



IMPORTANT FLOOD PROTECTION INFORMATION

The Floodplain's Natural Benefits:

The floodplain is the low-lying area adjacent to streams, rivers, lakes, and in some cases, even low spots that do not normally hold water. It provides a wonderful habitat for many species of wildlife and plants. The floodplain serves as a natural buffer which can absorb water during heavy periods of rain.

The Floodplain's Risk:

The Special Flood Hazard Area (SFHA), also known as the "floodplain" is composed of two components: the floodway and the flood fringe. The SFHA is defined as the area which is subject to a one percent (1%) chance of flooding in any given year (put another way, these structures have a 26% chance of being flooded over the life of a 30-year mortgage). Structures located in the SFHA are subject to additional regulations. The floodway is in general, the deeper, faster moving water during a flood event. The flood fringe is adjacent to the floodway and contains the shallow, slow moving water. In the Town of Esperance, additional regulations apply to structures located in the floodway. In the Town, as any community that participates in the National Flood Insurance Program, plan for a one percent (1%) chance flooding event. ***Please see the attached map that depicts the local causes of flooding for the Town.***

Town Floodplain Services:

If you have not checked the location of your home and its relationship to the flood hazard area on the enclosed map, then please take the time to do so. If your property is shown to be in or close to a flood area you should contact Esperance's Floodplain Administrator at 518-875-6109.

The Floodplain Administrator can provide you with a copy of the flood maps and your property as shown on those maps. Please be advised, the maps that the Floodplain Administrator has are larger in size, clearer in delineations, and are up to date. You may also visit the Schoharie County Planning and Development Agency who also maintain Flood Insurance Rate Maps for all of Schoharie County.

What Can You Do?

Several of the Town's efforts depends on each resident's cooperation and assistance. Here is how you can help:

- If your property is located next to a ditch, stream, or river please be aware that you shouldn't dump materials such as: grass clippings, logs, waste, lumber, floatable materials, inoperable motor vehicles, non-movable machinery, and products; as well as, hazardous materials, which are flammable, explosive, toxic or which could otherwise be injurious to humans, animals, or plant life in the floodway.
- A plugged channel cannot carry water and when it rains the water can back up or divert it to other areas causing flood damage. Every piece of trash and debris contributes to flooding.

Remember, if you see dumping or debris in ditches, streams, rivers, and detention basins contact the Town Highway Superintendent at (518)-875-6109.

- Be sure to check with your Town's Building Inspector for proper permitting requirements prior to any alteration to your home or property. This permitting process protects your home, as well as, your neighbors.

- If you see building or earth filling in the floodplain without a permit, contact the Town's Building Inspector.
- Take advantage of information available to you. Information on flood regulations can be found at the Town Hall, Schoharie County Planning and Development Agency, Schoharie County Emergency Management Office, and at all of Schoharie County's Public Libraries.

Flood Insurance Information:

Since the Town participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. If you do not have flood insurance, talk to your insurance agent. Most homeowner's insurance policies do not cover damages caused by floods. ***Do not wait for a flood to purchase insurance as there is a mandatory 30-day waiting period before the insurance goes into effect.***

Additionally in 2009, the Town of Esperance applied to the Community Rating System (CRS) program. The Town received a rating of a Class 9. Homeowners can currently receive a 5% deduction in their flood insurance, if the home is located in the SFHA. If your home is not located in the floodplain, you will still qualify for lower priced flood insurance.

Be sure to check your policy to be sure that you have adequate coverage. There are two components to flood insurance: one for the **building structure** and the other for its **contents**. There have been floods in Esperance which have caused damage to a building structure as well as its contents.

The Flood Zone Definitions:

Everyone lives in some type of flood zone. These are geographic areas that FEMA defines, based on studies of flood risk. The flood zone boundaries are shown on flood hazard maps, also called Flood Insurance Rate Maps (FIRMs). Below are brief definitions of some pertinent flood zones. More detailed information can be found (floodsmart.gov).

Low-To-Moderate Risk Zones (Non-Special Flood Hazard Areas):

In communities that participate in the NFIP, flood insurance is available to all property owners and renters with low-to moderate risk of a major flood. A major flood is defined as a flood with a 1% annual chance of occurring. ***Flood insurance purchase is not required in these zones, but recommended:***

Zones B, C, and X

- Areas outside the 1% annual flood risk floodplain;
- Areas of 1% annual shallow flooding risk where average depths are less than 1 foot;
- Areas of 1% annual stream flooding risk where the contributing drainage area is less than one (1) square mile;
- Areas protected by levees from the 1% annual flood risk.

High-Risk Zones (Special Flood Hazard Areas):

In communities that participate in the NFIP, ***all homeowners in Zone A (high-risk) areas are required to purchase flood insurance in order to get a loan from a federally regulated lender.*** **Zone A:** Areas with a 1% annual flood. No detailed analysis are performed for these areas. **Zone AE:** Areas subject to a 1% or greater annual chance of flooding any given year. Detailed analysis are performed and base flood elevations are shown.

Town of Esperance

104 Charleston Street
Esperance, NY 12066

THE TOWN OF ESPERANCE IS... TAKING CARE OF FLOODING ONE DROP AT A TIME



Tel: 518-875-6109

CRS Activity 330

August 2015

Town of Esperance Flood Information

Construction in the Floodplain or Floodway:

Structures located in the floodway are subject to additional regulations designed to protect not only the structure but also the floodplain. If you are contemplating a modification to your existing structure or building a new structure contact the Town before starting your design so that you understand the regulations before you get too far along in the process. *Please remember that modifications to a structure in the floodplain requires a permit.*

If the structure is located in the SFHA, but not the floodway, you may be able to construct an addition to it. In general, additions may be added if the cost of the addition does not exceed fifty-percent of the value of the structure itself. This regulation is known as a *substantial improvement*. It is designed to limit the exposure of damage to structures in the SFHA. If the cost of the proposed addition would exceed the fifty-percent threshold, then the entire structure must be brought into compliance with the floodplain regulations.

Flood Safety:

Listed below are suggestions regarding flood safety and issues you should be aware of:

- **Do not walk through flowing water:** Drowning is the number one cause of flood deaths. Currents can be deceptive. If you walk in standing water be sure to use a pole or stick ensuring firm ground is ahead.
- **Do not drive through a flooded area:** This includes road barriers. Barriers are there for your protection.
- **Monitor the level of water:** Monitor the level of high waters during periods of heavy rainfall.
- **Plan escape routes:** Plan escape routes to high ground in advance.
- **Stay tuned to the radio or TV:** Stay tuned to the radio or TV for possible flood warnings and purchase a battery-powered radio with an emergency band that broadcasts the National Weather Service reports. Evacuate the flood hazard area in time of impending flood or when advised to do so by the proper authorities.
- **Stay away from power lines and electrical wires:** The number two flood killer after drowning is electrocution. Electrical current travels through water. If you see down power lines report them immediately to the Schoharie County Sheriff Department by dialing 911.
- **Having your Electricity turned off:** If you have been flooded you should be aware that some appliances, such as televisions, hold electrical charges even after they have been unplugged. Do not use appliances or motors that have been wet unless they haven been cleaned and checked by a professional.
- **Be alert for gas leaks:** Use a flashlight to inspect for damage. Do not smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.
- **Looking out for animals:** Small animals or reptiles that have been flooded out of their homes may seek shelter in yours.

Flood Warnings:

The Town of Esperance, National Weather Service, and the Town of Esperance Fire Department have a flood warning system for the Esperance area. Warnings will be disseminated by TV, weather stations, and radio. The flood warnings system is intended to alert residents of possible flooding in their neighborhood. In some cases, local fire department personnel will also be in the area to tell residents to evacuate immediately.

NY Alert:

The NY-Alert system provides emergency related information that includes severe weather conditions, highway road closures, and hazardous spills. You can receive these warnings via the web, cell phone, office phone, or home phone. Signing up for NY-Alert is free. You can select areas of the State that you wish to be contacted for in times of weather bulletins or traffic conditions. If family members reside in other areas of New York State and you wish to be informed of conditions in their area, you can sign up to receive those notices also.

Please be aware of the things you can do in your area. Plan ahead or feel free to contact the Town of Esperance, Schoharie County Emergency Management Office, and Schoharie County Planning and Development Agency to answer any questions you may have.

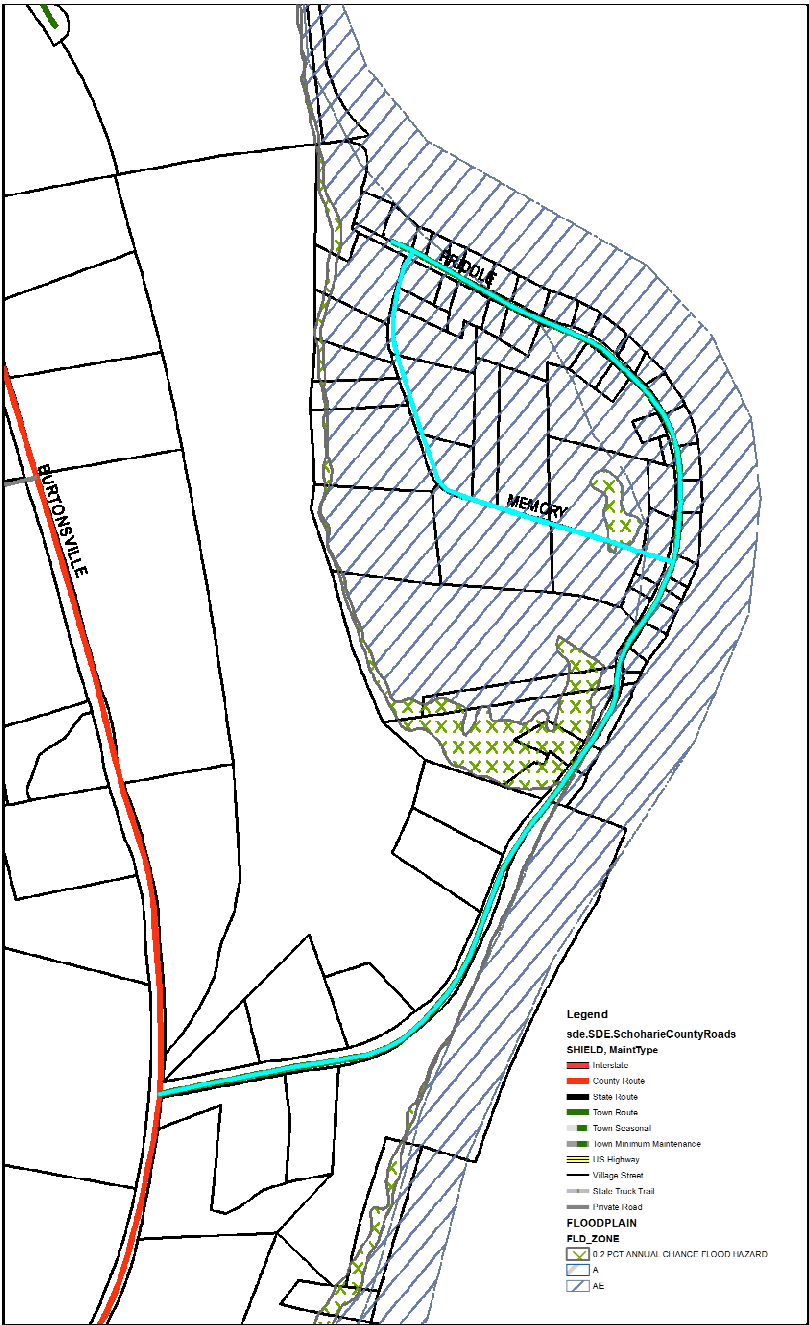
HISTORY OF FLOODING IN THE TOWN OF ESPERANCE

The Schoharie Creek valley and basin is the area most frequently exposed to flooding, and the Villages and Hamlets along the course of the Schoharie Creek, including Gilboa, Blenheim, Fulton, Middleburgh, Schoharie and Esperance are most vulnerable to flood impacts and losses.

The Schoharie Creek is the dominant water body in the Town of Esperance and is relatively slow moving from the Central Bridge area to the Village of Esperance. North of US Route 20, the Schoharie Creek is fast moving and contains some small rapids. The floodplain of the Schoharie Creek is quite large and impacts numerous properties in the Town of Esperance.

Widespread flooding in the Schoharie watershed can also occur on many of the feeder streams and tributaries that flow to the main creek channel. The supply from these tributaries is also a significant additional source of watershed runoff that adds to downstream flood risks.

The Cripple Bush Creek and Fly Creek are the main tributaries of the Schoharie in the Town of Esperance and contribute to some flooding problems. The Fly Creek has a tendency to be fast moving during heavy rain.



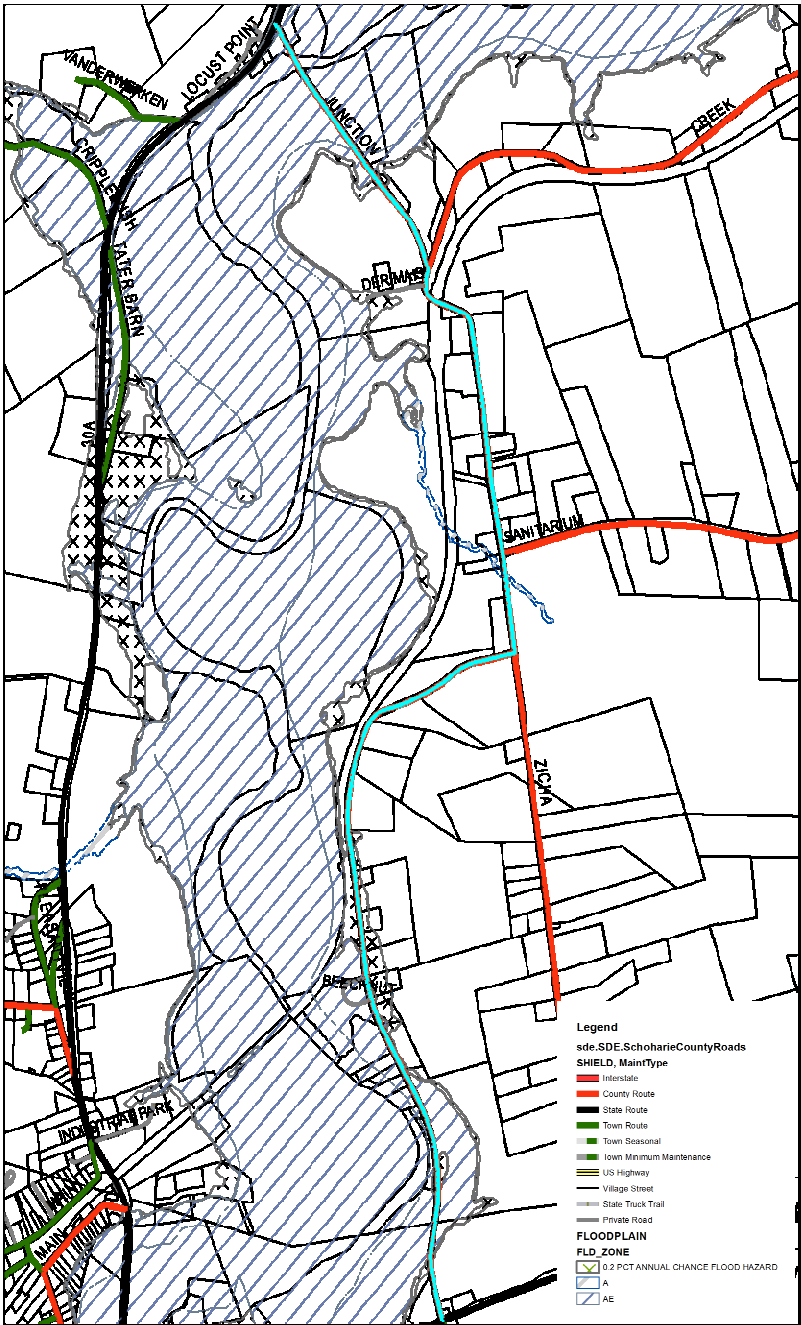
Memory Lane and Priddle Road



Priddle Road



Route 30A and Junction Road



Junction Road