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# Town of Stephentown

## Jurisdictional Annex to the

MULTIJURISDICTIONAL HAZARD MITIGATION PLAN

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# Town of Stephentown Annex

This is the jurisdictional annex for the Town of Stephentown. The jurisdiction’s governing body passed a formal resolution to participate in updating this multi-jurisdictional hazard mitigation plan (HMP). A copy of its resolution is maintained at the local government offices and at the Rensselaer County Bureau of Public Safety.

## Contact Information

Table 1: Contact Information for the Town of Stephentown

| Name     | Title      | Contact Information  |
|----------|------------|--|
| PJ Roder | Supervisor | Phone: 518-971-0433<br>Email: supervisor@townofstephentown.org |

## Introduction

The Town of Stephentown has a fully integrated approach to hazard mitigation planning and program implementation. Table 2 lists the participants in the 2024 process for updating the HMP.

Table 2: Participants in the Hazard Mitigation Plan Update for the Town of Stephentown

| Name     | Title      | Jurisdiction        |
|----------|------------|---------------------|
| PJ Roder | Supervisor | Town of Stephentown |

## Jurisdiction Profile

### Location and Land Area

The Town of Stephentown is located in southeast Rensselaer County, in the eastern part of New York State (NYS). It shares a border with the Town of Berlin to the north, Columbia County to the south, Massachusetts to the east, and the Town of Nassau and Village of Nassau to the west.

According to the 2020 U.S. Census, Rensselaer County has a total area of 665 square miles (1,720 km<sup>2</sup>), of which 652 square miles (1,690 km<sup>2</sup>) is land and 13 square miles (34 km<sup>2</sup>) (1.9%) is water. Of that, the Town

of Stephentown has a total area of 58.09 square miles (150.44 km<sup>2</sup>), of which 57.89 square miles (149.93 km<sup>2</sup>) is land and 0.20 square miles (0.51 km<sup>2</sup>) is water.<sup>1</sup>

## Population

According to the 2022 U.S. Census Bureau's American Community Survey (ACS) Five-Year Estimates, the population of Town of Stephentown is estimated to be 2,801 persons.<sup>2</sup>

## Demographics

Of a total area of 58.08 square miles, the land area is 57.89 square miles, and so the population per square mile is 48.4 persons.<sup>3</sup>

The population of the Town of Stephentown includes 109.8 males per 100 females (all ages). Persons under 18 years represent 16.1% of the population, and 18.4% are persons 65 years and over.<sup>4</sup> Young and old subsets of the population might have unique needs as far as care requirements and potential cognitive and/or mobility limitations before, during, and after a disaster.

The number of persons who speak a language other than English is 44, or 1.6%. Persons not speaking English well may have trouble understanding instructions regarding disaster preparation, response, and recovery.<sup>5</sup>

Of those 25 years and older, 92.4% are high school graduates or higher, and 33.5% have received their bachelor's degree or higher.<sup>6</sup> Higher education can help enhance skills associated with cognition and evaluation of risk. Higher education can, therefore, foster an overall improved perception of risk, particularly where individuals might not have prior direct experience preparing for, responding to, or recovering from a particular hazard in their daily lives.

From 2018 to 2022 there were 1,477 total households and 2.84 persons per household.<sup>7</sup> Persons living alone sometimes have less of a direct social circle for support before, during, and after a disaster.

The Census Bureau classifies all people not living in housing units (house, apartment, mobile home, rented rooms) as living in group quarters. Group quarters may be institutional (correctional facilities, nursing homes, mental hospitals) or non-institutional (college dormitories, military barracks, group homes, missions, shelters). The Census Bureau maintains no group quarters information for this municipality. The

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<sup>1</sup> United States. Census Bureau, 2025. "QuickFacts Town of Stephentown, Rensselaer County, New York", <https://www.census.gov/quickfacts/fact/table/rensselaercountynewyork,US/PST045223>.

<sup>2</sup> Ibid.

<sup>3</sup> Ibid.

<sup>4</sup> Ibid.

<sup>5</sup> Ibid.

<sup>6</sup> Ibid.

<sup>7</sup> Ibid.

needs of persons living in group quarters are unique, and residents are likely to have access and functional needs and unique care requirements before, during, and after a disaster.

According to the 2022 ACS, the median household income for the Town of Stephentown was \$81,923, and the percentage of persons in poverty was 6.0%.<sup>8</sup> Lower income persons have limited financial resources to draw from in both a pre- and post- disaster scenario and are likely to require support as they prepare for, and recover from, hazard events.

Non-institutionalized civilians with a disability accounted for 14.0%, and the percentage of people over 65 with a disability accounted for 22.4%. The total percentage of persons (civilian, non-institutionalized) without health insurance is 8.4%.<sup>9</sup> Persons with disabilities have access and functional needs, such as cognitive or mobility limitations, that might put them at greater risk before, during, and after a hazard event.

## Brief History

The area that is now Rensselaer County was inhabited by the Algonquian-speaking Mohican Indian tribe at the time of European encounter. Kiliaen van Rensselaer, a Dutch jeweler and merchant, purchased the area in 1630, as part of the Dutch colony New Netherland. The land passed from English rule (1664) to Dutch control (1673), then back to English rule (1674), until American independence in 1776. Rensselaer County was created in 1790s from an area that was originally part of the very large Albany County. In 1807 the county reorganized.

Town of Stephentown was first settled around 1765. The town was formed in 1788, from the East Manor of Rensselaerswyck District. The Stephentown pioneers were from New England, primarily Rhode Island and Connecticut.

## Governing Body

The governing body of the municipality consists of a Town Supervisor, four Councilpersons, and various department heads. This council serves as the municipal/local government, performing executive functions of different natures. Members of this governing body are elected by the people.

## Growth and Development Trends

Performing an assessment of growth and development trends is one step of a hazard mitigation plan update. This look into the future is important because development in hazard areas could put more people and property in harm's way and, in turn, could work to increase potential disaster-related damages

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<sup>8</sup> United States. Census Bureau, 2025. "QuickFacts Town of Stephentown, Rensselaer County, New York, ." <https://www.census.gov/quickfacts/fact/table/rensselaercountynewyork,US/PST045223>.

<sup>9</sup> Ibid.

and losses at a time when the mitigation plan's purpose is to reduce the potential for damages emanating from natural disasters.

An evaluation of growth and development trends was undertaken by each participating jurisdiction as part of the development of the initial plan in 2011. As part of this plan update, the Town of Stephentown reviewed and updated its prior feedback to reflect current conditions in the community as of early 2019.

Typical development in the Town of Stephentown tends to be a mix of small-scale single homes and moderately sized second homes and retirement homes being built on previously agricultural parcels. Single family homes built on large parcels with very long and steep driveways tend to divert water to town or county highways. Very few local families are building new homes, with most new development being undertaken by persons from other areas.

To protect new development from the effects of natural hazards, the Town of Stephentown enforces all regulations that are in effect. The code enforcement officer performs checks and inspections at the time of construction or remodeling. Since the initial plan was prepared in 2011, the town now requires additional stormwater collection and drainage control at the time of construction when an applicant is coming in for a permit.

In August 2024, Stephentown was awarded \$343,852 in grants to restore aquatic connectivity, reduce local flood risks, and improve water quality, per the New York State Department of Environmental Conservation (DEC). Funding for the projects will be administered by the NEIWPCC (Formerly called the New England Interstate Water Pollution Control Commission) in partnership with DEC's Hudson River Estuary program and supported by New York State's Environmental Protection Fund (EPF). The town has contracted with Trout Unlimited for \$143,853 for a culvert removal and replacement project on Calvin Cole Road in Stephentown to reconnect 3.5 miles of high-quality upstream habitat for aquatic organisms. The project will mitigate chronic flooding issues for the town.<sup>10</sup>

## Hazard Identification

The Calculated Priority Risk Index (CPRI) is a comprehensive assessment tool used to evaluate and prioritize risks in a given context. It considers various factors, such as probability, impact, and urgency, to determine the level of risk associated with particular events or situations. By considering these variables, the CPRI helps organizations and individuals make informed decisions about risk management and mitigation strategies. It provides a systematic approach to identifying and addressing potential issues, allowing for more efficient allocation of resources and proactive risk prevention. With the CPRI, stakeholders can prioritize their focus on the most critical risks, leading to more effective risk management and, ultimately, better outcomes. Table 3 shows the factors for calculating the CPRI.

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<sup>10</sup> New10.com-Rensselaer County. August 2, 2024. "Stephentown, Philipstown Receive Funding to Mitigate Flooding." <https://www.news10.com/news/rensselaer-county/stephentown-philipstown-receive-funding-to-mitigate-flooding/>.

Table 3: Factors in the Calculated Priority Risk Index

| Risk Index Factor   | Degree of Risk Level |               | Criteria  | Factor Weight for Degree of Risk Level |
|---|----------------------|---------------|---|--|
| <b>Probability</b><br>What is the likelihood of the hazard occurring?   | 1                    | Unlikely      | Less than 1% probability of occurrence in the next year or a recurrence interval of greater than every 100 years.   | 30%                                    |
|   | 2                    | Occasional    | 1%–10% probability of occurrence in the next year or a recurrence interval of 11–100 years.   |  |
|   | 3                    | Likely        | 11%–90% probability of occurrence in the next year or a recurrence interval of 1–10 years.  |  |
|   | 4                    | Highly Likely | 91%–100% probability of occurrence in the next year or a recurrence interval of less than 1 year.   |  |
| <b>Potential Consequences</b><br>What will be the overall impact in terms of injuries, damage, death, continuity of operations, and environmental and economic impacts? | 1                    | Negligible    | Very few injuries, if any. Only minor property damage and minimal disruption of quality of life. Temporary shutdown of critical facilities.                             | 30%                                    |
|   | 2                    | Limited       | Minor injuries only. More than 10% of property in affected area damaged or destroyed. Complete shutdown of critical facilities for more than one day.                   |  |
|   | 3                    | Critical      | Multiple deaths/injuries possible. More than 25% of property in affected area damaged or destroyed. Complete shutdown of critical facilities more than one week.        |  |
|   | 4                    | Catastrophic  | High number of deaths/injuries possible. More than 50% of property in affected area damaged or destroyed. Complete shutdown of critical facilities for 30 days or more. |  |
|   | 1                    | Self-defined  | More than 24 hours  | 10%                                    |

| Risk Index Factor   | Degree of Risk Level |              | Criteria                          | Factor Weight for Degree of Risk Level |
|---|----------------------|--------------|-----------------------------------|--|
| Warning Time<br>How long will be there be between when it is recognized the hazard is approaching and when the hazard will begin to affect the community?   | 2                    | Self-defined | 12–24 hours                       |  |
|   | 3                    | Self-defined | 6–12 hours                        |  |
|   | 4                    | Self-defined | Less than 6 hours                 |  |
| Duration<br>What is the length of time the hazard will remain active, including how long emergency operations will need to continue after the hazard event? | 1                    | Brief        | Up to 6 hours                     | 10%                                    |
|   | 2                    | Intermediate | Up to one day                     |  |
|   | 3                    | Extended     | Up to one week                    |  |
|   | 4                    | Prolonged    | More than one week                |  |
| Spatial Extent<br>How large of an area could be impacted by a hazard event? Are impacts localized or regional?  | 1                    | Negligible   | Less than 1% of area affected     | 20%                                    |
|   | 2                    | Small        | 1%–25% of area affected           |  |
|   | 3                    | Moderate     | 25%–50% of area affected          |  |
|   | 4                    | Large        | Greater than 50% of area affected |  |

**RISK FACTOR EQUATION**

$$RF \text{ Value} = [(Probability \times .30) + (Magnitude \times .30) + (Onset \times .10) + (Duration \times .10) + (Frequency \times .20)]$$

Table 4 presents the CPRI for the Town of Stephentown with respect to the different hazards the jurisdiction might experience.

Table 4: Types of Hazard Events with Calculated Priority Risk Index for the Town of Stephentown

| Type of Hazard Event | Probability | Potential Consequences | Warning Time | Duration | Spatial Extent | Risk Factor Value |
|----------------------|-------------|------------------------|--------------|----------|----------------|-------------------|
| Dam Failure          | 1           | 3                      | 2            | 3        | 2              | 2.1               |
| Drought              | 3           | 3                      | 1            | 4        | 4              | 3.1               |
| Earthquake           | 1           | 1                      | 4            | 1        | 4              | 1.9               |

| Type of Hazard Event        | Probability | Potential Consequences | Warning Time | Duration | Spatial Extent | Risk Factor Value |
|-----------------------------|-------------|------------------------|--------------|----------|----------------|-------------------|
| Extreme Temperatures        | 3           | 2                      | 1            | 3        | 4              | 2.7               |
| Flooding                    | 3           | 3                      | 2            | 3        | 2              | 2.7               |
| High Winds                  | 4           | 2                      | 4            | 1        | 2              | 2.7               |
| Hurricane or Tropical Storm | 2           | 2                      | 1            | 3        | 2              | 2                 |
| Lightning                   | 4           | 1                      | 4            | 3        | 1              | 2.4               |
| Tornado                     | 2           | 2                      | 4            | 3        | 1              | 2.1               |
| Wildfire                    | 2           | 3                      | 4            | 3        | 2              | 2.6               |
| Winter Storm                | 4           | 3                      | 1            | 3        | 3              | 3.1               |

## Hazard Event History

Understanding hazard event histories is crucial for effective risk management. Analyzing past events allows us to identify trends, patterns, and recurring risk factors. This knowledge enables us to better prepare for and mitigate the impact of future hazards. Examining hazard event histories provides valuable insights to inform decision-making and help prioritize resources for risk prevention and response efforts. Table 5 lists some of the more notable events in the Town of Stephentown since 2020.

Table 5: Notable Hazard Events in the Town of Stephentown Since 2020

| Type of Hazard Event                                     | FEMA Disaster # (If Applicable) | Date(s)               | Damage or Impacts   | Description   |
|--|---------------------------------|-----------------------|---|---|
| Drought  | None                            | None                  | None  | None  |
| Earthquake   | None                            | 04/05/2024            | No reported impacts   | Earthquake with epicenter in NJ, felt in some parts of the county   |
| Extreme Temperature<br>Extreme Heat                      | None                            | 08/12/2021            | Heat indices reached 95°F–104°F across parts of the Hudson River from Albany, and points southward reached 105°F–110°F.   | Extreme Heat  |
| Extreme Cold   | None                            | 02/03/2023–02/04/2023 | Warming centers were opened   | Arctic Cold: With extreme wind chills, some squalls, temperatures ranging from -18°F to -39°F, and wind gusts up to 44 mph in Stephentown                                     |
| Flooding (Including Flooding, Dam Failure, and Ice Jams) | None                            | 07/24/2023            | Washed out section of Garfield Road and private residence   | Town of Stephentown had breach of William Miaski Dam.   |
| Hazardous Materials                                      | None                            | None                  | None  | None  |
| High Wind  | None                            | 07/24/2022            | A large tree split in half along Route 22 between Provost Road and Knapps Road in the Town of Stephentown. Sporadic pockets of power outages occurred across the Capital Region and into portions of Rensselaer County. | Severe thunderstorms developed within a hot and humid air mass across portions of eastern New York, especially for areas south of Interstate 90, with widespread wind damage. |

| Type of Hazard Event                             | FEMA Disaster # (If Applicable) | Date(s)               | Damage or Impacts   | Description  |
|--|---------------------------------|-----------------------|---|--|
| High Wind (cont.)                                | None                            | 09/7/2023             | Strong to severe thunderstorms resulted in numerous reports of tree and power line damage, as well as thousands without power and several road closures. Route 22 was closed between Route 43 and Wyomanock Road due to downed trees and wires. | A frontal boundary and low-pressure system located to the west and east of eastern New York was the focus for rounds of showers and thunderstorms. |
| Hurricane-Tropical Storm                         | None                            | None                  | None  | None   |
| Landslide  | None                            | None                  | None  | None   |
| Lightning  | None                            | None                  | None  | None   |
| Terrorism  | None                            | None                  | None  | None   |
| Tornado  | None                            | None                  | None  | None   |
| Utility & Infrastructure Failure                 | None                            | None                  | None  | None   |
| Wildfire   | None                            | None                  | None  | None   |
| Winter Storm (including Ice Storm and Snowstorm) | None                            | 12/16/2020–12/17/2020 | Downed trees and power lines from weight of snow  | Snowfall in Rensselaer County ranging from 17.3 in to 26 in  |
|  | None                            | 12/15/2022–12/17/2022 | N/A   | Nor'easter, with snowfall ranging from 1 in to 12 in   |
|  | None                            | 03/13/2023–03/15/2023 | Downed trees and power lines with widespread power outages  | Nor'easter, with heavy wet snow and accumulations from 12 in to 31 in, countywide  |

| Type of Hazard Event        | FEMA Disaster #<br>(If Applicable) | Date(s) | Damage or Impacts   | Description   |
|-----------------------------|------------------------------------|---------|---|---|
| <b>Winter Storm (cont.)</b> | None                               | N/A     | State of emergency was declared due to significant power outages throughout the county. Many trees and powerlines were downed, leading to many road closures throughout the county. | Long period of rain, followed by freezing rain and sleet and then freezing temperatures with up to 0.5 in ice and snow accumulations ranging from 4 in to 11.5 in |

According to the National Centers for Environmental Information (NCEI)<sup>11</sup> at the National Oceanic and Atmospheric Administration (NOAA), the notable events in the Town of Stephentown since [year] include the following:

- **July 24, 2022** – Thunderstorm Wind: Beaver dam broke twice and washed out Garfield Road and a resident's home.
- **2023–2024 (exact dates unknown)** – High Wind: High wind caused mass power outages.
- **2023–2024 (exact dates unknown)** – Utility and Infrastructure Failure: Snowstorm damage and high winds caused major outages for multiple days.
- **2023–2024** -Winter Storm: Winter storm caused mass power outages.

## National Flood Insurance Program (NFIP) Summary

The National Flood Insurance Program (NFIP) is a Federal Emergency Management Agency (FEMA) program that provides flood insurance to millions of policyholders across the country. The following information is provided to meet federal standards. The Town of Stephentown answered the NFIP questions in Table 6 through Table 8 to the best of its ability.

Table 6: Responses on Floodplain Management from the Town of Stephentown

| Question  | Response        |
|---|-----------------|
| Who is the floodplain manager? Is this their primary or secondary role?   | Owen Cassavaugh |
| Does the floodplain manager have adequate training and capacity for their role? If not, what else is needed?                          | Y               |
| How does the community enforce its floodplain rules? Does enforcement include monitoring compliance and acting to correct violations? | Y               |
| When was the community’s most recent Community Assistance Visit (CAV)?  | Unknown         |
| Were any violations noted on the community’s most recent CAV?   | N/A             |
| Is there an upcoming CAV? If no, is one needed?   | N/A             |

<sup>11</sup> National Oceanic and Atmospheric Administration (NOAA) National Centers for Environmental Information (NCEI). 01/01/2011–09/30/2024. "Rensselaer County, New York." [https://www.ncdc.noaa.gov/stormevents/listevents.jsp?eventType=ALL&beginDate\\_mm=01&beginDate\\_dd=01&beginDate\\_yyyy=2011&endDate\\_mm=09&endDate\\_dd=30&endDate\\_yyyy=2024&county=RENSELAER%3A83&hailfilter=0.00&tornfilter=0&windfilter=000&sort=DT&submitbutton=Search&statefips=36%2CNEW+YORK](https://www.ncdc.noaa.gov/stormevents/listevents.jsp?eventType=ALL&beginDate_mm=01&beginDate_dd=01&beginDate_yyyy=2011&endDate_mm=09&endDate_dd=30&endDate_yyyy=2024&county=RENSELAER%3A83&hailfilter=0.00&tornfilter=0&windfilter=000&sort=DT&submitbutton=Search&statefips=36%2CNEW+YORK).

| Question  | Response  |
|---|---|
| When was the most recent floodplain management ordinance adopted?   | 2014  |
| Does your community participate in the Community Rating System (CRS)? If so, describe the steps the community has taken to achieve the CRS goals. | No  |
| Does the community's floodplain management ordinance include any higher standards? If so, please list.  | No  |
| Who is responsible for permitting?  | Code Enforcement  |
| How does the community issue development permits in the special flood hazard area?  | Code Officer, Planning Board, and Zoning  |
| Does the community maintain elevation certificates?   | Unknown   |
| Does the community track the number of buildings in the special flood hazard area? If yes, are there any trends?                                  | Unknown   |
| How many repetitive loss (RL) structures does the community have? (List number and type of structure.)  | Unknown   |
| How many severe repetitive loss (SRL) structures does the community have? (List number and type of structure.)                                    | None  |
| Have any RL/SRL properties been mitigated since the last plan update?   | None  |
| Who is responsible for making substantial damage/substantial improvement determinations?  | Code Enforcement Officer/Floodplain Manager   |
| How does the substantial damage/substantial improvement process work in your community?   | The Code Enforcement Officer is responsible for reviewing permits, including in the floodplain, as well as making periodic inspections of constructions to ensure proper permitting. Through this process, as outlined in the Floodplain Management Ordinance, it can be determined if a structure is a substantial damage/substantial improvement and options identified as appropriate. |
| Is there sufficient staff and training to make substantial damage/substantial improvement determinations?   | No  |

| Question   | Response  |
|--|---|
| How are substantial damage/substantial improvement requirements messaged to the public before and after an event?  | Facebook, Eastwick Press, Town Board meetings   |
| Have any substantially damaged/substantially improved structures been mitigated since the last plan update?  | Unknown   |
| How will the community remain in compliance with the NFIP moving forward? (Simply stating "the community will continue to comply with the NFIP" will not meet FEMA's planning requirements.) | Ask for funding from FEMA and NYS to maintain such compliance and outsource this to a professional. |

Table 7: Responses on Floodplain Mapping from the Town of Stephentown

| Question  | Response                           |
|---|------------------------------------|
| How does the community support map change requests? This could be requests during the Risk MAP process or through Letters of Map Amendment or Revision. | Requests can be made to Town Hall. |
| When did the latest Flood Insurance Rate Map (FIRM) become effective?   | 1981                               |
| When was the latest FIRM adopted?   | 08/03/1981                         |
| Is the FIRM and Flood Insurance Study (FIS) report in an accessible location? How would the public get access to their flood map information?           | Townhall                           |
| Does the community use any Risk MAP products? If so, describe.  | No                                 |
| Does the community collect updated floodplain data or modeling? Is this shared with partners and with FEMA?   | No                                 |
| Other comments?   | None                               |

Table 8: Responses on Flood Insurance and Outreach from the Town of Stephentown

| Question  | Response                |
|---|-------------------------|
| How does the community educate the public on floodplain management and the availability of flood insurance, in and out of the floodplain? | Social media, if needed |
| How does the community engage with insurance agents on flood insurance?   | Sharing floodplain maps |
| Does the community (or state) have flood hazard disclosure laws?  | Unknown                 |
| How familiar is the public with their flood insurance options?  | Not very                |
| How many properties have flood insurance in the community?  | Four                    |
| Are there any areas where flood insurance is lacking?   | No                      |
| Other comments?   | None                    |

## Critical Facilities Information

The following information is provided to meet standard F1. Identifying critical facilities in flood-prone areas is crucial for effective emergency planning and risk management. By understanding the potential impact of flooding on these facilities, local authorities can develop proactive strategies to mitigate risks and ensure the safety and functionality of these important assets during flood events. This information is valuable for decision-making and prioritizing resources for emergency response and preparedness efforts. Table 9 lists any critical facilities (emergency facilities, critical infrastructure and utilities, and other key facilities, as presented in Risk Assessment) that are in the floodplain in the Town of Stephentown.

Table 9: Critical Facilities Located in the Floodplain in the Town of Stephentown

| Critical Facility                             | Type of Facility | Jurisdiction | 1% Chance? Zone AE | 0.2% Chance? Zone X (Shaded) | How has this facility been protected from flooding? | Feasibility of Mitigating the Flood Risk |
|---|------------------|--------------|--------------------|------------------------------|---|--|
| No critical facilities are in the floodplain. |                  |              |                    |                              |   |  |

## Jurisdiction/Public Identified Vulnerabilities

Table 10 provides crucial information on critical facilities in the Town of Stephentown, highlighting the town’s vulnerability to identified hazards. It outlines the susceptibility of assets to damage from the identified hazards, offering valuable insights into their potential impact on these essential facilities. By understanding the risks to these assets, local authorities can develop proactive strategies to mitigate the vulnerabilities and ensure the safety and functionality of these important assets during hazard events. This data is invaluable for decision-making and prioritizing resources for emergency response and preparedness efforts, ultimately contributing to more effective risk management and building the resilience of the community.

Table 10: Vulnerable Assets in the Town of Stephentown

| Vulnerable Assets   | What makes this group/asset vulnerable during hazards?<br>Have there ever been issues with recovery after an event? |
|---|---|
| <b>People</b> (residents, workers, visiting populations, and socially vulnerable populations like seniors, individuals with disabilities, lower-income individuals, etc.) |   |
| Seniors   | Harder to evacuate due to health and mobility issues  |
| <b>Structures</b> (residential, commercial, industrial, government-owned, planned capital improvement, etc.)  |   |
| N/A   | N/A   |
| <b>Economic Assets</b> (major employers, primary economic sectors, key infrastructure like telecommunications networks, etc.)   |   |
| N/A   | N/A   |
| <b>Natural, Historic, and Cultural Resources</b> (areas of conservation, beaches, parks, critical habitats, community centers, historic places, etc.)                     |   |
| Mountains and lots of freshwater streams  | N/A   |
| <b>Critical Facilities and Infrastructure</b> (hospitals, law enforcement, water, power, transportation systems, etc.)  |   |
| None  | N/A   |
| <b>Community Activities</b> (major local events, such as festivals, or economic events, like farming or fishing)  |   |
| Fishing and hunting   | N/A   |
| <b>Are there any other assets that you can think to include?</b>  |   |
| None  | N/A   |

## Additional Public Involvement

As part of this 2025 plan update, the Town of Stephentown undertook various activities to (a) alert the public and other stakeholders to the fact that the HMP Planning Committee was developing the update and (b) provide the public and other stakeholders with a forum to ask questions and submit comments and suggestions on the process. Table 11 presents the outreach activities undertaken by the Town of Stephentown for the 2025 plan update.

Table 11: Outreach Activities Undertaken by the Town of Stephentown

| Activity Date             | Type of Activity | Activity Details   | Lead Department and/or Staff Title Who Undertook the Activity |
|---------------------------|------------------|--|---|
| April 2024–September 2024 | Survey           | Survey was posted online and posted physically in the library and Town Hall. | Town Supervisor and Town Clerk                                |

## Capabilities Assessment

Local mitigation capabilities are essential for reducing the impact of hazards on communities. Local authorities can effectively mitigate hazards by leveraging existing authorities, policies, programs, and resources. These capabilities encompass a range of strategies, such as land use planning, building codes and enforcement, public education and outreach, infrastructure protection, and natural resource protection. Through collaboration with various stakeholders, including emergency management agencies, public works departments, and environmental organizations, local communities can implement comprehensive mitigation efforts to minimize the impact of disasters. Table 12 through Table 15 provide the capabilities of the Town of Stephentown.

## Planning and Regulatory

Planning and regulatory capabilities are the plans, policies, codes, and ordinances that prevent and reduce the impacts of hazards.

Table 12: Planning and Regulatory Capabilities of the Town of Stephentown

| Regulatory Tools (Codes, Ordinances, Plans) | In Place (Y or N) | How has or could this resource support hazard mitigation?                           |
|---|-------------------|---|
| Building code                               | Y                 | Following flood plain maps to prevent buildings to be constructed in the floodplain |

| Regulatory Tools (Codes, Ordinances, Plans)   | In Place (Y or N) | How has or could this resource support hazard mitigation? |
|---|-------------------|---|
| Zoning ordinance  | Y                 | Updating zoning to changes in the hazard mitigation plan  |
| Subdivision ordinance or regulations  | Y                 | Controlling development                                   |
| Special purpose ordinances (floodplain management, stormwater management, hillside or steep slope ordinances, wildfire ordinances, hazard setback requirements) | Y                 | Controlling development                                   |
| Growth management ordinances (also called "smart growth" or anti-sprawl programs)   | N                 | N/A   |
| Site plan review requirements   | Y                 | Review of impacts to the landscape                        |
| General, comprehensive or master plan   | Y                 | Updating potential future visions                         |
| Capital improvements plan   | N                 | N/A   |
| Economic development plan   | N                 | N/A   |
| Emergency response plan   | Y                 | Helps to prevent further hazards                          |
| Post-disaster recovery plan   | N                 | N/A   |
| Post-disaster recovery ordinance  | N                 | N/A   |
| Real estate disclosure requirements   | Y                 | Tax assessor  |
| Other: Solar Moratorium Adopted   | Y                 | Create structure to zoning for Solar Farms                |

## Administrative and Technical

Administrative and technical capabilities include staff and their skills.

Table 13: Administrative Capabilities of the Town of Stephentown

| Staff/Personnel Resources   | Available (Y or N) | How has or could this resource support hazard mitigation? |
|---|--------------------|---|
| Planner(s) or engineer(s) with knowledge of land development and land management practices                  | N                  | N/A   |
| Engineer(s) or professional(s) trained in construction practices related to buildings and/or infrastructure | N                  | N/A   |

| Staff/Personnel Resources  | Available (Y or N) | How has or could this resource support hazard mitigation? |
|--|--------------------|---|
| Planners or engineer(s) with an understanding of natural and/or human-caused hazards | N                  | N/A   |
| Floodplain manager   | Y*                 | Helps to manage floodplain and educate public             |
| Surveyors  | N                  | N/A   |
| Staff with education or expertise to assess the community's vulnerability to hazards | Y                  | Helps to prevent hazards                                  |
| Personnel skilled in GIS and/or HAZUS  | N                  | N/A   |
| Scientists familiar with the hazards of the community                                | N                  | N/A   |
| Emergency manager  | N                  | N/A   |
| Grant writers  | N                  | N/A   |
| Staff with expertise or training in benefit/cost analysis                            | N                  | N/A   |

## Financial

Financial capabilities are the resources to fund mitigation actions.

Table 14: Financial Capabilities of the Town of Stephentown

| Financial Resources   | Accessible or Eligible to Use (Yes/No/Don't Know) | How has or could this resource support hazard mitigation? |
|---|---|---|
| Community Development Block Grant (CDBG)                            | Y   | Unknown   |
| Capital improvements project funding                                | Y   | Supervisor, Highway Superintendent                        |
| Authority to levy taxes for specific purposes                       | Y   | N/A   |
| Fees for water, sewer, gas, or electric service                     | N   | N/A   |
| Impact fees for homebuyers or developers for new developments/homes | N   | N/A   |

| Financial Resources                              | Accessible or Eligible to Use (Yes/No/Don't Know) | How has or could this resource support hazard mitigation? |
|--|---|---|
| Incur debt through general obligation bonds      | Y   | Supervisor  |
| Incur debt through special tax and revenue bonds | Y   | Supervisor  |
| Incur debt through private activity bonds        | N   | N/A   |
| Withhold spending in hazard-prone areas          | Don't know  | N/A   |
| State mitigation grant programs                  | Y   | Supervisor  |

## Education and Outreach

Education and outreach capabilities are programs and methods that could communicate about and encourage risk reduction.

Table 15: Education and Outreach Capabilities of the Town of Stephentown

| Education and Outreach Capability  | In Place? (Y/N)  | Does this resource currently incorporate hazard mitigation? | Notes |
|--|------------------|---|-------|
| Community newsletter(s)  | N                | N/A   | None  |
| Hazard awareness campaigns (such as Firewise, Storm Ready, Severe Weather Awareness Week, school programs) | Not Sure         | N/A   | None  |
| Public meetings/events (Please describe.)  | Monthly meetings | Town Clerk  | None  |
| Emergency management listserv  | N                | N/A   | None  |
| Local news   | Eastwick Press   | Eastwick Press  | None  |
| Distributing hard copies of notices (e.g., public libraries, door-to-door outreach)                        | Public Library   | Public Library  | None  |
| Insurance disclosures/outreach   | Not Sure         | N/A   | None  |

| Education and Outreach Capability  | In Place? (Y/N) | Does this resource currently incorporate hazard mitigation? | Notes |
|--|-----------------|---|-------|
| Organizations that represent, advocate for, or interact with underserved and vulnerable communities (Please describe.) | N               | N/A   | None  |
| Social media (Please describe.)  | Facebook        | Facebook  | None  |
| Other? (Please describe.)  | N               | N/A   | None  |

## Opportunities to Expand and/or Improve Capabilities

Table 16 presents opportunities for the Town of Stephentown to expand or improve capabilities.

Table 16: Opportunities to Expand and/or Improve the Capabilities of the Town of Stephentown

| Capability Type              | Opportunity to Expand and/or Improve   |
|------------------------------|--|
| Planning and Regulations     | Unknown  |
| Administrative and Technical | Unknown  |
| Financial                    | We would like to be able to have enough funding to hire and effectively train new positions to implement policies and regulations adopted by the town. |
| Education and Outreach       | Unknown  |

## Mitigation Strategy

Table 17 presents details about the 2019 mitigation actions. Table 18 presents the actions in the 2025 update, and Table 19 shows the prioritization of the mitigation actions.

Table 17: Status of Actions for the Town of Stephentown in 2019<sup>12</sup>

| Initiative Number | Initiative Name                                | Description of the Problem   | Description of the Solution  | Project Lead/ Department and Position Title | Status Update  |
|-------------------|--|--|--|---|--|
| 1                 | Generators, Fire Hall and Food Pantry<br>*NEW* | Fire Hall serves as a shelter. Food pantry supplies both perishable and nonperishable items. Both are in need of emergency generators.   | Emergency generators to provide backup power for safe sheltering at the Fire Hall and for continuous provision of emergency food supplies post-disaster for the food pantry. | Town Board                                  | Generators have been installed at the Town Hall, town highway garage, and fire hall.   |
| 2                 | Drainage Improvements 2019<br>*NEW*            | Madden Road, Whitman Road, Black River Road, Calvin Cole Road, Fire Tower Road, Round Mountain Road, and Wemple Road all require drainage improvements to eliminate roadway flooding and washouts. | Drainage improvements (various) at each road.  | Highway Department                          | Madden Road bridge is currently under construction for a new deck replacement, guiderail, and paving. General culvert repairs are being completed as needed at this point. |
| 3                 | Bridge Upgrades (2011 SP-1)                    | Bridges closed during flooding and/or ice jams   | Bridge upgrades to mitigate the need for closing bridges during  | Highway Department                          | Carried over to 2025 plan update. Repairs to the   |

<sup>12</sup> Projects related to Critical Facilities (CF) must protect the facility to the 500-year event or worst damage scenario, whichever is greater.

| Initiative Number | Initiative Name        | Description of the Problem                                    | Description of the Solution   | Project Lead/ Department and Position Title | Status Update   |
|-------------------|------------------------|---|---|---|---|
|                   |                        | because they are undersized capacity compared to flood flows. | flooding or ice jams. Specific locations include Gould Road over Kinderhook Creek, Berthager Road over Kinderhook Creek, Madden Road over East Creek, Grange Hall Road over West Brook, Black River Road over Black River, and Newton Road over Black River. This will ensure that accessibility is maintained to affected parts of community for basic services. |   | Madden Road bridge are currently under construction outside contractor.<br>One bridge on Black River was replaced 4–5 years ago.<br>We have applied for grants to replace the Bert Hager Bridge and Gould Road Bridge, because both have been red tagged by the state over the past few years. We have made repairs to remove the red tag and back it down to yellow for now. Both attempts for grant funding was unsuccessful. |
| 4                 | Gould Road (2011 SP-2) | Road closings due to washouts from stream flooding            | Mitigation of stream flooding to prevent road closings because of washout. Project is located at Gould Road. Road washes away whenever there is high water (spring, summer, fall). The project involves cleaning of   | Highway Department and NYSDEC               | Ongoing, carried over to 2025 plan update   |

| Initiative Number | Initiative Name   | Description of the Problem   | Description of the Solution  | Project Lead/ Department and Position Title | Status Update  |
|-------------------|---|--|--|---|--|
|                   |   |  | Kinderhook Creek, raising the road, and installing drainage.   |   |  |
| 5                 | Drainage Improvements 2011 (2011 SP-3)                    | Road closings due to washouts from stormwater  | Improvement of drainage on specified roads and surrounding areas to improve water flow during high rainfall and eliminate washouts. Locations include: Tom Titus Road, North Moore Hill Road, Provost Road and Gentile Road. | Highway Department                          | Ongoing, carried over to 2025 plan update  |
| 6                 | Generators- Town Highway Garage and Town Hall (2011 SP-4) | Town Hall and highway garage perform critical services; continuous power supply is necessary for continuity of operations. Backup generators are not presently at the Town Hall or highway garage. | Install emergency generator at town highway garage and Town Hall. Generators will ensure the ability to pump fuel, service emergency equipment, and communicate in disaster situations.                                      | Town Board                                  | Completed  |
| 7                 | Update Land Use Plan (2011 SP-5)                          | Land use plan outdated   | Update local land use plan to include new international codes for building and code enforcement and prevent new construction in potentially hazardous areas.   | Code Enforcement                            | Added solar regulations for commercial solar farms. Comprehensive plan has been completed. |
| 8                 | Participate in County-Led Hazard                          | Residents could benefit from additional  | Public awareness program on hazards, prevention, and   | County-led action item. CPG                 | Ongoing, carried over to 2025 plan update  |

| Initiative Number | Initiative Name                                  | Description of the Problem   | Description of the Solution   | Project Lead/ Department and Position Title         | Status Update                                   |
|-------------------|--|--|---|---|---|
|                   | Mitigation Outreach (2011 SP-CL-1)               | information on hazards, risks, and hazard mitigation measures they can take on their own properties to reduce damages and improve resident safety before, during and after a hazard event. | mitigation: County will maintain a hazard mitigation and mitigation planning web presence (local municipal web sites to link up to this site, if they haven't already done so); all participating jurisdictions to support preparation of a joint annual hazard mitigation and mitigation planning fact sheet and its distribution; periodic discussion of hazard mitigation and the mitigation plan at other regular local meetings; use of annual flyers, newsletters, advertisements, or radio/TV announcements at the discretion of each jurisdiction (incorporating as much free information as possible from the FEMA Publications Warehouse and other appropriate sources) (public education). | Member, Town Supervisor                             |   |
| 9                 | Request code/ordinance review by Count as needed | Communities are safer and more resilient when new construction and substantial improvements take into  | Code update: Review existing local codes and ordinances against the identified hazards to determine whether there need to be any amendments to  | County-led action item. CPG Member, Town Supervisor | Should review, carried over to 2025 plan update |

| Initiative Number | Initiative Name   | Description of the Problem   | Description of the Solution   | Project Lead/ Department and Position Title         | Status Update       |
|-------------------|---|--|---|---|---------------------|
|                   | (2011 SP-CL-2)  | account the latest information on hazard vulnerabilities and measures to reduce risk.  | address identified hazards and, where a need is identified, modify/amend the codes/ordinances as applicable (prevention).   |   |                     |
| 10                | Send CEO to County-Led Training (2011 SP-CL-3)  | There can be a loss of institutional knowledge with staff changes. Even when staff is the same, continual training improves local capabilities and allows officials to better regulate activities in hazard areas to protect lives and property. | Code enforcement: Enforcement of NYS and Local Building Codes with Continual CEO training, led by county (prevention).  | County-led action item. CPG Member, Town Supervisor | Should be completed |
| 11                | Send Comprehensive Plan Update to County for Review by County Planning (2011 SP-CL-4) | A long-term vision for the community that doesn't take into account hazard areas can put lives and property at risk. Taking into account natural hazards and hazard mitigation measures can make the community more resilient.                   | Incorporate natural disaster mitigation techniques in local comprehensive plan through a courtesy review of draft plans by the County Planning Department (prevention). | County-led action item. CPG Member, Town Supervisor | Should be completed |

| Initiative Number | Initiative Name   | Description of the Problem   | Description of the Solution   | Project Lead/ Department and Position Title         | Status Update   |
|-------------------|---|--|---|---|---|
| 12                | Attend County-Led Workshops on Natural Hazards and Hazard Mitigation (2011 SP-CL-5)                           | When municipal staff are not armed with information on zoning and planning issues that sometimes arise regarding natural hazards and hazard mitigation, they may make decisions that do not foster community resiliency. | Attend periodic county-led workshops for municipalities regarding zoning and planning issues that arise regarding natural hazards and hazard mitigation (prevention). | County-led action item. CPG Member, Town Supervisor | Continues to be a viable action, carried over to 2025 plan update |
| 13                | Update Floodplain Management Ordinance per New FEMA Regulations (As Needed) (2011 SP-NFIP-1)                  | Outdated ordinances mean that a community is not regulating to the latest codes and standards or hazard information, and that does not foster community resiliency.  | Update/revise floodplain management ordinance to comply with latest FEMA regulations.   | Code Enforcement                                    | Continues to be a viable action, carried over to 2025 plan update |
| 14                | Update Floodplain Management Ordinance When New Flood Insurance Rate Maps (FIRMs) Are Issued (2011 SP-NFIP-4) | Outdated ordinances mean that a community is not regulating to the latest codes and standards or hazard information, and that does not foster community resiliency.  | Update/revise floodplain management ordinance to be consistent with potential future new FIRMs  | Code Enforcement                                    | Continues to be a viable action, carried over to 2025 plan update |

Table 18: Proposed New 2025 Mitigation Actions

| Project # | Project Name   | Action Worksheet (Yes/No) | Goal/Objective Being Met   | Hazard to Be Mitigated       | Description of the Problem   | Description of the Solution   | Lead Agency                             | Related to CF? | EHP Issues | Estimated Timeline | Estimated Costs     | Estimated Benefits  | Potential Funding Sources | Priority |
|-----------|--|---------------------------|----------------------------|------------------------------|--|---|---|----------------|------------|--------------------|---------------------|---|---------------------------|----------|
| 1         | Bridge Upgrades                                      | No                        | Protect existing assets.   | Utilities and Infrastructure | Bridges closed during flooding and/or ice jams because they are undersized compared to flood flows.                              | Bridge upgrades to mitigate the need for closing bridges during flooding or ice jams. Specific locations include Gould Road over Kinderhook Creek, Berthager Road over Kinderhook Creek, Madden Road over East Creek, Grange Hall Road over West Brook, Black River Road over Black River, and Newton Road over Black River. This will ensure that accessibility is maintained to affected parts of community for basic services. | Highway Department                      | No             | No         | 4 years            | \$1M–\$5M           | Prevents delay of emergency services and potential injury or loss of life     | HMPG, BRIC, FMA           | High     |
| 2         | Gould Road   | No                        | Protect existing assets.   | Flooding                     | Road closings due to washouts from stream flooding   | Mitigation of stream flooding to prevent road closings because of washout. Project is located at Gould Road. Road washes away whenever there is high water (spring, summer, fall). The project involves cleaning of Kinderhook Creek, raising the road, and installing drainage.  | Highway Department and NYSDEC           | No             | Yes        | 2 years            | \$1M–\$5M           | Prevents delay of emergency services and significant financial losses         | HMPG, BRIC, FMA           | High     |
| 3         | Drainage Improvements                                | No                        | Protect existing assets.   | Flooding                     | Road closings due to washouts from stormwater  | Improvement of drainage on specified roads and surrounding areas to improve water flow during high rainfall and eliminate washouts. Locations include Tom Titus Road, North Moore Hill Road, Provost Road, and Gentile Road.  | Highway Department                      | No             | Yes        | 2 years            | \$100,000–\$500,000 | Prevents delay of emergency services  | HMPG, BRIC, FMA           | Medium   |
| 4         | Participate in County-Led Hazard Mitigation Outreach | No                        | Increase public awareness. | All Hazards                  | Residents could benefit from additional information on hazards, risks, and hazard mitigation measures they can take on their own | Public awareness program on hazards, prevention, and mitigation: County will maintain a hazard mitigation and mitigation planning web presence (local municipal websites to link up to this site,   | County-led action item. Town Supervisor | No             | No         | 2 years            | <\$100,000          | Awareness campaign empowers citizens which will prevent losses and damages of | HMPG, BRIC, FMA           | Medium   |

| Project # | Project Name   | Action Worksheet (Yes/No) | Goal/Objective Being Met           | Hazard to Be Mitigated | Description of the Problem   | Description of the Solution   | Lead Agency                             | Related to CF? | EHP Issues | Estimated Timeline | Estimated Costs | Estimated Benefits   | Potential Funding Sources | Priority |
|-----------|--|---------------------------|------------------------------------|------------------------|--|---|---|----------------|------------|--------------------|-----------------|--|---------------------------|----------|
|           |  |                           |                                    |                        | properties to reduce damages and improve resident safety before, during, and after a hazard event.   | if they haven't already done so); all participating jurisdictions to support preparation of a joint annual hazard mitigation and mitigation planning fact sheet and its distribution; periodic discussion of hazard mitigation and the mitigation plan at other regular local meetings; use of annual flyers, newsletters, advertisements, or radio/TV announcements at the discretion of each jurisdiction (incorporating as much free information as possible from the FEMA Publications Warehouse and other appropriate sources) (public education). |   |                |            |                    |                 | private residences   |                           |          |
| 5         | Request Code/ Ordinance Review by County As Needed                   | No                        | Promote resilient new development. | All Hazards            | Communities are safer and more resilient when new construction and substantial improvements take into account the latest information on hazard vulnerabilities and measures to reduce risk.                              | Code update: Review existing local codes and ordinances against the identified hazards to determine whether there need to be any amendments to address identified hazards and, where a need is identified, modify/amend the codes/ordinances as applicable (prevention).  | County-led action item. Town Supervisor | No             | No         | 1 year             | <\$100,000      | Prevents property damage and losses by ensuring codes are up to date | HMPG, BRIC, FMA           | Medium   |
| 6         | Attend County-Led Workshops on Natural Hazards and Hazard Mitigation | No                        | Improve capabilities.              | All Hazards            | When municipal staff are not armed with information on zoning and planning issues that sometimes arise regarding natural hazards and hazard mitigation, they may make decisions that do not foster community resiliency. | Attend periodic county-led workshops for municipalities regarding zoning and planning issues that arise regarding natural hazards and hazard mitigation (prevention).   | County-led action item. Town Supervisor | No             | No         | 2 years            | <\$100,000      | Encourages smart development practices and prevents future damages   | HMPG, BRIC, FMA           | Medium   |

| Project # | Project Name   | Action Worksheet (Yes/No) | Goal/Objective Being Met | Hazard to Be Mitigated | Description of the Problem  | Description of the Solution   | Lead Agency      | Related to CF? | EHP Issues | Estimated Timeline | Estimated Costs | Estimated Benefits   | Potential Funding Sources | Priority |
|-----------|--|---------------------------|--------------------------|------------------------|---|---|------------------|----------------|------------|--------------------|-----------------|--|---------------------------|----------|
| 7         | Update Floodplain Management Ordinance per New FEMA Regulations (As Needed)                  | No                        | Protect existing assets. | Flooding               | Outdated ordinances mean that a community is not regulating to the latest codes and standards or hazard information, and that does not foster community resiliency. | Update/revise floodplain management ordinance to comply with latest FEMA regulations.           | Code Enforcement | No             | No         | 2 years            | <\$100,000      | Encourages smart development practices and prevents future damages | HMPG, BRIC, FMA           | Low      |
| 8         | Update Floodplain Management Ordinance When New Flood Insurance Rate Maps (FIRMs) Are Issued | No                        | Protect existing assets. | Flooding               | Outdated ordinances mean that a community is not regulating to the latest codes and standards or hazard information, and that does not foster community resiliency. | Update/revise floodplain management ordinance to be consistent with potential future new FIRMs. | Code Enforcement | No             | No         | 3 years            | <\$100,000      | Encourages smart development practices and prevents future damages | HMPG, BRIC, FMA           | Low      |

Table 19 Mitigation Action Prioritization

| Action # | Social | Technical | Administrative | Political | Legal | Economic | Environmental | Priority |
|----------|--------|-----------|----------------|-----------|-------|----------|---------------|----------|
| 1        | 4      | 2         | 3              | 4         | 3     | 3        | 2             | High     |
| 2        | 4      | 3         | 3              | 4         | 3     | 3        | 2             | High     |
| 3        | 4      | 3         | 3              | 3         | 3     | 3        | 2             | Medium   |
| 4        | 4      | 3         | 3              | 4         | 4     | 4        | 3             | Medium   |
| 5        | 3      | 2         | 2              | 3         | 3     | 3        | 3             | Medium   |
| 6        | 3      | 3         | 3              | 3         | 3     | 3        | 3             | Medium   |
| 7        | 3      | 2         | 2              | 3         | 3     | 3        | 3             | Low      |
| 8        | 3      | 2         | 2              | 3         | 3     | 3        | 3             | Low      |