

# Town of Union

## Community Rating System News



# FEMA

Town of Union  
Department Of Planning

2019 Annual Cycle  
Activity 330

### TOWN OF UNION COMPLETES 5-YEAR CRS CYCLE REVIEW

**T**he National Flood Insurance Program's Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed minimum requirements. The three goals of the CRS are to reduce flood losses, facilitate accurate insurance ratings, and to promote the awareness of flood insurance.

In a letter to the Town Supervisor dated April 1, 2019 the Department of Homeland Security, Federal Emergency Management Agency (FEMA), determined that, based on the 5-year cycle field verification findings completed in November of 2018, the town will retain its current rating as a CRS Class 8 community in the National Flood Insurance Program (NFIP) Community Rating System (CRS). The letter further stated that "The floodplain management activities implemented by your community will continue to qualify flood insurance policy holders in your community for a 10 percent discount in the premium costs for NFIP policies issued or renewed in Special Flood Hazard Areas". " This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage".

### MAP INFORMATION SERVICE

Residents of the Town of Union can obtain flood information concerning flooding, flood maps, mandatory flood insurance purchase requirements, and flood zone determinations from the Town of Union's Code Enforcement/Permits Office located at Town Hall or by calling 607-786-2920.

Elevation certificates of some properties located in the Special Flood Hazard Areas (SFHA's) are on file in the Code Enforcement/ Permits Office in Town Hall. Copies of the available elevation certificates are available for review upon request.

A real-time river gauge for the Susquehanna River at Vestal information is available through the National Weather Service and can be viewed online at: <https://waterdata.usgs.gov/usa/nwis/uv?01513500>

**I**f you received this brochure in the mail you live, or own property, in an area where potential flooding is a concern. The Town of Union encourages you to purchase a flood insurance policy. This policy will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged home. Don't wait until the next flood to buy insurance protection. **There is a 30-day waiting period before National Flood Insurance Program coverage takes effect.** Some property owners have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. These policies typically cover the structure but not the contents. Be sure that your policy has contents coverage.

**Residents are reminded that FEMA buyout parcels may not be used for private purposes including parking of vehicles, boats, trailers, etc. Violators may be subject to towing at the vehicle owner's expense.**

### Inside this issue:

Flood Protection Assistance	2	Flood Hazard Area Safety Information	6
Floodplain Areas Narrative	3	Flood Insurance/Resource Information	7
Flood Prone Area Map	4-5	Flood Websites-NY-ALERT System	8

## **DISASTER RECOVERY GRANT UPDATE**

**A**s of July 2019, approximately 94% of the \$10,137,818 disaster recovery grant that the town received from the Department of Housing and Urban Development has been expended. Two significant projects, the construction of a new town refuse garage outside of the floodplain and a new maintenance/storage building for the Johnson City Water Department are scheduled to be completed this year.

## **FLOOD PROTECTION ASSISTANCE**

**T**he Code Enforcement/Permits Office maintains information used to protect property from floods and reviews applications to build or remodel in the floodplain. The office provides residents flood information related to Flood Insurance Rate Maps (FIRMs) including flood zones, base flood elevations (BFEs) and the possible presence of floodways. Where applicable, residents may be advised of flood depths, historical flooding, flood hazards not shown on the FIRMs, and natural floodplain functions. The Code Enforcement/Permits Office also provides advice and assistance on retrofitting techniques, such as elevating buildings above flood levels or the Base Flood Elevation, dry flood proofing, and wet flood proofing.

## **DEVELOPMENT IN THE FLOODPLAIN**

**M**ost development within the Town of Union requires local permits. Contact the Town of Union's Code Enforcement/Permits Office at 607-786- 2920 for advice before you build, fill, or otherwise develop in the floodplain.

The Zoning Ordinance, Flood Damage Prevention Ordinance, and the New York State Uniform Fire Prevention and Building Code (Uniform Code) have special provisions regulating construction and other developments within floodplains. Without these provisions, flood insurance through the National Flood Insurance Program (NFIP) would not be available to property owners in the Town of Union. Development in the floodplain without a permit is illegal. Such activity can be reported to the Code Enforcement/Permits Office at 607-786-2920.

## **DRAINAGE SYSTEM MAINTENANCE**

**T**he Town of Union's Highway Department crews work hard to maintain the drainage systems throughout the town. Pursuant to Town Code Chapter 102: Drainage, it is illegal to dump any type of debris into a stream, river or drainage ditch. This debris can become entangled in culverts, shallow streambeds, or drainage ditches and impede drainage causing the flow of water to back up. Town residents should also keep drainage ditches on their property free of debris, foliage, and vegetation that would impede the flow of water. Debris dumping should be reported to the Town of Union's Code Enforcement/Permits Office located at Town Hall or by calling 607-786-2920.

Street flooding is often the result of storm drains that are too small to handle heavy runoff. In other cases, though, the drain may need cleaning. Report street flooding to the Highway Department at 607-786-2955.

The Highway Department provides emergency maintenance to most drainage channels within the town. This work may consist of erosion repair, sediment removal, vegetation management, and removal of downed trees and other blockages. The scope of this work is often limited by New York State and US Army Corps of Engineers regulations.

## FLOODPRONE AREAS NARRATIVE

The Town of Union is situated near the confluence of the two largest rivers in the area – the Chenango River and the Susquehanna River. Other major streams in the Town of Union include West Creek, Nanticoke Creek, Brixius Creek, Gray's Creek, and Little Choconut Creek.

Flooding in the Town of Union is typically produced by heavy rainfall from frontal type storms that occur during the spring and fall months. Riverine flooding and flash floods are the most common type of flooding in the Town of Union.

**The southeast Endwell area** of the town is adjacent to the 100-year floodplain along the Susquehanna River. Most of the flooding in the Southeast Endwell area is due to the backwater effect from the Susquehanna River. When the Susquehanna River level begins to rise, water begins to back up into existing culverts and other drainage structures and floods the area.

**The southwest portion of Endwell** is adjacent to the 100-year floodplain along the Susquehanna River. Most of the flooding in this area is due to the backwater effect from the Susquehanna River. When the Susquehanna River level begins to rise, water begins to back up into existing culverts and other drainage structures and floods the area.

**The North Endwell area** of the town is adjacent to Patterson Creek. Typically, only properties in neighborhoods west of Hooper Road are subject to flooding. Other portions of the neighborhood, including Town Hall and neighboring commercial properties, flooded in 2011 causing extensive damage.

**The Fairmont Park area** of the town is adjacent to the 100-year floodplain along the Susquehanna River with the Fairmont Park subdivision accounting for nearly all of the residential structures. Most of the flooding in the Fairmont Park area is caused by the backwater effect from the Susquehanna River. When the Susquehanna River level begins to rise, water begins to back up into existing culverts and other drainage structures and floods the area. This neighborhood suffered extensive damage during the 2011 flood event.

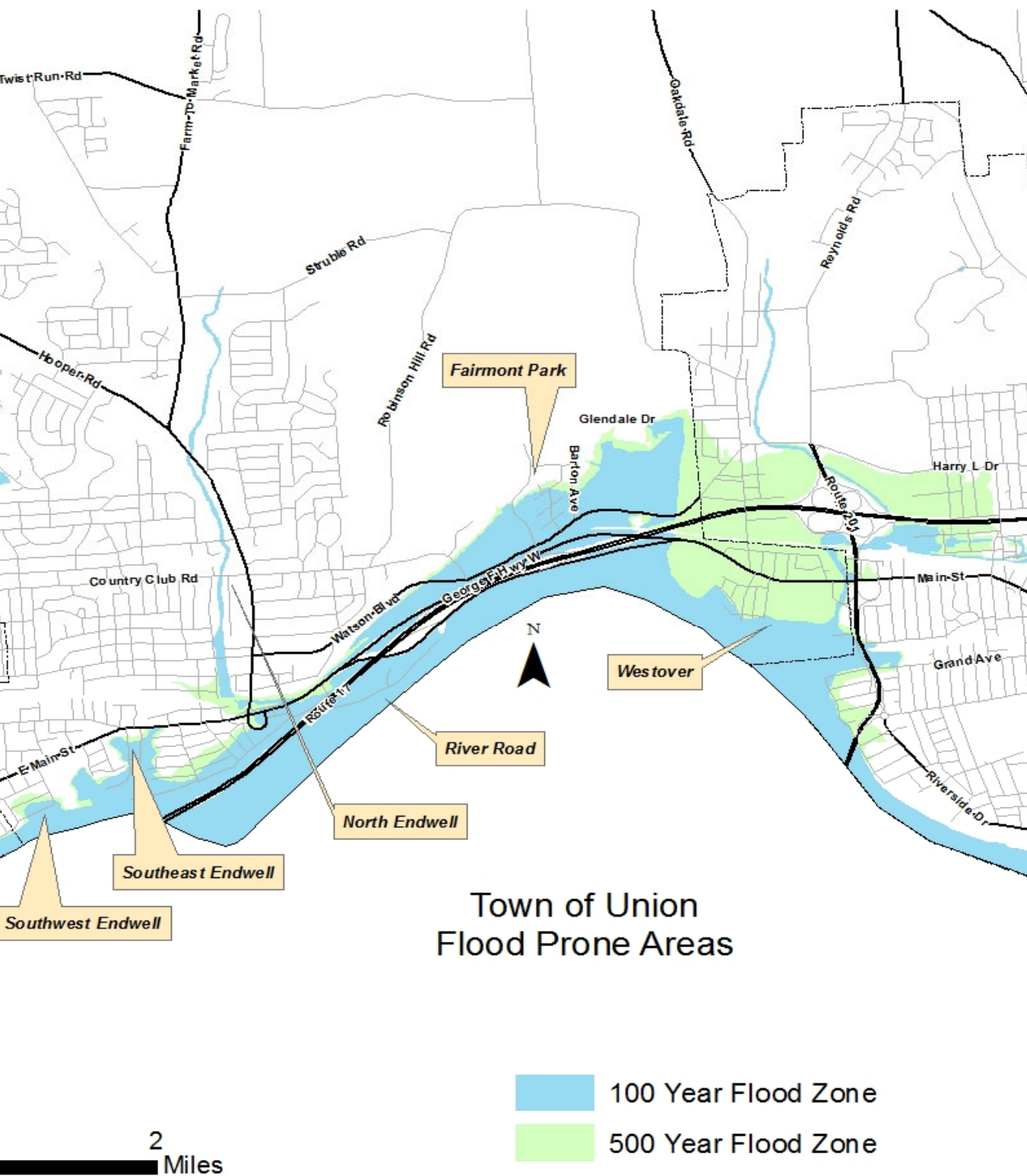
**The Westover area** of the town is adjacent to the Susquehanna River in the easternmost portion of the Town of Union along the boundary with the Village of Johnson City. This area is protected by a series of levees. Typically, only those properties on the east side of the Little Choconut Creek are subject to flooding. In 2011 the river overtopped many sections of the levee, inundating the adjoining business district and residences on the west side of the levee.

**The River Road area** of the town is adjacent to the 100-year floodplain along the Susquehanna River in Endwell. Most of the flooding in the River Road area is due to the backwater effect from the Susquehanna River. When the Susquehanna River level begins to rise water begins to back up into existing culverts and other drainage structures and floods the area.

**The West Corners area** of the town is adjacent to the 100-year floodplain along the Nanticoke Creek. The easternmost portion of the area is protected by a levee along Nanticoke Creek extending to the north and west to the terminus of West Creek. Some of the flooding from Nanticoke Creek is due to the backwater effect from the Susquehanna River. When the Susquehanna River level begins to rise, water begins to back up the creek bed and floods adjacent areas. This neighborhood suffered extensive damage during the 2011 flood event.



NOTE: This map represents the current flood maps, not the proposed revisions based up



Note: Flood Zones based on 1988 FEMA Flood Maps

on 2011 flood data. FEMA is still reviewing its levee accreditation policy.





**A new manually deployable flood closure system has been completed on Watson Blvd. near the former IBM Country Club.**

### **FLOOD HAZARD AREAS**

The 100-year floodplain is defined as an area that, over a 100 year timeframe, has 1% chance of being flooded in any given year. Put another way, it has about a 26% chance of being flooded over the life of a 30-year mortgage. Smaller floods have a greater chance of occurring in any one year and can still create a significant flood hazard to people and property close to the channel. As we now know all too well from experience over the past several years, larger floods can and do occur. As a result of the historic flooding in 2006 and 2011, the 100-year flood boundaries are in the process of being redrawn.

Some portions of the Town of Union are also subject to flooding during the winter ice jams.

## **BE PREPARED TO EVACUATE QUICKLY DURING THESE TIMES!**

### **FLOOD WARNINGS**

The Town of Union, National Weather Service, and Endwell Fire Department, have a flood warning system for the Endwell area. Warnings will be disseminated by TV, weather stations, radio, and on the Town of Union web page at [www.townofunion.com](http://www.townofunion.com). The flood warning system is intended to alert residents of possible flooding in their neighborhood. In some areas, local fire department personnel will also be in the area to tell residents to evacuate immediately.

### **FLOOD SAFETY**

If you received this brochure in the mail you live, or own property, in an area where potential flooding is a concern.

You can take measures to protect yourself during flood events by:

1. Planning escape routes to high ground in advance;
2. Monitoring the level of water during time of heavy rainfall, don't drive through standing water;
3. Staying tuned to radio or TV for possible flood warnings. WENE (1430 AM) and WMRV (105.7 FM) will broadcast flood watches and warnings. 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;
4. Abandoning your car immediately if it stalls in high water;
5. Keeping children away from flood waters;
6. Being especially cautious at night.

To learn what to do during a flash flood, go to Turn Around Don't Drown:

<https://www.weather.gov/safety/flood-turn-around-dont-drown>



## **FLOOD INSURANCE**

Flood damage is not covered by a standard homeowner or renter policy. You may purchase flood insurance at a discounted rate from a licensed insurance agent since the Town of Union participates in the National Flood Insurance Program (NFIP).

For many people, their home and its contents represent their greatest investment. **The Town of Union strongly urges you to buy flood insurance to protect yourself from devastating losses due to flooding.**

You do not have to live in the floodplain to qualify for flood insurance. Property owners can insure their buildings and contents and renters can insure their possessions.

For further information about flood insurance visit the NFIP web page at:

**[www.floodsmart.gov](http://www.floodsmart.gov)**



**NATIONAL FLOOD  
INSURANCE PROGRAM**

The Town of Union has made an extensive collection of flood reference material available in electronic format on the Town of Union web page at **[www.townofunion.com](http://www.townofunion.com)**. Printed copies of the material are available for review at the Town of Union Department of Planning and the Endicott and Johnson City libraries including:

1. Above The Flood: Elevating Your Floodprone House (FEMA-347) - 5/2000	8. Flood Insurance Study (September 30, 1988)	15. A Unified National Program For Floodplain Management (FEMA 100)
2. Answers To Questions About The National Flood Insurance Program (F-084) - 3/2011	9. Repairing Your Flooded Home (FEMA 234)	16. Floodproofing Non Residential Structures (FEMA 102)
3. Elevated Residential Structures (FEMA 54) - 3/1984	10. Homeowner's Guide To Retrofitting (FEMA 312)	17. Help After A Disaster (FEMA 545)
4. Protecting Manufactured Homes From Floods and Other Hazards (FEMA P-85) - 11/2009	11. Flood Insurance Rate Maps	18. Design Guidelines For Flood Damage Reduction
5. Protecting Building Utility Systems From Flood Damage (FEMA 348) - 2/2017	12. Guide To Flood Insurance Rate Maps	19. Mandatory Purchase of Flood Insurance Guidelines
6. Protecting Floodplain Resources (FEMA 268) - 6/1996	13. Floodway Maps	20. When Disaster Strikes, A Handbook for the Media (FEMA 79)
7. Reducing Damage from Localized Flooding (FEMA 511) - 6/2005	14. How To Use A Flood Map To Determine Flood Risk For A Property (FEMA 258)	21. Design Manual For Retrofitting Flood prone Residential Structures (FEMA 114)



## **Still Have A Question Or Comment?**

**Town of Union Department of Planning**  
**3111 East Main Street, Endwell, New York 13760**  
**Phone: 607-786-2985**  
**Fax: 607-748-0041**  
**E-mail: [crs@townofunion.com](mailto:crs@townofunion.com)**



**TOWN OF UNION**  
**DEPARTMENT OF PLANNING**  
3111 East Main Street  
Endwell, New York 13760

**More Flood Information On The Web: [townofunion.com/departments/flood-information.html](http://townofunion.com/departments/flood-information.html)**

## **USEFUL FLOOD RELATED WEBSITES**

**Federal Emergency Management Agency (FEMA):** <http://www.ready.gov/floods>

**United States Army Corps of Engineers:** <http://www.nad.usace.army.mil/>

**Vestal River Gauge:** <http://waterdata.usgs.gov/usa/nwis/uv?01513500>

**New York State Emergency Management Office:** <http://www.dhSES.ny.gov/oem/>

**New York State DEC:** <http://www.dec.ny.gov/lands/311.html>

**Broome County Emergency Preparedness Office:** <http://www.gobroomecounty.com/e911/>

The **NY-ALERT** system provides emergency related information that includes severe weather conditions, highway 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 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.

For additional information, or to sign up, please visit the **NY-ALERT** website.

Additional information is also available on the New York State Emergency Management Office website at: <https://users.nyalert.gov/>