



3. TOWN OF COVERT

This jurisdictional annex to the Seneca County Hazard Mitigation Plan (HMP) provides information to assist public and private sectors in the Town of Covert with reducing losses from future hazard events. This annex is not guidance of what to do when a disaster occurs; its focus is on actions that can be implemented prior to a disaster to reduce or eliminate damage to property and people. The annex presents a general overview of the Town of Covert, describes who participated in the planning process, assesses the Town of Covert's risk, vulnerability, and capabilities, and outlines a strategy for achieving a more resilient community.

3.1 HAZARD MITIGATION PLANNING TEAM

The Town of Covert identified the hazard mitigation plan (HMP) primary and alternate points of contact and developed this plan over the course of several months with input from many Town departments, including the Highway Department. The Town Supervisor represented the community on the Seneca County Hazard Mitigation Plan Planning Partnership and supported the local planning process requirements by securing input from persons with specific knowledge to enhance the plan. All departments were asked to contribute to the annex development through reviewing and contributing to the capability assessment, reporting on the status of previously identified actions, and participating in action identification and prioritization.

Table 3-1 summarizes Town officials who participated in the development of the annex and in what capacity. Additional documentation of the Town's planning activities through Planning Partnership meetings is included in Volume I.

Table 3-1. Hazard Mitigation Planning Team

Primary Point of Contact	Alternate Point of Contact
Name/Title: Michael Reynolds, Town Supervisor Address: 8469 S Main St, PO Box 265 Interlaken, NY 14847 Phone Number: 607-227-8416 Email: michaelreyno52@gmail.com	Name/Title: Jeffrey MacCheyne, Highway Superintendent Address: 8469 S Main St, PO Box 265 Interlaken, NY 14847 Phone Number: 607-275-7615 Email: jmacworkingman@yahoo.com
National Flood Insurance Program Floodplain Administrator	
Name/Title: Roger Ward, Code Enforcement Officer Address: 8469 S Main St, PO Box 265 Interlaken, NY 14847 Phone Number: 607-592-5721 Email: rward5721@yahoo.com	
Additional Contributors	
Name/Title: Michael Reynolds, Town Supervisor Method of Participation: Provided key input in the planning process and completed worksheets relevant to the Town.	
Name/Title: Leslie Adams, Town Clerk Method of Participation: Provided key input in the planning process and completed worksheets relevant to the Town.	



3.2 COMMUNITY PROFILE

The Town of Covert is in the southeastern portion of Seneca County along the Cayuga Lake. The Town consists of 37.6 square miles, 31.5 of which are land and 6.1 of which are water. The Town was first settled in 1797 and was set aside from the Town of Ovid in 1817. The south Town line borders Schuyler County to the southwest and Tompkins County to the southeast and the east town line is defined by Cayuga Lake, with the Town of Lodi to the west and the Town of Ovid to the north.

According to the U.S. Census, the 2020 population for the Town of Covert was 1,568. Data from the 2020 U.S. Census indicate that 7.5 percent of the population is 5 years of age or younger, 24.1 percent is 65 years of age or older, zero percent is non-English speaking, 6.9 percent is below the poverty threshold, and 13.9 percent is considered disabled. Communities must deploy a support system that enables all populations to safely reach shelters or to quickly evacuate a hazard area.

3.3 JURISDICTIONAL CAPABILITY ASSESSMENT AND INTEGRATION

The Town of Covert performed an inventory and analysis of existing capabilities, plans, programs, and policies that enhance its ability to implement mitigation strategies. Volume I describes the components included in the capability assessment and their significance for hazard mitigation planning. The jurisdictional assessment for this annex includes analyses of the following:

- Planning and regulatory capabilities
- Development and permitting capabilities
- Administrative and technical capabilities
- Fiscal capabilities
- Education and outreach capabilities
- Classification under various community mitigation programs
- Adaptive capacity to withstand hazard events

For a community to succeed in reducing long-term risk, hazard mitigation must be integrated into day-to-day local government operations. As part of the hazard mitigation analysis, planning and /policy documents were reviewed and each jurisdiction was surveyed to obtain a better understanding of their progress toward plan integration. Development of an updated mitigation strategy provided an opportunity for the Town of Covert to identify opportunities for integrating mitigation concepts into ongoing Town procedures.

3.3.1 Planning and Regulatory Capability and Integration

Table 3-2 summarizes the planning and regulatory tools that are available to the Town of Covert.



Table 3-2. Planning and Regulatory Capability and Integration

	Jurisdiction has this? (Yes/No)	Citation and Date (code chapter or name of plan, date of enactment or plan adoption)	Authority (local, county, state, federal)	Individual / Department / Agency Responsible
Codes, Ordinances, & Regulations				
Building Code	Yes	Uniform Fire Prevention and Building Code, 2021	State and County	NYS Division of Building Standards and Codes or Seneca County Building Codes Enforcement
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> Strong building codes for fire prevention, the widening use of smoke detectors and sprinklers and development of fire-resistant building materials represent fire mitigation actions that have made a huge impact on reducing private and public losses from fires. Strengthened building codes in floodplains, managing development in a way that recognizes flood risks and infrastructure improvements that prevent or resist flood damage are very cost-effective mitigation goals for any community.				
Zoning/Land Use Code	Yes	Land Management Ordinance, 2022	Local	Code Enforcement Officer
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> Encourage appropriate and orderly physical development; promote public health, safety, and general welfare; classify, designate and regulate the location and use of buildings and structures; and for said purposes may divide the Town into districts of such number, shape and area as may be deemed best suited to carry out these regulations.				
Subdivision Code	Yes	Land Subdivision Ordinance, 1981	Local	Planning Board
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> The purpose of this Law is to promote the goals of the Town and to: A. protect the public health, safety, and welfare; B. promote orderly development in the Town; C. secure adequate provision for streets, water supply, wastewater, drainage and flood control; D. preserve open space and farmland; E. provide lands for recreation and other public uses.				
Site Plan Code	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
Stormwater Management Code	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
Post-Disaster Recovery/ Reconstruction Code	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
Real Estate Disclosure Requirements	Yes	Property Condition Disclosure Act, NY Code - Article 14 §460-467	State	NYS Department of State, Real Estate Agent
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i>				



	Jurisdiction has this? (Yes/No)	Citation and Date (code chapter or name of plan, date of enactment or plan adoption)	Authority (local, county, state, federal)	Individual / Department / Agency Responsible
<p>In addition to facing potential liability for failing to disclose under the exceptions to “caveat emptor,” a home seller must make certain disclosures under the law or pay a credit of \$500 to the buyer at closing. While the PCDA requires a seller to complete a standardized disclosure statement and deliver it to the buyer before the buyer signs the final purchase contract, in practice, most home sellers in New York opt not to complete the statement and instead pay the credit.</p>				
Growth Management	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i>				
N/A				
Environmental Protection Ordinance(s)	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i>				
N/A				
Flood Damage Prevention Ordinance	No	Flood Damage Prevention Ordinance, 1987	Local	Code Enforcement Officer
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i>				
<p>To promote the public health, safety, and general welfare and to minimize public and private losses due to flood conditions in specific areas by provisions designed to:</p> <ul style="list-style-type: none"> (1) Regulate uses which are dangerous to health, safety and property due to water or erosion hazards or which result in damaging increases in erosion or in flood heights or velocities; (2) Require that uses vulnerable to floods, including facilities which serve such uses, be protected against flood damage at the time of initial construction; (3) Control the alteration of natural floodplains, stream channels, and natural protective barriers which are involved in the accommodation of floodwaters; (4) Control filling, grading, dredging and other development which may increase erosion or flood damages; (5) Regulate the construction of flood barriers which will unnaturally divert floodwaters or which may increase flood hazards to other lands; and (6) Qualify for and maintain participation in the National Flood Insurance Program. 				
Wellhead Protection	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i>				
N/A				
Emergency Management Ordinance	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i>				
N/A				
Climate Change Ordinance	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i>				
N/A				
Other	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i>				
N/A				



	Jurisdiction has this? (Yes/No)	Citation and Date (code chapter or name of plan, date of enactment or plan adoption)	Authority (local, county, state, federal)	Individual / Department / Agency Responsible
Planning Documents				
General/Comprehensive Plan	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
Capital Improvement Plan	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
Disaster Debris Management Plan	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
Floodplain Management or Watershed Plan	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
Stormwater Management Plan	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
Open Space Plan	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
Urban Water Management Plan	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
Habitat Conservation Plan	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
Economic Development Plan	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
Community Wildfire Protection Plan	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				



	Jurisdiction has this? (Yes/No)	Citation and Date (code chapter or name of plan, date of enactment or plan adoption)	Authority (local, county, state, federal)	Individual / Department / Agency Responsible
Community Forest Management Plan	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
Transportation Plan	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
Agriculture Plan	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
Climate Action/ Resiliency/Sustainability Plan	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
Tourism Plan	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
Business/ Downtown Development Plan	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
Other	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
Response/Recovery Planning				
Emergency Operations Plan	Yes	Seneca County Comprehensive Emergency Operations Plan	County	Seneca County Emergency Management Office
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> The Emergency Operations Plan aims to assess the Town's ability to respond to emergency and identifies recommendations to improve its capacity to prepare and respond to future events. The plan address both short- and long-term recovery.				
Continuity of Operations Plan	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
Substantial Damage Response Plan	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				



	Jurisdiction has this? (Yes/No)	Citation and Date (code chapter or name of plan, date of enactment or plan adoption)	Authority (local, county, state, federal)	Individual / Department / Agency Responsible
Threat & Hazard Identification & Risk Assessment (THIRA)	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
Post-Disaster Recovery Plan	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				
Public Health Plan	Yes	Seneca County Pandemic Plan	County	County
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> The plan was developed based on best practices and guidance available largely as a result of the SARS-CoV-2 Pandemic. The plan is intended to provide ongoing guidance for the current pandemic as well as future guidance for any other infectious disease outbreaks requiring a state and/or county emergency declaration.				
Other	No	-	-	-
<i>How has or will this be integrated with the HMP and how does this reduce risk?</i> N/A				

3.3.2 Development and Permitting Capability

Table 3-3 summarizes the capabilities of the Town of Covert to oversee and track development.

Table 3-3. Development and Permitting Capability

Indicate if your jurisdiction implements the following	Yes/No	Comment:
Do you issue development permits?	Yes	-
<ul style="list-style-type: none"> If you issue development permits, what department is responsible? 	N/A	Code Enforcement
<ul style="list-style-type: none"> If you do not issue development permits, what is your process for tracking new development? 	N/A	-
Are permits tracked by hazard area? (For example, floodplain development permits.)	Yes	Floodplain is tracked
Do you have a buildable land inventory?	No	-
<ul style="list-style-type: none"> If you have a buildable land inventory, please describe 	N/A	-
Describe the level of build-out in your jurisdiction.	N/A	There is no buildable land



3.3.3 Administrative and Technical Capability

Table 3-4 summarizes potential staff and personnel resources available to the Town of Covert and their current responsibilities that contribute to hazard mitigation.

Table 3-4. Administrative and Technical Capabilities

Resources	Available? (Yes/No)	Comments (available staff, responsibilities, support of hazard mitigation)
Administrative Capability		
Planning Board	Yes	Controls land use laws throughout the Town.
Zoning Board of Adjustment	No	-
Planning Department	No	-
Mitigation Planning Committee	No	-
Environmental Board/Commission	No	-
Open Space Board/Committee	No	-
Economic Development Commission/Committee	No	-
Public Works/Highway Department	Yes	Responsible for maintaining roadways in the Town.
Construction/Building/Code Enforcement Department	Yes	Seneca County Code Enforcement is responsible for issuing permits.
Emergency Management/Public Safety Department	Yes	County Emergency Management
Maintenance programs to reduce risk (stormwater maintenance, tree trimming, etc.)	No	-
Mutual aid agreements	No	-
Human Resources Manual - Do any job descriptions specifically include identifying or implementing mitigation projects or other efforts to reduce natural hazard risk?	No	-
Other	No	-
Technical/Staffing Capability		
Planners or engineers with knowledge of land development and land management practices	No	-
Engineers or professionals trained in building or infrastructure construction practices	No	-
Planners or engineers with an understanding of natural hazards	No	-
Staff with expertise or training in benefit/cost analysis	No	-



Resources	Available? (Yes/No)	Comments (available staff, responsibilities, support of hazard mitigation)
Professionals trained in conducting damage assessments	No	-
Personnel skilled or trained in GIS and/or Hazus applications	No	-
Staff that work with socially vulnerable populations or underserved communities	No	-
Environmental scientist familiar with natural hazards	No	-
Surveyor(s)	No	-
Emergency Manager	Yes	County Emergency Manager
Grant writer(s)	No	-
Resilience Officer	No	-
Other (this could include stormwater engineer, environmental specialist, etc.)	No	-

3.3.4 Fiscal Capability

Table 3-5 summarizes financial resources available to the Town of Covert.

Table 3-5. Fiscal Capabilities

Financial Resources	Accessible or Eligible to Use? (Yes/No)
Community development Block Grants (CDBG, CDBG-DR)	No
Capital improvements project funding	No
Authority to levy taxes for specific purposes	No
User fees for water, sewer, gas or electric service	No
Impact fees for homebuyers or developers of new development/homes	No
Stormwater utility fee	No
Incur debt through general obligation bonds	No
Incur debt through special tax bonds	No
Incur debt through private activity bonds	No
Withhold public expenditures in hazard-prone areas	No
Other federal or state Funding Programs	Yes
Open Space Acquisition funding programs	No
Other (for example, Clean Water Act 319 Grants [Nonpoint Source Pollution])	No

3.3.5 Education and Outreach Capability

Table 3-6 summarizes the education and outreach resources available to the Town of Covert.



Table 3-6. Education and Outreach Capabilities

Outreach Resources	Available? (Yes/No)	Comment:
Public information officer or communications office	No	-
Personnel skilled or trained in website development	No	-
Hazard mitigation information available on your website	No	-
Social media for hazard mitigation education and outreach	No	-
Citizen boards or commissions that address issues related to hazard mitigation	No	-
Warning systems for hazard events	Yes	County
Natural disaster/safety programs in place for schools	No	-
Organizations that conduct outreach to socially vulnerable populations and underserved populations	Yes	Churches have food pantries
Does the jurisdiction have any public outreach mechanisms / programs in place to inform citizens on natural hazards, risk, and ways to protect themselves during such events?	Yes	Flyers
If yes, please describe.	N/A	Website or sign board located out front

3.3.6 Community Classifications

Table 3-7 summarizes classifications for community programs available to the Town of Covert.

Table 3-7. Community Classifications

Program	Participating? (Yes/No)	Classification	Date Classified
Community Rating System (CRS)	No	-	-
Building Code Effectiveness Grading Schedule (BCEGS)	No	-	-
Public Protection (ISO Fire Protection Classes 1 to 10)	No	-	-
National Weather Service StormReady Certification	Yes	Seneca County is StormReady	N/A
Firewise Communities classification	No	-	-
NYSDEC Climate Smart Community	No	-	-
Other: Organizations with mitigation focus (advocacy group, non-government)	No	-	-

N/A = Not applicable

— = Unavailable



3.3.7 Adaptive Capacity

Adaptive capacity is defined as “the ability of systems, institutions, humans and other organisms to adjust to potential damage, to take advantage of opportunities, or respond to consequences” (IPCC 2022). Each jurisdiction has a unique combination of capabilities to adjust to, protect from, and withstand a future hazard event, future conditions, and changing risk. Table 3-8 summarizes the adaptive capacity for each identified hazard of concern and the Town’s capability to address related actions using the following classifications:

- Strong: Capacity exists and is in use.
- Moderate: Capacity might exist; but is not used or could use some improvement.
- Weak: Capacity does not exist or could use substantial improvement

Table 3-8. Adaptive Capacity

Hazard	Adaptive Capacity - Strong/Moderate/Weak
Dam Failure	Moderate
Drought	Moderate
Earthquake	Moderate
Extreme Temperature	Moderate
Flood	Moderate
Landslide	Moderate
Severe Weather	Moderate
Severe Winter Weather	Moderate

3.4 NATIONAL FLOOD INSURANCE PROGRAM COMPLIANCE

This section provides specific information on the management and regulation of the regulatory floodplain, including current and future compliance with the National Flood Insurance Program (NFIP). The floodplain administrator listed in is responsible for maintaining this information.

3.4.1 NFIP Statistics

Table 3-9 **Error! Reference source not found.** summarizes the NFIP policy and claim statistics for the Town of Covert.

Table 3-9. Town of Covert NFIP Summary of Policy and Claim Statistics

# Policies	11
# Claims (Losses)	9
Total Loss Payments	\$91,602.63
# Repetitive Loss Properties (NFIP definition)	1
# Repetitive Loss Properties (FMA definition)	0
# Severe Repetitive Loss Properties	0



NFIP Definition of Repetitive Loss: The NFIP defines a repetitive loss property as any insurable building for which two or more claims of more than \$1,000 were paid by the NFIP within any rolling 10-year period since 1978.

FMA Definition of Repetitive Loss: FEMA’s Flood Mitigation Assistance (FMA) program defines a repetitive loss property as any insurable building that has incurred flood-related damage on two occasions, in which the cost of the repair, on average, equaled or exceeded 25 percent of the market value of the structure at the time of each such flood event.

Definition of Severe Repetitive Loss: A residential property covered under an NFIP flood insurance policy and: (a) That has at least four NFIP claim payments over \$5,000 each, and the cumulative amount of such claims payments exceeds \$20,000; or (b) For which at least two separate claims payments have been made with the cumulative amount of the building portion of such claims exceeding the market value of the building. At least two of the claims must have occurred within any 10-year period, more than 10 days apart.

Source: FEMA 2024

3.4.2 Flood Vulnerability Summary

Table 3-10 provides a summary of the NFIP program in the Town of Covert.

Table 3-10. NFIP Summary

NFIP Topic	Comments
Flood Vulnerability Summary	
Describe areas prone to flooding in your jurisdiction. <ul style="list-style-type: none"> Do you maintain a list of properties that have been damaged by flooding? 	Some properties have flooding near creeks during high precipitation events. A list is not maintained, but general knowledge of properties that are prone to flooding.
Do you maintain a list of property owners interested in flood mitigation? <ul style="list-style-type: none"> How many homeowners and/or business owners are interested in mitigation (elevation or acquisition)? 	A list is not maintained, but no property owners have expressed interest.
Are any RiskMAP projects currently underway in your jurisdiction? <ul style="list-style-type: none"> If so, state what projects are underway. 	No
How do you make Substantial Damage determinations? <ul style="list-style-type: none"> How many were declared for recent flood events in your jurisdiction? 	Rely on the County for Substantial Damager Determinations. None were made to the Town’s knowledge.
How many properties have been mitigated (elevation or acquisition) in your jurisdiction? <ul style="list-style-type: none"> If there are mitigation properties, how were the projects funded? 	One property owner modified drainage and changed the scheme of the house, so flooding does not impact structure.
Do your flood hazard maps adequately address the flood risk within your jurisdiction? <ul style="list-style-type: none"> If not, state why. 	No, maps are dated and do not reflect the Town’s current flood risk. FIRM’s are currently being updated.
NFIP Compliance	
What local department is responsible for floodplain management?	County Code Enforcement
Are any certified floodplain managers on staff in your jurisdiction?	None in Town, County level
Do you have access to resources to determine possible future flooding conditions from climate change?	Yes, County, regional and FEMA resources



NFIP Topic	Comments
Does your floodplain management staff need any assistance or training to support its floodplain management program? <ul style="list-style-type: none"> If so, what type of assistance/training is needed? 	Yes, training is needed to support local floodplain management.
Provide an explanation of NFIP administration services you provide (e.g., permit review, GIS, education/outreach, inspections, engineering capability)	The County provides permit review and has GIS capabilities.
How do you determine if proposed development on an existing structure would qualify as a substantial improvement?	If improvement is above 50 percent of the current structure value
What are the barriers to running an effective NFIP program in the community, if any?	Lack of training, staffing and funding.
Does your jurisdiction have any outstanding NFIP compliance violations that need to be addressed? <ul style="list-style-type: none"> If so, state the violations. 	Not that the Town is aware of.
When was the most recent Community Assistance Visit (CAV) or Community Assistance Contact (CAC)?	CAV Date: July 12, 2010 CAC Date: February 17, 2022
What is the local law number or municipal code of your flood damage prevention ordinance? <ul style="list-style-type: none"> What is the date that your flood damage prevention ordinance was last amended? 	Flood Damage Prevention Ordinance, 1987
Does your floodplain management program meet or exceed minimum requirements? <ul style="list-style-type: none"> If exceeds, in what ways? 	Meets
Are there other local ordinances, plans or programs (e.g., site plan review) that support floodplain management and meeting the NFIP requirements? For instance, does the planning board or zoning board consider efforts to reduce flood risk when reviewing variances such as height restrictions?	Planning Board considers flood risk reduction efforts when reviewing applications.
Does your community plan to join the CRS program or is your community interested in improving your CRS classification?	Not at this time

3.5 GROWTH/DEVELOPMENT TRENDS

Understanding how past, current, and projected development patterns have or are likely to increase or decrease risk in hazard areas is a key component to appreciating a jurisdiction’s overall risk to its hazards of concern. Recent and expected future development trends, including major residential/commercial development and major infrastructure development, are summarized in Table 3-11 through Table 3-13.

Table 3-11. Number of Building Permits for New Construction Issued Since the Previous HMP

	New Construction Permits Issued			
	Single Family	Multi-Family	Other (commercial, mixed-use, etc.)	Total
2018				



	New Construction Permits Issued			
	Single Family	Multi-Family	Other (commercial, mixed-use, etc.)	Total
Total Permits	17	0	3	20
Permits within SFHA	0	0	0	0
2019				
Total Permits	22	0	3	25
Permits within SFHA	0	0	0	0
2020				
Total Permits	18	0	4	22
Permits within SFHA	0	0	0	0
2021				
Total Permits	29	0	4	33
Permits within SFHA	0	0	0	0
2022				
Total Permits	24	0	5	29
Permits within SFHA	0	0	0	0

SFHA = Special Flood Hazard Area (1% flood event)

Table 3-12. Recent Major Development and Infrastructure from 2019 to Present

Property or Development Name	Type of Development	# of Units / Structures	Location (address and/or block and lot)	Known Hazard Zones*	Description / Status of Development
None Identified					

* Only location-specific hazard zones or vulnerabilities identified.

Table 3-13. Known or Anticipated Major Development and Infrastructure in the Next Five Years

Property or Development Name	Type of Development	# of Units / Structures	Location (address and/or block and lot)	Known Hazard Zones*	Description / Status of Development
None Identified					

3.6 JURISDICTIONAL RISK ASSESSMENT

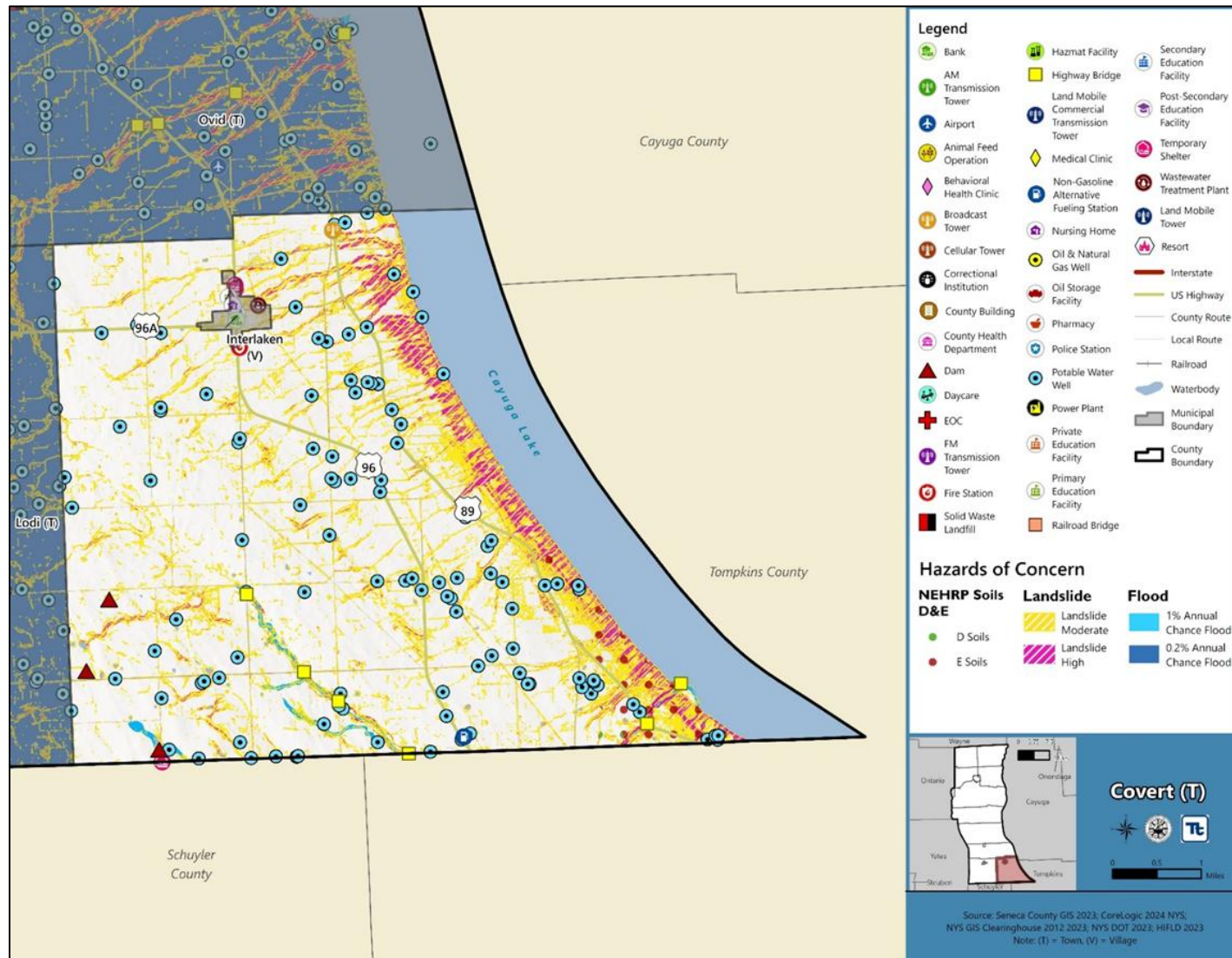
The hazard profiles in Volume I provide detailed information regarding each planning partner’s vulnerability to the identified hazards, including summaries of the Town of Covert’s risk assessment results and data used to determine the hazard ranking. Key local risk assessment information is presented below.

3.6.1 Hazard Area

Hazard area extent and the location map provided below illustrates the probable areas impacted within the Town based on the best available data at the time of the preparation of this plan and are adequate for planning purposes. A map for the hazards that have impacted the Town of Covert is included below.



Figure 3-1. Town of Covert Hazard Area Extent and Location Map



Note: The shown flood hazard area is limited to the FEMA-defined flood hazard areas. Areas of localized flooding are not reflected in the above Figure.



3.6.2 Hazard Event History

The history of natural and non-natural hazard events in the Town of Covert is detailed in Volume I, where each hazard profile includes a chronology of historical events that have affected the County and its municipalities. provides details on loss and damage in the Town of Covert during hazard events since the last hazard mitigation plan update.

Table 3-14. Hazard Event History in the Town of Covert

Dates of Event	Event Type (Disaster Declaration)	County Designated?	Summary of Event	Summary of Damage and Losses in the Town of Covert
August 13 - 15, 2018	Flood (DR- 4397)	Yes	A slow-moving storm tracked north from New Jersey to northern New York. This system triggered several rounds of heavy rain producing thunderstorms which caused severe flash flooding and major damages in several locations.	The Town is working with FEMA to mitigate these damages. 1.4 million dollars in damages is estimated.
January 20, 2020 - May 11, 2023	Pandemic (DR-4480, EM-3434)	Yes	The coronavirus pandemic resulted in roughly 8,000 cases and 100 attributed deaths as of summer 2023.	The Town abided by the social distancing, masking, and work from home requirements.

EM = Emergency Declaration (FEMA)
 FEMA = Federal Emergency Management Agency
 DR = Major Disaster Declaration (FEMA)
 N/A = Not applicable

3.6.3 Hazard Ranking and Vulnerabilities

The hazard profiles in Volume I have detailed information regarding each planning partner’s vulnerability to the identified hazards. The following presents key risk assessment results for the Town of Covert.

Hazard Ranking

The participating jurisdictions have differing degrees of vulnerability to the hazards of concern, so each jurisdiction ranked its own degree of risk to each hazard. The community-specific hazard ranking is based on problems and impacts identified by the risk assessment presented in Volume I. The ranking process involves an assessment of the likelihood of occurrence for each hazard; the potential impacts of the hazard on people, property, and the economy; community capabilities to address the hazard; and changing future climate conditions. the Town of Covert reviewed the County hazard ranking and individual results to assess the relative risk of the hazards of concern to the community. During the review of the hazard ranking, the Town indicated the following:

- The Town changed the Flood ranking from Low to Medium due to localized flooding
- The Town changed the Dam Failure ranking from Medium to Low because they do not have a dam with a hazard code above Low in the jurisdiction.

Table 3-15 shows the Town of Covert’s final hazard rankings for identified hazards of concern. Mitigation action development uses the ranking to target hazards with the highest risk.



Table 3-15. Hazard Ranking Input

Hazard	Hazard Ranking
Dam Failure	Low
Drought	Low
Earthquake	Low
Extreme Temperatures	Medium
Flood	Medium
Landslide	Low
Severe Storm	High
Severe Winter Storm	High

Note: The scale is based on the hazard rankings established in Volume I, modified as appropriate based on review by the jurisdiction

Critical Facilities

Table 3-16 identifies critical facilities in the community located in the 1 percent and 0.2 percent annual chance floodplains.

Table 3-16. Critical Facilities Flood Exposure

Name	Type	Exposure		Addressed by Proposed Action	Already Protected to 0.2% Flood Level (describe protections)
		1% Event	0.2% Event		
Hector #3 Marsh Dam	Dam	X	X	2025-CovertT-02	-
Highway Bridge - 1034300	Highway Bridge	X	X	2025-CovertT-02	-
Highway Bridge - 2209480	Highway Bridge	X	X	2025-CovertT-02	-
Highway Bridge - 2209490	Highway Bridge	X	X	2025-CovertT-02	-
Highway Bridge - 3210250	Highway Bridge	X	X	2025-CovertT-02	-
Highway Bridge - 3313890	Highway Bridge	X	X	2025-CovertT-02	-
Highway Bridge - 3313900	Highway Bridge	X	X	2025-CovertT-02	-
Water Well - SE00931	Potable Water Well	X	X	2025-CovertT-02	-
Water Well - SE01178	Potable Water Well	X	X	2025-CovertT-02	-
Water Well - SE01394	Potable Water Well	X	X	2025-CovertT-02	-

Source: Seneca County GIS 2023, NYS GIS Clearinghouse 2023, NYSDOH 2023, NYSDOT 2023, HIFLD 2023

3.6.4 Identified Issues

After review of the Town of Covert’s hazard event history, hazard rankings, hazard location, and current capabilities, the Town of Covert identified the following vulnerabilities within the community:

- Frequent flooding events have resulted in damages to residential properties. These properties have been repetitively flooded as documented by paid NFIP claims. The Town has one repetitive loss property, but other properties may be impacted by flooding as well.
- The following critical facilities are municipally owned and located in the special flood hazard area:



- Hector #3 Marsh Dam
- Highway Bridge - 1034300
- Highway Bridge - 2209480
- Highway Bridge - 2209490
- Highway Bridge - 3210250
- Highway Bridge - 3313890
- Highway Bridge – 3313900
- The County issues the municipality’s building permits. The municipality does not have a Substantial Damage Management Plan in place, nor do they have a formal process in place when conducting substantial damage determinations. The municipality is in need of a formal process and plan to provide a framework for conducting such inspections and determinations.
- The Town does not have any organizations that conduct outreach to socially vulnerable populations and underserved populations relating to the identified hazards of concern. Identifying, communicating, and educating vulnerable populations can increase the resiliency of the Town through the reduction of long-term risks associated with each hazard of concern. Furthermore, emergency responders will be able to prioritize assistance, when feasible, in an emergency to help those who need it most.
- Hillside runoff creates flooding when debris collects at the existing bridge abutment causing damage to the road, bridge, and private property at the lakeshore. Additional road protection is required due to stronger severe storms.

3.7 MITIGATION STRATEGY AND PRIORITIZATION

This section discusses the status of mitigation actions from the previous HMP, describes proposed hazard mitigation actions, and prioritizes actions to address over the next five years.

3.7.1 Past Mitigation Action Status

Table 3-17 indicates progress on the Town’s mitigation strategy identified in the 2019 HMP. Actions that are still recommended but not completed or that are in progress are carried forward and combined with new actions as part of the mitigation strategy for this plan update. Previous actions that are now ongoing programs and capabilities are indicated as such and are presented in the capability assessment earlier in this annex.



Table 3-17. Status of Previous Mitigation Actions

Project Number	Project Name	Hazard(s) Addressed	Responsible Party	Brief Summary of the Original Problem and the Solution (Project)	Action Review 1. Status (In Progress, Ongoing Capability, No Progress, Complete) 2. Provide a narrative to describe progress or obstacles that have prevented implementation	Next Steps 1. Project to be included in the 2025 HMP or Discontinue 2. If including action in the 2025 HMP, revise/reword to be more specific (as appropriate). 3. If discontinue, explain why.
1	Frontenac Road	Flood	Highway Dept., Supervisor, Town Board	<p>Problem: Hillside runoff creates flooding when debris collects at the existing bridge abutment causing damage to the road, bridge, and private property at the lakeshore.</p> <p>Solution: Replace existing bridge with an open span structure that does not have a center abutment. Additional riprap and road protection are required.</p>	<p>1. In Progress 2. New bridge to come next spring of 2025.</p>	<p>1. Include 2. Not applicable 3. Not applicable</p>
2	Interlaken Beach Road	Flood	Highway Superintendent, Town Board	<p>Problem: Hillside runoff creates flooding when debris collects at the existing bridge abutment causing damage to the road, bridge, and private property at the lakeshore.</p> <p>Solution: Install additional riprap, a drainageway, and road protection measures.</p>	<p>1. Complete 2. New pipe has been put in; no issues have occurred since.</p>	<p>1. Discontinue 2. Not applicable 3. Project is complete.</p>
3	Management of storm debris collection on private property	Flood	Highway Superintendent, Town Board	<p>Problem: Farms and private property owners no longer perform the extent of maintenance or the removal of tree and natural debris collection that was once common. This natural debris collects in streams and drainageways and then causes runoff blockages that can flood sections of roadways and streets. Local officials have determined that existing culverts, drains and abutments are of</p>	<p>1. Ongoing Capability 2. This action is now performed as a maintenance capability.</p>	<p>1. Discontinue 2. Not applicable 3. This action is now performed as a maintenance capability.</p>



Project Number	Project Name	Hazard(s) Addressed	Responsible Party	Brief Summary of the Original Problem and the Solution (Project)	Action Review 1. Status (In Progress, Ongoing Capability, No Progress, Complete) 2. Provide a narrative to describe progress or obstacles that have prevented implementation	Next Steps 1. Project to be included in the 2025 HMP or Discontinue 2. If including action in the 2025 HMP, revise/reword to be more specific (as appropriate). 3. If discontinue, explain why.
				<p>adequate size and capacity (except as noted for projects above) to carry expected runoff, but these blockages on private property result in runoff being redirected to thoroughfares and adjacent properties before they reach established or intended channels.</p> <p>Solution: The following actions will be taken:</p> <ul style="list-style-type: none"> • Perform an assessment that identifies sites and properties where private debris collection is resulting in flooding of public rights-of-way and neighboring lands. • Identify and implement programs and incentives that will encourage land owners to improve debris collection and disposal methods. • Establish priorities and examine legal requirements that would permit the town to access and clear debris that threatens public interests. 		



3.7.2 Additional Mitigation Efforts

In addition to the mitigation initiatives completed in [Error! Reference source not found.](#), the Town of Covert identified the following mitigation efforts completed since the last HMP:

- Stout Road - Project is obligated in the grant process

Since the adoption of the County's first HMP, Covert has made significant mitigation progress in the following areas:

- Stout Road - Project is obligated in the grant process
- Tunison Road - Project is obligated in the grant process
- Booth Road – Project is pending EHP review in the grant process
- West Covert Road - Project is obligated in the grant process
- Burdick Road - Project is obligated in the grant process
- South Frontenac Road - Project is obligated in the grant process
- Savercool Road - Project is obligated in the grant process
- Lodi Covert Town Line Road - Project is obligated in the grant process
- Kelly Corner Road – Project is obligated in the grant process
- Interlaken Beach Road - Project is obligated in the grant process
- Dunn Road - Project is obligated in the grant process
- Bassette Road - Project is obligated in the grant process
- East Covert Road - Project is obligated in the grant process

3.7.3 Proposed Hazard Mitigation Actions for the HMP Update

The Town of Covert participated in a mitigation action workshop in September 2024 and was provided the following FEMA publications to use as a resource as part of its comprehensive review of all possible activities and mitigation measures to address hazards of concern:

- FEMA 551 “Selecting Appropriate Mitigation Measures for Floodprone Structures” (March 2007)
- FEMA “Mitigation Ideas—A Resource for Reducing Risk to Natural Hazards” (January 2013).

The action worksheets included at the end of this annex list the mitigation actions that the Town of Covert would like to pursue in the future to reduce the effects of hazards. The actions are dependent upon available funding (grants and local match availability) and may be modified or omitted at any time based on the occurrence of new hazard events and changes in Town priorities.

Table 3-18 indicates the range of proposed mitigation action categories. The four FEMA mitigation action categories and the six CRS mitigation action categories are listed in the table to further demonstrate the wide range of activities and mitigation measures selected.

Volume I identifies 14 evaluation criteria for prioritizing the mitigation actions. To assist with rating each mitigation action as high, medium, or low priority, a numeric rank is assigned (-1, 0, or 1) for each of the evaluation criteria. Table 3-19 provides a summary of the prioritization of all proposed mitigation actions for the HMP update.



Table 3-18. Analysis of Mitigation Actions by Hazard and Category

Hazard	Actions That Address the Hazard, by Action Category									
	FEMA				CRS					
	LPR	SIP	NSP	EAP	PR	PP	PI	NR	SP	ES
Dam Failure	X	-	-	X	X	-	X	-	-	X
Drought	-	-	-	X	-	-	X	-	-	-
Earthquake	X	-	-	X	X	-	X	-	-	X
Extreme Temperatures	-	-	-	X	-	-	X	-	-	-
Flood	X	X	-	X	X	X	X	-	X	X
Landslide	X	-	-	X	X	-	X	-	-	X
Severe Storm	X	X	-	X	X	X	X	-	X	X
Severe Winter Storm	X	-	-	X	X	-	X	-	-	X

Local Plans and Regulations (LPR)—These actions include government authorities, policies or codes that influence the way land and buildings are being developed and built.

Structure and Infrastructure Project (SIP)—These actions involve modifying existing structures and infrastructure to protect them from a hazard or remove them from a hazard area. This could apply to public or private structures as well as critical facilities and infrastructure. This type of action also involves projects to construct structures to reduce the impact of hazards.

Natural Systems Protection (NSP)—These are actions that minimize damage and losses and preserve or restore the functions of natural systems.

Education and Awareness Programs (EAP)—These are actions to inform and educate citizens, elected officials, and property owners about hazards and potential ways to mitigate them. These actions may also include participation in national programs, such as StormReady and Firewise Communities

Preventative Measures (PR)—Government, administrative or regulatory actions, or processes that influence the way land and buildings are developed and built. Examples include planning and zoning, floodplain local laws, capital improvement programs, open space preservation, and storm water management regulations.

Property Protection (PP)—These actions include public activities to reduce hazard losses or 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.

Public Information (PI)—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 educational programs for school-age children and adults.

Natural Resource Protection (NR)—Actions that minimize hazard loss and 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.

Structural Flood Control Projects (SP)—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.

Emergency Services (ES)—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



Table 3-19. Summary of Prioritization of Actions

Project Number	Project Name	Scores for Evaluation Criteria															High / Medium / Low
		Life Safety	Property Protection	Cost-Effectiveness	Political	Legal	Fiscal	Environmental	Social Vulnerability	Administrative	Hazards of Concern	Climate Change	Timeline	Community Lifelines	Other Local Objectives	Total	
2025-CovertT-01	Repetitive Loss Property Outreach	1	1	1	1	1	0	0	1	1	1	1	1	1	0	11	High
2025-CovertT-02	Critical Facilities in the Floodplain	1	1	1	1	1	0	0	1	1	1	1	1	1	0	11	High
2025-CovertT-03	Substantial Damage Management Plan	1	1	1	1	1	1	0	1	1	1	1	1	0	0	11	High
2025-CovertT-04	Socially Vulnerable Populations Outreach	1	0	1	1	1	1	0	1	1	1	1	1	0	1	11	High
2025-CovertT-05	Frontenac Road Flooding	1	1	1	1	1	0	0	1	1	1	1	1	1	1	12	High

Note: Volume I, Section 16 (Mitigation Strategy) conveys guidance on prioritizing mitigation actions. Low (0-6), Medium (7-10), High (11-14).



Action 2025-CovertT-01. Repetitive Loss Property Outreach

Lead Agency:	Planning Board	
Supporting Agencies:	County Emergency Management	
Hazard(s) of Concern:	<input type="checkbox"/> Dam Failure <input type="checkbox"/> Drought <input type="checkbox"/> Earthquake <input type="checkbox"/> Extreme Temperature	<input checked="" type="checkbox"/> Flood <input type="checkbox"/> Landslide <input checked="" type="checkbox"/> Severe Storm <input type="checkbox"/> Severe Winter Storm
Description of the Problem:	Frequent flooding events have resulted in damages to residential properties. These properties have been repetitively flooded as documented by paid NFIP claims. The Town has one repetitive loss property, but other properties may be impacted by flooding as well.	
Description of the Solution:	Conduct outreach to 10 flood-prone property owners, including RL/SRL property owner and provide information on mitigation alternatives. After preferred mitigation measures are identified, collect required property-owner information, and develop a FEMA grant application and BCA to obtain funding to implement acquisition/purchase/moving/elevating residential homes in the flood prone areas that experience frequent flooding (high risk areas).	
Estimated Cost:	Staff Time	
Potential Funding Sources:	BRIC, FMA, HMGP, Match from property owners	
Implementation Timeline:	Within 5 Years	
Goals Met:	1, 2, 5	
Benefits:	Eliminates flood damage to homes and residences, which creating an open space for the municipality and increasing flood storage.	
Impact on Socially Vulnerable Populations:	Removing homes from the floodplain immediately removes the risk to life and property. Socially vulnerable populations may be able to have houses elevated or acquired when it would otherwise be unaffordable.	
Impact on Future Development:	Increased outreach to homeowners within a flood prone area will limit construction in areas that are prone to hazard events. Homes may be acquired, which will remove those structures from the floodplain and prevent future development on those sites.	
Impact on Critical Facilities/Lifelines:	Removing structures from the floodplain decreases the demand on utilities and emergency services including health and medical, law enforcement, and search and rescue.	
Impact on Capabilities:	Removing the risk from the immediate floodplain via acquisition of properties will free up resources for search and rescue and other emergency operations as needed.	
Climate Change Considerations:	Climate change is likely to increase the frequency and severity of severe rainfall, flash flooding, riverine flooding, and coastal flooding from sea level rise and storm surge events. Removing structures from the floodplain will reduce the response and recovery costs as a result of these events and decrease the loss of human life as a result of these events. Elevating structures will reduce the recovery costs as a result of these events.	
Mitigation Category	<input type="checkbox"/> Local Plans and Regulations (LPR) <input checked="" type="checkbox"/> Structure and Infrastructure Project (SIP)	<input type="checkbox"/> Natural Systems Protection (NSP) <input type="checkbox"/> Education and Awareness Programs (EAP)
CRS Category	<input type="checkbox"/> Preventative Measures (PR) <input checked="" type="checkbox"/> Property Protection (PP) <input type="checkbox"/> Public Information (PI)	<input type="checkbox"/> Natural Resource Protection (NR) <input type="checkbox"/> Structural Flood Control Projects (SP) <input type="checkbox"/> Emergency Services (ES)
Priority	<input checked="" type="checkbox"/> High	<input type="checkbox"/> Medium
		<input type="checkbox"/> Low
Alternatives	Action	Evaluation
	No action	Current problem continues
	Levee around floodplain	Costly, not enough room
	Deployable flood barriers	Requires deployment. Residents may not have adequate time to deploy, especially those who are elderly or disabled.



Action 2025-CovertT-02. Critical Facilities in the Floodplain

Lead Agency:	Planning Board	
Supporting Agencies:	Facility Managers	
Hazard(s) of Concern:	<input type="checkbox"/> Dam Failure <input type="checkbox"/> Drought <input type="checkbox"/> Earthquake <input type="checkbox"/> Extreme Temperature	<input checked="" type="checkbox"/> Flood <input type="checkbox"/> Landslide <input type="checkbox"/> Severe Storm <input type="checkbox"/> Severe Winter Storm
Description of the Problem:	<p>The following critical facilities are municipally owned and located in the special flood hazard area:</p> <ul style="list-style-type: none"> • Hector #3 Marsh Dam • Highway Bridge - 1034300 • Highway Bridge - 2209480 • Highway Bridge - 2209490 • Highway Bridge - 3210250 • Highway Bridge - 3313890 • Highway Bridge - 3313900 	
Description of the Solution:	<p>The Town will conduct a feasibility assessment to determine what additional floodproofing measures are needed at the Hector #3 Marsh Dam and highway bridges to protect each to the 500-year flood level. Options include:</p> <ul style="list-style-type: none"> • Elevation of facility • Floodproofing of facility • Mobile flood barriers • Bridge feasibility study • Replacement or retrofit of bridges <p>Once the most cost-effective option is identified, the Town will carry out the option.</p>	
Estimated Cost:	TBD based on floodproofing measure	
Potential Funding Sources:	FEMA HMGP and PDM, BRIC, USDA Community Facilities Grant Program, Emergency Management Performance Grants (EMPG) Program, Town Budget	
Implementation Timeline:	Within 5 Years	
Goals Met:	1, 4, 5, 6	
Benefits:	Ensures continuity of operations of the dam and highway bridges.	
Impact on Socially Vulnerable Populations:	Protection of critical facilities provides an opportunity for first responders and emergency managers to maintain critical services that socially vulnerable populations rely on.	
Impact on Future Development:	The risk of significant damage occurring to the structure will be reduced, which will allow critical operations to be maintained or only briefly interrupted in severe events. This provides continued support to both current and future development in the service area.	
Impact on Critical Facilities/Lifelines:	This action will protect the dam and bridges which are critical facilities, maintaining the critical services that it provides.	
Impact on Capabilities:	This action improves continuity of operations during a flood event, allows for a more rapid return to pre-disaster capabilities after a flood event, and faster deployment of post disaster capabilities.	
Climate Change Considerations:	This action addresses anticipated increases in flooding frequency and severity through protection to the 500-year (0.2-percent annual chance) flood level.	
Mitigation Category	<input type="checkbox"/> Local Plans and Regulations (LPR) <input checked="" type="checkbox"/> Structure and Infrastructure Project (SIP)	<input type="checkbox"/> Natural Systems Protection (NSP) <input type="checkbox"/> Education and Awareness Programs (EAP)
CRS Category	<input type="checkbox"/> Preventative Measures (PR) <input checked="" type="checkbox"/> Property Protection (PP) <input type="checkbox"/> Public Information (PI)	<input type="checkbox"/> Natural Resource Protection (NR) <input type="checkbox"/> Structural Flood Control Projects (SP) <input checked="" type="checkbox"/> Emergency Services (ES)
Priority	<input checked="" type="checkbox"/> High	<input type="checkbox"/> Medium
		<input type="checkbox"/> Low
	Action	Evaluation



Alternatives	No action	Current problem continues
	Relocate facility	Relocation is expensive and results in loss or delay of critical services in the immediate area
	Establish plans to enter into MOU with neighboring critical facilities to provide service during flood events	Reduction in response times and delay of critical services in the immediate area.



Action 2025-CovertT-03. Substantial Damage Management Plan

Lead Agency:	Planning Board	
Supporting Agencies:	Seneca County Code Enforcement	
Hazard(s) of Concern:	<input type="checkbox"/> Dam Failure <input type="checkbox"/> Drought <input type="checkbox"/> Earthquake <input type="checkbox"/> Extreme Temperature	<input checked="" type="checkbox"/> Flood <input type="checkbox"/> Landslide <input checked="" type="checkbox"/> Severe Storm <input type="checkbox"/> Severe Winter Storm
Description of the Problem:	<p>Officials in NFIP-participating communities are responsible for regulating all development in SFHAs by issuing permits and enforcing local floodplain requirements, including Substantial Damage, for the repairs of damaged buildings. After any disaster event including dam failure, earthquake, flood, landslide, severe storm, and severe storm, they must:</p> <ul style="list-style-type: none"> Determine where the damage occurred within the community and if the damaged structures are in an SFHA. Determine what to use for "market value" and cost to repair; uniformly applying regulations will protect against liability and promote equitable administration. Determine if repairing plus improving the damaged structure equals or exceeds 50% of the structure's pre-damage value. Require permits for floodplain development. <p>The County issues the municipality's building permits. The municipality does not have a Substantial Damage Management Plan in place, nor do they have a formal process in place when conducting substantial damage determinations. The municipality is in need of a formal process and plan to provide a framework for conducting such inspections and determinations.</p>	
Description of the Solution:	<p>The municipality will work with the County to develop a Substantial Damage Management Plan, following the six-step planning process in 2021 Developing a Substantial Damage Management Plan (https://crsresources.org/files/500/developing_subst_damage_mgmt_plan.pdf). This plan will outline responsibilities for Substantial Damage determinations, determining market value, and permit approval processes following a disaster event.</p>	
Estimated Cost:	Staff Time	
Potential Funding Sources:	Town Budget, County Budget	
Implementation Timeline:	Within 5 years to develop the plan; ongoing to maintain and update the plan	
Goals Met:	1, 3, 4, 5	
Benefits:	This plan will provide a process in making Substantial Damage Determinations and allow the municipality to make these determinations and meet NFIP requirements more quickly.	
Impact on Socially Vulnerable Populations:	Substantially damaged structures are required to be rebuilt to be compliance with current codes. Socially vulnerable populations may not have the financial means to make these improvements. This action may allow for the identification of potential resources to address substantial damages to structures owned by socially vulnerable populations.	
Impact on Future Development:	A Substantial Damage Management Plan would include all existing, current, and future development in the municipality.	
Impact on Critical Facilities/Lifelines:	A Substantial Damage Management Plan would include all critical facilities and lifelines in the municipality.	
Impact on Capabilities:	This action improves disaster recovery capabilities.	
Climate Change Considerations:	Climate change is likely to increase the intensity and frequency of many climate related disaster events. This action provides additional planning for disaster recovery.	
Mitigation Category	<input checked="" type="checkbox"/> Local Plans and Regulations (LPR) <input type="checkbox"/> Structure and Infrastructure Project (SIP)	<input type="checkbox"/> Natural Systems Protection (NSP) <input type="checkbox"/> Education and Awareness Programs (EAP)
CRS Category	<input checked="" type="checkbox"/> Preventative Measures (PR) <input type="checkbox"/> Property Protection (PP) <input type="checkbox"/> Public Information (PI)	<input type="checkbox"/> Natural Resource Protection (NR) <input type="checkbox"/> Structural Flood Control Projects (SP) <input checked="" type="checkbox"/> Emergency Services (ES)
Priority	<input checked="" type="checkbox"/> High	<input type="checkbox"/> Medium <input type="checkbox"/> Low
Alternatives	Action	
	No action	Evaluation Current problem continues



	Rely on state or federal resources following disaster events	Resources may not be available during major widespread events
	Establish MOUs with outside agencies to conduct Substantial Damage Determinations	A plan outlining responsibility is still necessary to prevent missing important requirements



Action 2025-CovertT-04. Socially Vulnerable Populations Outreach

Lead Agency:	Planning Board		
Supporting Agencies:	Seneca County Emergency Management		
Hazard(s) of Concern:	<input checked="" type="checkbox"/> Dam Failure <input checked="" type="checkbox"/> Drought <input checked="" type="checkbox"/> Earthquake <input checked="" type="checkbox"/> Extreme Temperature	<input checked="" type="checkbox"/> Flood <input checked="" type="checkbox"/> Landslide <input checked="" type="checkbox"/> Severe Storm <input checked="" type="checkbox"/> Severe Winter Storm	
Description of the Problem:	The Town does not have any organizations that conduct outreach to socially vulnerable populations and underserved populations relating to the identified hazards of concern. Identifying, communicating, and educating vulnerable populations can increase the resiliency of the Town through the reduction of long-risk risks associated with each hazard of concern. Furthermore, emergency responders will be able to prioritize assistance, when feasible, in an emergency to help those who need it most.		
Description of the Solution:	Create outreach materials, or utilize those from Seneca County, on hazard risks and methods of mitigation measures for socially vulnerable populations, including dam failure, drought, earthquake, extreme temperature, flood, landslide, severe storm, and severe winter storm. Methods of distribution may include Town events, the Town newsletters, social media, the Town website, and having the materials on display for the public at Town libraries and offices. Consider hiring staff to work directly with socially vulnerable populations. Outreach materials will be specified with education and information for each individual hazard of concern, with measures identified which can assist in reducing long-term risk to the identified hazards of concern.		
Estimated Cost:	Staff Time		
Potential Funding Sources:	Town Budget, HMGP		
Implementation Timeline:	Within 3 Years, ongoing after established		
Goals Met:	1, 3, 4, 6		
Benefits:	This action will ensure there is an individual working to identify and work with the socially vulnerable populations in the Town. Furthermore, this action will create opportunities to educate and inform populations on hazard risks.		
Impact on Socially Vulnerable Populations:	Socially vulnerable populations in the Town will become educated on hazards and risks. The Town will identify an individual to identify and work with these populations to ensure the most up-to-date information is being shared.		
Impact on Future Development:	N/A		
Impact on Critical Facilities/Lifelines:	Educating populations on hazard risk and how to mitigate the risks can decrease the demand for utilities and emergency services including health and medical, law enforcement, and search and rescue.		
Impact on Capabilities:	This action would build upon the Town's public education and outreach program.		
Climate Change Considerations:	Climate change is likely to increase the intensity and frequency of many climate-related disaster events. This action will inform residents and business owners of how to reduce risk from hazards and how climate change may exacerbate those risks.		
Mitigation Category	<input type="checkbox"/> Local Plans and Regulations (LPR) <input type="checkbox"/> Structure and Infrastructure Project (SIP)	<input type="checkbox"/> Natural Systems Protection (NSP) <input checked="" type="checkbox"/> Education and Awareness Programs (EAP)	
CRS Category	<input type="checkbox"/> Preventative Measures (PR) <input type="checkbox"/> Property Protection (PP) <input checked="" type="checkbox"/> Public Information (PI)	<input type="checkbox"/> Natural Resource Protection (NR) <input type="checkbox"/> Structural Flood Control Projects (SP) <input type="checkbox"/> Emergency Services (ES)	
Priority	<input checked="" type="checkbox"/> High	<input type="checkbox"/> Medium	<input type="checkbox"/> Low
Alternatives	Action		Evaluation
	No action		Current problem continues
	Rely on state or federal resources		Resources may be generalized and not specific to the risks in the Town



	Use only a few methods for distribution	Using only a few methods of distribution may hinder socially vulnerable populations from receiving guidance
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Action 2025-CovertT-05. Frontenac Road Flooding

Lead Agency:	Planning Board		
Supporting Agencies:	Seneca County Emergency Management		
Hazard(s) of Concern:	<input type="checkbox"/> Dam Failure <input type="checkbox"/> Drought <input type="checkbox"/> Earthquake <input type="checkbox"/> Extreme Temperature	<input checked="" type="checkbox"/> Flood <input type="checkbox"/> Landslide <input checked="" type="checkbox"/> Severe Storm <input type="checkbox"/> Severe Winter Storm	
Description of the Problem:	Hillside runoff creates flooding when debris collects at the existing bridge abutment causing damage to the road, bridge, and private property at the lakeshore. Additional road protection is required due to stronger severe storms.		
Description of the Solution:	The Town has conducted a study to replace existing bridge with an open span structure that does not have a center abutment. The new bridge is set to be installed in spring of 2025.		
Estimated Cost:	TBD		
Potential Funding Sources:	HMGP, FMA, BRIC, Town Budget		
Implementation Timeline:	Within 5 Years		
Goals Met:	1, 2, 3		
Benefits:	This action will identify measures to protect infrastructure in the transportation lifeline, which will lead to the assurance of clear roadways for evacuations, regular travel, and emergency responses.		
Impact on Socially Vulnerable Populations:	This action will assist socially vulnerable populations whose properties are impacted by flooding along flood-prone roads.		
Impact on Future Development:	Future development in the impacted area will be less likely to be flooded.		
Impact on Critical Facilities/Lifelines:	This action will identify measures to protect infrastructure in the transportation lifeline, which will lead to the assurance of clear roadways for evacuations, regular travel, and emergency responses.		
Impact on Capabilities:	This action would build upon the Town's built environment improvements.		
Climate Change Considerations:	A warmer atmosphere means storms have the potential to be more intense and occur more often, including increased periods of intense rain events.		
Mitigation Category	<input type="checkbox"/> Local Plans and Regulations (LPR) <input checked="" type="checkbox"/> Structure and Infrastructure Project (SIP)	<input type="checkbox"/> Natural Systems Protection (NSP) <input type="checkbox"/> Education and Awareness Programs (EAP)	
CRS Category	<input type="checkbox"/> Preventative Measures (PR) <input checked="" type="checkbox"/> Property Protection (PP) <input type="checkbox"/> Public Information (PI)	<input type="checkbox"/> Natural Resource Protection (NR) <input checked="" type="checkbox"/> Structural Flood Control Projects (SP) <input type="checkbox"/> Emergency Services (ES)	
Priority	<input checked="" type="checkbox"/> High	<input type="checkbox"/> Medium	<input type="checkbox"/> Low
Alternatives	Action		Evaluation
	No action		Current problem continues
	Relocate all flood-prone road system		Not feasible
	Raise all flood prone roads		Cost prohibitive