-7	TSP-3, TSP-7, TSP-8	TSP-3, TSP-5, TSP-6, TSP-7	TSP-3, TSP-7
Ground Failure	TSP-3, TSP-7	TSP-3, TSP-7	TSP-2, TSP-3, TSP-7	TSP-3, TSP-7	TSP-3, TSP-5, TSP-6, TSP-7	TSP-3, TSP-7
Severe Storms (windstorms, thunderstorms, hail, lightning and tornados)	TSP-3, TSP-4, TSP-7, TSP-8	TSP-1a and b, TSP-3, TSP-4, TSP-7, TSP-9, TSP-10	TSP-1a and b, TSP-2, TSP-3, TSP-4, TSP-7	TSP-3, TSP-7, TSP-8	TSP-3, TSP-5, TSP-6, TSP-7	TSP-3, TSP-7
Severe Winter Storm (heavy snow, blizzards, ice storms)	TSP-3, TSP-7	TSP-3, TSP-7	TSP-2, TSP-3, TSP-7	TSP-3, TSP-7	TSP-3, TSP-5, TSP-6, TSP-7	TSP-3, TSP-7

Notes:

- 1. Prevention:** Government, administrative or regulatory actions or processes that influence the way land and buildings are developed and built. These actions also include public activities to reduce hazard losses. Examples include planning and zoning, floodplain local laws, capital improvement programs, open space preservation, and storm water management regulations.
- 2. Property Protection:** Actions that involve (1) modification of existing buildings or structures to protect them from a hazard or (2) removal of the structures from the hazard area. Examples include acquisition, elevation, relocation, structural retrofits, storm shutters, and shatter-resistant glass.
- 3. Public Education and Awareness:** Actions to inform and educate citizens, elected officials, and property owners about hazards and potential ways to mitigate them. Such actions include outreach projects, real estate disclosure, hazard information centers, and school-age and adult education programs.
- 4. Natural Resource Protection:** Actions that minimize hazard loss and also preserve or restore the functions of natural systems. These actions include sediment and erosion control, stream corridor restoration, watershed management, forest and vegetation management, and wetland restoration and preservation.
- 5. Emergency Services:** Actions that protect people and property, during and immediately following, a disaster or hazard event. Services include warning systems, emergency response services, and the protection of essential facilities.
- 6. Structural Projects:** Actions that involve the construction of structures to reduce the impact of a hazard. Such structures include dams, setback levees, floodwalls, retaining walls, and safe rooms.

H.) PRIORITIZATION OF MITIGATION INITIATIVES

Initiative #	# of Objectives met	Benefits	Costs	Do Benefits equal or exceed Costs? (Yes or No)	Is project Grant eligible? (Yes or No)	Can Project be funded under existing programs/budgets? (Yes or No)	Priority (High, Med., Low)
TSP-1a	8	H	H	Y	Y	N	M-H*
TSP-1b	8	H	H	Y	Y	N	M-H*
TSP-2	38	M	L	Y	Y (for defined outreach project)	Y	H
TSP-3	38	M	M	Y	N (Yes for 5 year update)	Y	H
TSP-4	3	H	L	Y	N	Y	H
TSP-5	8	M	L	Y	N	Y	H
TSP-6	7	M	L	Y	N	Y	H
TSP-7	38	M-H	L-M	Y	Dependant on specific initiative	Dependant on specific initiative	M-H (dependant)
TSP-8	8	H	L - H	Y	Y	Dependant on specific initiative	M
TSP-9	4	H	H	Y	Y	Local match	M
TSP-10	4	H	H	Y	Y	Local match	M

Notes: H = High. L = Low. M = Medium. N = No. N/A = Not applicable. Y = Yes.

* This initiative has a “Medium” priority based on the prioritization scheme used in this planning process (implementation dependent on grant funding), however it is recognized that addressing repetitive and severe repetitive loss properties is considered a high priority by FEMA and SEMO (as expressed in the State HMP), and thus shall be considered a “High” priority for all participants in this planning process.

Explanation of Priorities

- High Priority** - A project that meets multiple objectives (i.e., multiple hazards), benefits exceeds cost, has funding secured or is an on-going project and project meets eligibility requirements for the Hazard Mitigation Grant Program (HMGP) or Pre-Disaster Mitigation Grant Program (PDM) programs. High priority projects can be completed in the short term (1 to 5 years).

- **Medium Priority** - A project that meets goals and objectives, benefits exceeds costs, funding has not been secured but project is grant eligible under, HMGP, PDM or other grant programs. Project can be completed in the short term, once funding is completed. Medium priority projects will become high priority projects once funding is secured.
- **Low Priority** - Any project that will mitigate the risk of a hazard, benefits do not exceed the costs or are difficult to quantify, funding has not been secured and project is not eligible for HMGP or PDM grant funding, and time line for completion is considered long term (1 to 10 years). Low priority projects may be eligible other sources of grant funding from other programs. A low priority project could become a high priority project once funding is secured as long as it could be completed in the short term.

Prioritization of initiatives was based on above definitions: Yes

Prioritization of initiatives was based on parameters other than stated above: Not applicable.

I.) FUTURE NEEDS TO BETTER UNDERSTAND RISK/VULNERABILITY

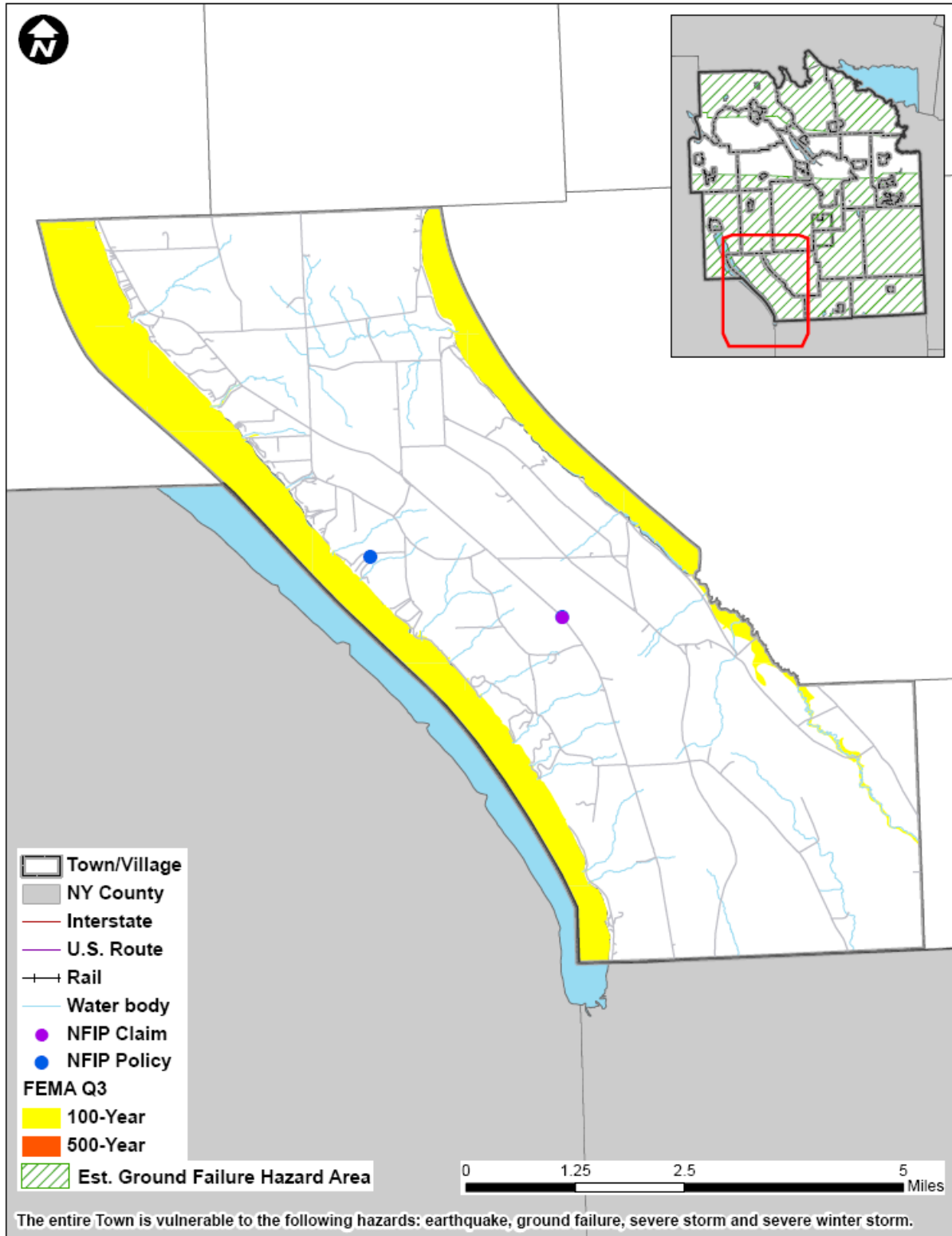
None at this time.

J.) HAZARD AREA EXTENT AND LOCATION

A hazard area extent and location map has been generated and is provided below for the Town of Spafford to illustrate the probable areas impacted within the Town. This map is based on the best available data at the time of the preparation of this Plan, and is considered to be adequate for planning purposes. Maps have only been generated for those hazards that can be clearly identified using mapping techniques and technologies, and for which the Town of Spafford has significant exposure. The County maps are provided in the hazard profiles within Section 5.4, Volume I of this Plan.

K.) ADDITIONAL COMMENTS

No additional comments at this time.



Sources: FEMA Q3; FEMA Region II, 2008; HAZUS-MH MR3; NYSDPC, 2008

Notes: Est. = Estimated; NFIP = National Flood Insurance Program

The entire municipality is vulnerable to the following hazards: earthquake, ground failure, severe storm, and severe winter storm.