



37 JURISDICTIONAL ANNEXES

37.1 TOWN OF THERESA

This jurisdictional annex to the Jefferson County Hazard Mitigation Plan (HMP) provides information to assist public and private sectors in the Town of Theresa 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 Theresa, describes who participated in the planning process, assesses Theresa's risk, vulnerability, and capabilities, and outlines a strategy for achieving a more resilient community.

37.2 HAZARD MITIGATION PLANNING TEAM

The Town of Theresa identified primary and alternate HMP points of contact and developed this plan over the course of several months, with input from many Town departments.

Table A summarizes local officials who participated in the development of the annex. Additional documentation of the Town's planning activities through Planning Partnership meetings is included in Volume I.

Table A. Hazard Mitigation Planning Team

Primary Point of Contact	Alternate Point of Contact
Name/Title: Steven Marcinkowski, Town Supervisor Address: 215 Riverside Ave., Theresa, NY 13691 Phone Number: (315) 628 - 5046 Email: townoffice@townoftheresany.com	Name/Title: Vickie Colvard, Town Clerk Address: 215 Riverside Ave., Theresa, NY 13691 Phone Number: (315) 628 - 5046 Email: townclerk@townoftheresany.com
National Flood Insurance Program Floodplain Administrator Name/Title: Tom Johnston, Floodplain Administrator Address: 215 Riverside Ave., Theresa, NY 13691 Phone Number: (315) 628 - 5046 Email: townoffice@townoftheresany.com	

37.3 COMMUNITY PROFILE

37.3.1 Community Classifications

Table B summarizes classifications for community programs available to Theresa.

Table B. Community Classifications

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



N/A = Not applicable

37.3.2 Community Profile

The Town of Theresa has an area of 65 square miles and is located in the northern part of the County. The Town is bordered by the Town of Alexandria to the north, the Town of Antwerp and Town of Philadelphia to the east, the Town of LeRay to the south, and the Town of Orleans to the west. Interstate 81 and numerous state highways run directly through the Town of Theresa.

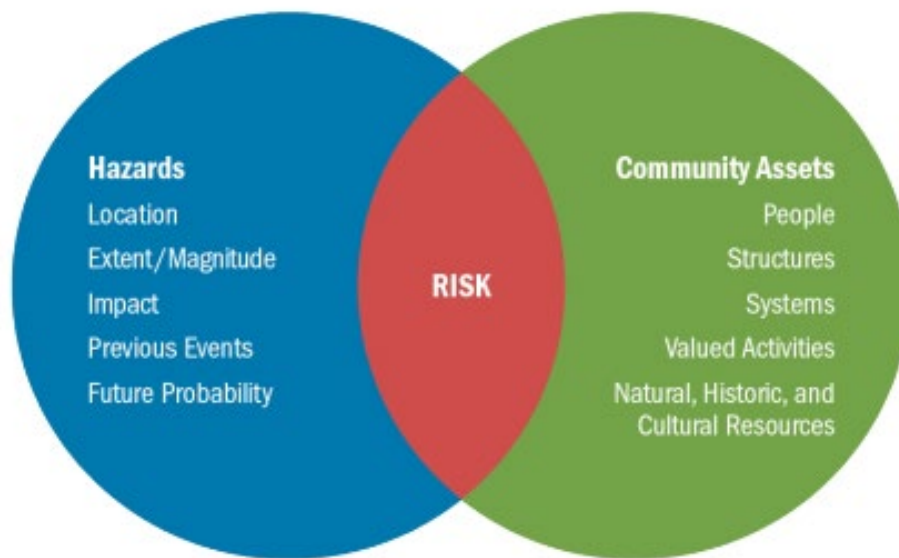
According to the U.S. Census, the 2020 population for the Town of Theresa was 1,896 which makes up 1.6 percent of the county population. Data from the 2022 American Community Survey indicates that 8.2 percent of the population is 5 years of age or younger, 9.4 percent is 65 years of age or older, zero percent is non-English speaking, 12.4 percent is below the poverty threshold, and 11.1 percent is considered disabled.

37.4 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 Theresa's risk assessment results and data used to determine the hazard ranking. Key local risk assessment information is presented below.

Each jurisdiction has unique assets, vulnerabilities and overall risk. A multi-jurisdictional plan needs to identify every hazard (from the whole planning area). In hazard mitigation planning, risk is the potential for damage or loss when natural hazards interact with people or assets. These assets may be buildings, infrastructure or natural and cultural resources. A risk assessment is a robust, data-driven analysis. It explains what might happen. It also finds where the local jurisdiction is vulnerable to hazards.

Each community must describe how the selected hazards affect its jurisdiction. Some hazards will have similar effects across the area: extreme temperatures, windstorms, winter weather, drought, heavy rain, etc. Some have a smaller location and will vary based on geography. Multi-jurisdictional plans must explain these differences.



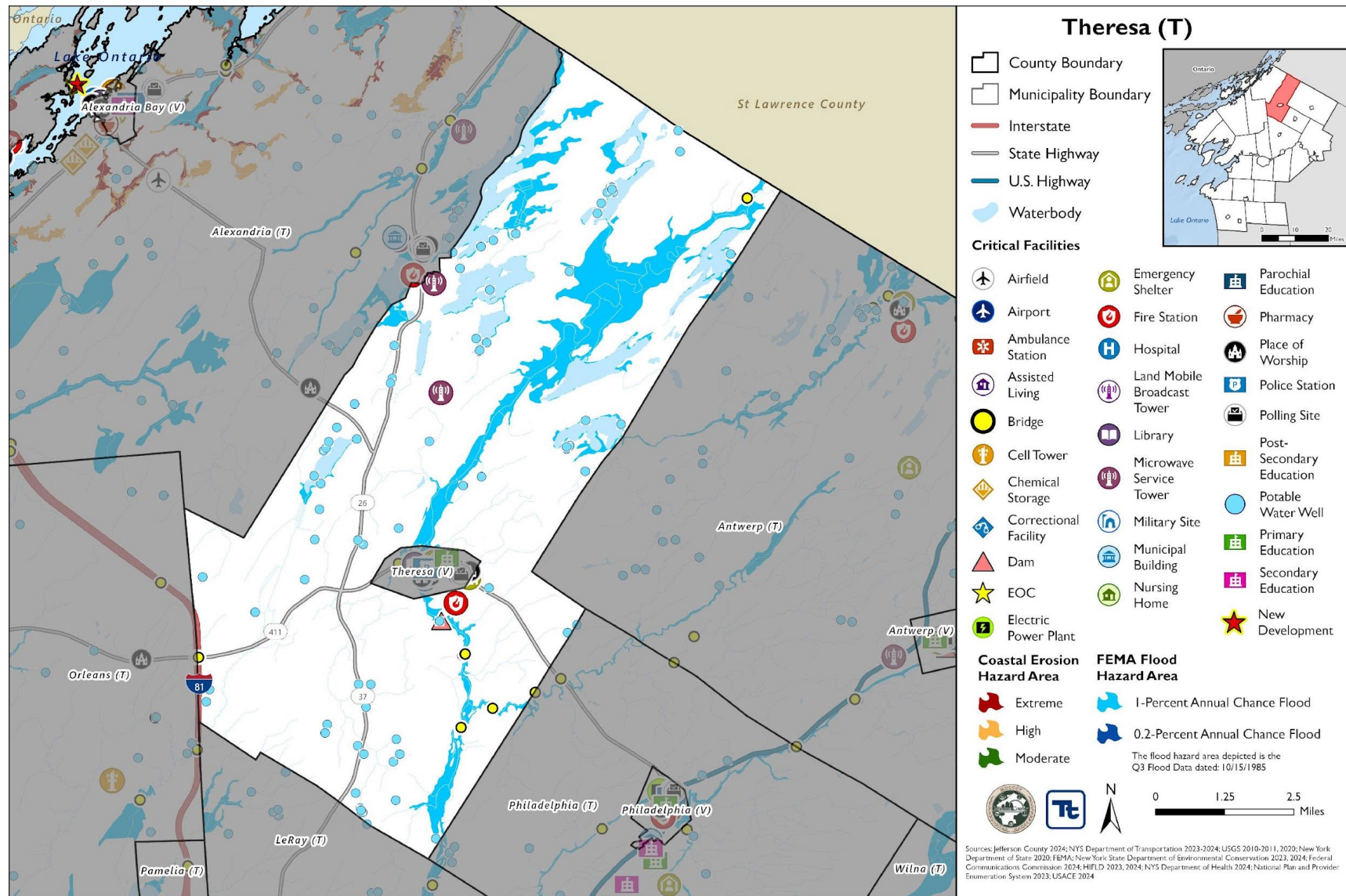
Risk is the relationship, or overlap, between hazards and community assets. The smaller the overlap, the lower the risk.

37.4.1 Hazard Area

Hazard area maps provided below illustrate the probable hazard areas impacted within the Town are shown in Figure 1 through Figure 2. These maps are based on the best available data at the time of the preparation of this plan and are adequate for planning purposes. Maps are provided only for hazards that can be identified clearly using mapping techniques and technologies and for which Theresa has significant exposure. The maps show the location of potential new development, where available.



Figure 1. Theresa Flood and Coastal Erosion Hazard Area Extent and Location Map





37.4.2 Previous Event History

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

Table C. Presidential Disaster Declaration History in Theresa

Dates of Event	Event Type (Disaster Declaration)	Summary of Event	Summary of Damage and Losses in Theresa
November 18-22, 2022	Severe Winter Storm (EM-3589)	A winter storm caused more than six feet of snow to accumulate in Jefferson County. This intense snowfall has created extremely dangerous travel conditions, and as a result, numerous road closures and travel bans.	The Town reported overtime worked by the Highway Department, downed trees resulting in power outages that lasted two to three days. The Theresa Fire Department was utilized for sheltering people and to access potable water, heat, and charge phones.
October 31 – November 1, 2019	Severe Storm, Flood (DR-4472)	A storm system brought record breaking rains, damaging wind gusts (45 to 50 mph), a small Lake Ontario seiche, and river flooding to the region. Thousands of power outages occurred across the area, and wind-related damage closed hundreds of roads and did countless tree damage. High winds and lakeshore flooding continued into November 1.	The Town reported that half of the population was out of power and the Highway Department worked overtime. The Theresa Fire Department was utilized for sheltering people and to access potable water, heat, and charge phones.
May 2 – August 6, 2017	Flood (DR-4348)	Six months of wet weather led to an over-accumulation of waters in Lake Ontario. Flooding from the lake began impacting areas in May and continued until early autumn. Waves destroyed public and private break walls all along the lake shore. Thousands of homes and buildings were affected flood waters. Several homes dropped off bluffs. In some areas shoreline erosion of 50 to 100 feet deep occurred. Sanitary sewer systems in lakeside communities were affected. Beaches, marinas, and state parks were closed all summer long with unknown economic losses to mainly seasonal businesses. In late May, the Governor imposed a 5-mph speed limit within 600 feet of the Lake Ontario and St. Lawrence River shore. By summer's end, damage estimates reached \$10 Million in Jefferson County.	The Town did not incur any documented damage or losses.



Town of Theresa

Dates of Event	Event Type (Disaster Declaration)	Summary of Event	Summary of Damage and Losses in Theresa
November 17-26, 2014	Severe Winter Storm, Flood (DR-4204)	A winter storm moved into the region, causing temperatures to drop tremendously. Lake effect snow impacted counties bordering Lake Ontario and Lake Erie. Travel restrictions were instituted due to whiteout conditions. The storm produced heavy snowfall, high winds, and blizzard-like conditions, resulting in road closures, travel disruptions, power outages, and damage to public and private property.	The Town did not incur any documented damage or losses.
October 27 – November 8, 2012	Severe Storm (EM-3351)	Remnants of Hurricane Sandy brought strong winds and heavy rains. Rainfall amounts of two to five inches were measured across the area with some area creeks reaching bankful. High winds downed trees and power lines. Wind gusts were measured to 60 mph. Utilities reported tens of thousands of customers without power across the entire region.	The Town did not incur any documented damage or losses.

EM = Emergency Declaration (FEMA)

FEMA = Federal Emergency Management Agency

DR = Major Disaster Declaration (FEMA)

N/A = Not applicable



37.4.3 Local Hazard Impacts Assessment

In the table below representatives from the Town of Theresa Hazard Mitigation Planning Team assessed impacts of hazards on buildings, structures, facilities, infrastructure, community assets and systems, people and the local economy.

Table D. Local Hazard Impacts Assessment

Hazard Name	Local Impacts
Dam Failure	The Town has two dams that are owned by private hydro companies and there are no known impacts. The infrastructure is aging, but routine maintenance is being performed.
Drought	Nearly all of the Town is on well water, and in recent summers, local wells have gone dry even though the Town has a higher-than-average water table in the County.
Extreme Temperature	The Town has a large population of low income and elderly residents that are vulnerable to extreme temperatures, especially with how costly it is to heat and cool a residency. Heating and cooling centers can be opened at the fire stations and have been done routinely; however, they are dependent on volunteer staff.
Flood	The Indian River Floods every spring and fall, and both full time residents and second home owners have properties that are located within the floodplain. Volunteer efforts provide response and recovery.
Geological Hazards	The Town has no known impacts to earthquakes and has landslide potential along the river banks due to widespread erosion. The Town Hall and private properties are vulnerable to the erosion on the river.
Severe Storm	The Town has experienced droughts that result in dry farmland, followed by intense precipitation events that result in flash floods over large scale slopes and has the potential to impact homes and overwhelm culverts.
Severe Winter Storm	The Town has a large population of low income and elderly residents that are vulnerable to extreme temperatures, especially with how costly it is to heat and cool a residency. Heating and cooling centers can be opened at the fire stations and have been done routinely; however, they are dependent on volunteer staff.
Wildfire	There have been brushfires that have occurred from human activity that are of concern, especially during dry periods of time.



37.4.4 Vulnerable Community Assets

In the table below representatives from the Town of Theresa Hazard Mitigation Planning team assessed specific impacts to the assets included in the table below. If a community asset is not present in the municipality the Planning Team stated, 'Not Applicable.'

Table E. Vulnerable Community Assets

Community Asset	Hazard Impacts and Asset Vulnerabilities	Community Asset	Hazard Impacts and Asset Vulnerabilities
Agriculture	The Town experiences washouts due to a frequent amount of participation during a dry spell.	Local Roads	Large rainstorms are depositing inches of rain that lead to localized flooding.
Airports	Not applicable	Major Employers	Indian River Central School District is a major employer and lacks backup power.
Area: Concentration of Businesses	State Route 37 and Wilson Road make up the business corridor of the Town including a Dollar General and a Gas Station which are susceptible to flooding. This area also experiences white out conditions and snow drifts during winter storms.	Medical Centers (non-hospital)	Not Applicable
Area: Concentration of Residences	The Indian River runs south to north through the entire Town and may impact residents. Many residences are very near bodies of water that are prone to flooding.	Natural Resources	The Town experiences harmful algal blooms which disrupt tourist activities in several waterbodies across the Town.
Bridges	Single Lane Bridge on Schell Road tends to flood.	Neighborhoods	No known impacts
City Hall/Courthouse	The Town Hall is in the Village and is less than ten feet from a steep cliff. Flood inundation could pose a landslide risk.	Parks and Recreational Sites	No known impacts
College/University	Not applicable	Place of Worship	No known impacts
Community Centers/Hubs	No known impacts	Private Property	There are residences along the Indian River that flood in the spring and fall.
Community Activities: major local events including festivals and economic drivers such as beaches, skiing, farming, fishing, etc.	No known impacts	Public Transportation	Not applicable
Cultural/Historic Buildings/Sites	No known impacts	Schools (K-12)	The Indian River Central School District does not have a secondary power source.



Town of Theresa

Community Asset	Hazard Impacts and Asset Vulnerabilities	Community Asset	Hazard Impacts and Asset Vulnerabilities
Culverts	Severe precipitation events have overwhelmed culverts and bridges including: the bottom of Honey Hill Road, a single land bridge on Schell Road, Eddy Road, Dano Road, Hart Flats Road, Silver Street Road, and Hyde Lake Road.	Small Businesses	See concentration of businesses above
Elder-care Facilities	Not applicable	Supermarkets/Grocery Stores	See concentration of businesses above
Fire/Police Stations	No known impacts	Transportation - Mobile Asset Storage	Not applicable
Gas Stations	State Route 37 and Wilson Road make up the business corridor of the Town including a Gas Station which are susceptible to flooding.	Utilities	The Village has municipal power and some supplied to Town. The municipal power is vulnerable to power outages from ice, snow and wind. The municipal power supply to the communication tower is old and in poor condition which results in double the average number of outages.
Highways	No known impacts	Wastewater Treatment Plants	Not applicable
Hospitals	Not applicable	Waterfront	River and lakefront residential homes flood.
Other	No known impacts	Drinking Water Resources	The Town is concerned with wells drying up.



37.4.5 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. Impacts from a particular hazard may have decreased due to an implemented project or relocation of an asset that was previously at risk. Alternatively, risk may have increased because population has increased in a hazard prone area.

Hazard F. Hazard Ranking

Hazard Name	Frequency (2011 – present): Increased, Decreased, Stayed the Same	Impacts (2011 – present): Increased, Decreased, Stayed the Same	Description of frequency and impacts (2011 – present):	Future Events (present – 2030): Will Increase, Decrease, Stay the Same	2025 Ranking
Dam Failure	Stayed the same	Stayed the same	Concern of age of the dams.	Increase	Medium
Drought	Stayed the same	Stayed the same	-	Stay the same	High
Extreme Temperature	Extreme Cold-Increased	Extreme Cold-Increased	-	Extreme Cold-Increased	High
	Extreme Heat-Increased	Extreme Heat-Increased		Extreme Heat-Increased	
Flood	Stayed the same	Stayed the same	Spring and fall flooding occurs every year and is consistent and expected, however an increase is expected in the future due to severe storm precipitation.	Increase	High
Geologic Hazards	Earthquake-Stayed the same	Earthquake-Stayed the same	-	Earthquake-Stay the same	Low
	Landslide-Stayed the same	Landslide-Stayed the same		Landslide-Stay the same	
Severe Weather	Increase	Increase	-	Increase	High
Severe Winter Weather	Increase	Increase	-	Increase	High
Wildfire	Stayed the same	Stayed the same	-	Stay the same	Medium



37.4.6 Critical Facilities

Table G. Critical Facilities Flood Vulnerability

Name	Type	Vulnerability		Addressed by Proposed Action	Already Protected to 0.2% Flood Level
		1% Annual Chance Event	0.2% Annual Chance Event		
None Identified					

Source: Jefferson County 2024; New York State Department of Environmental Conservation 2023, 2024; Federal Communications Commission 2024; HIFLD 2023, 2024; NYS Department of Health 2024; National Plan and Provider Enumeration System 2023; USACE 2024; NYS Department of Transportation 2023

The municipality does not have any identified high hazard potential dams within the jurisdiction.



37.5 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 H through Table L.

37.5.1 Development and Permitting

Table H. Development and Permitting Capability

Question	Answer
Does your municipality or the county issue building permits for development in your community?	Yes, the Town issues permits
What is your process for tracking building permits?	Code enforcement officers oversee this
Are permits tracked by hazard area? (For example, floodplain development permits.)	Unsure
Does your community have a buildable land inventory? If yes, please describe.	The Town is a rural area with fields, farmland and wooded spaces for development.

Table I. 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
2019				
Total Permits	9	0	0	9
Permits within SFHA	0	0	0	0
2020				
Total Permits	7	0	1	8
Permits within SFHA	0	0	0	0
2021				
Total Permits	10	0	0	10
Permits within SFHA	0	0	0	0
2022				
Total Permits	10	0	1	11
Permits within SFHA	0	0	0	0
2023				
Total Permits	8	0	1	9
Permits within SFHA	0	0	0	0
2024				
Total Permits	10	0	1	11
Permits within SFHA	0	0	0	0



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

Table J. Recent Major Development and Infrastructure from 2011 to 2018

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					

Table K. 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					

Table L. 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					

37.6 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 Table A is responsible for maintaining this information.

37.6.1 NFIP Statistics

Table M summarizes the NFIP policy and claim statistics for Theresa.

Table M. Theresa NFIP Summary of Policy and Claim Statistics

# Policies	2
# Claims (Losses)	0
Total Loss Payments	\$1,311
# Repetitive Loss Properties (NFIP definition)	0
# 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

37.6.2 National Flood Insurance Program (NFIP) Flood Vulnerability Summary

The HMP Team provided information on participation in and continued compliance with the NFIP in the table below.

Table N. NFIP Summary

NFIP Topic	Comments
Describe areas prone to flooding in your jurisdiction.	Indian River and County Route 46
Who is the Community Floodplain Administrator (FPA)? Do they serve any roles other than FPA? Do they have adequate training and capacity for this role?	Tom Johnston, Floodplain Administrator
What local department is responsible for floodplain management?	Code Enforcement
Are any certified floodplain managers on staff in your jurisdiction?	No
What is the local law number or municipal code of your flood damage prevention ordinance?	Local Law 3 of 1984; amended in October 15, 1985
When was the latest effective Flood Insurance Rate Map (FIRM) adopted, if applicable?	10/15/85
Explain NFIP administration services (e.g., permit review, inspections, engineering capability, GIS, etc.)	Permit review
What are the barriers to running an effective NFIP program in your community, if any?	Staffing and funding



NFIP Topic	Comments
Does your floodplain management staff need any assistance or training to support its floodplain management program? If yes, what type of assistance/training is needed?	More localized training
How do you make Substantial Damage determinations? What is the process to make sure these structures are brought into compliance?	Notify the owner that there should be an engineer report on damage and what repairs are needed
How do you determine if proposed development on an existing structure would qualify as a substantial improvement?	Permitting
How many Substantial Damage determinations were declared for recent flood events in your jurisdiction?	None since August 2023
Does the community track the number of buildings in the floodplain? If so, how many structures are in special flood hazard area (SFHA)?	No
How many structures (residential and non-residential) are exposed to flood risk within the community outside of the regulatory maps?	N/A
Does the community maintain elevation records? If yes, please describe.	No
Are there any repetitive loss (RL) or severe repetitive loss (SRL) structures in the community? If yes, how many of each category?	None
Describe any areas of flood risk with limited NFIP policy coverage.	N/A
How does the community teach property owners or other stakeholders about the importance flood insurance?	Make them aware that the property is in flood zone
What digital sources (like the FEMA Map Service Center, National Flood Hazard Layer) or non-regulatory tools does your community use?	None, only the FIRM



NFIP Topic	Comments
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?	No
When was the most recent Community Assistance Visit (CAV) or Community Assistance Contact (CAC)?	CAC: January 9, 2017 CAV: August 27, 1990
Does your community plan to join the CRS program or is your community interested in improving your CRS classification?	Not sure



37.7 JURISDICTIONAL CAPABILITY INVENTORY AND ASSESSMENT

Theresa 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 Theresa to identify opportunities for integrating mitigation concepts into ongoing Town procedures.



37.7.1 Planning and Regulatory Capability and Integration

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

Ordinances

Jefferson County has an Emergency Management Ordinance which charges the County with maintaining a Comprehensive Emergency Management Plan to identify local measures that may prevent disasters, to develop local mechanisms to coordinate local resources and personnel for service during and after disasters, support the facilitation of delivery of services to aid citizens and reduce human suffering resulting from disaster, and to provide for short- and long-term recovery and redevelopment after disasters.

Jefferson County has Site Plan and Subdivision Codes that are relevant to development within a certain distance of County interests. Development applications in the areas across the County are sent to County Planning for review to promote coordination of land use decisions and local/county impacts. These County capabilities are inclusive of Theresa and the jurisdiction often partners with the County. To learn more about these capabilities please see Jefferson County's Jurisdictional Annex.

The HMP Team inventoried its existing ordinances against the full capability list of hazard mitigation-related capabilities. The absence of other kinds of ordinances was not considered a gap in local capabilities. The table below summarizes the ordinances currently in place in the Town.

Table O. Ordinances

Capability Type	In Place in Municipality	Comments	Responsible Department / Agency / Organization
Building Codes	Yes, Uniform Fire Prevention and Building Code (Uniform Code) under 19 NYCRR	All of the communities in Jefferson County regulate construction through the use of a building code. The Town of Theresa adheres to the building code through County Authority. Building codes regulate construction standards and are developed for specific geographic areas of the country. They consider the type, frequency, and intensity of hazards present in the region. Structures built to applicable building codes are inherently resistant to many hazards such as strong winds, floods, and earthquakes. Due to the location specific nature of the building codes, these are very valuable tools for mitigation.	Town Planning
Flood Damage Prevention Ordinance	Yes, Local Law 3 of 1984	This ordinance is designed to protect communities from flood hazards by implementing regulations that ensures the land use and development practices account for the flood risks, requires vulnerable structures to be constructed to withstand flood damage, and to control changes to the natural floodplain and stream channels to prevent increased flood hazards.	Floodplain Administrator
Real Estate Disclosure Requirements	Yes, Property Condition Disclosure Act, NY Code - Article 14 §460-467	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	NYS Department of State, Real Estate Agent



Capability Type	In Place in Municipality	Comments	Responsible Department / Agency / Organization
		opt not to complete the statement and instead pay the credit.	
Subdivision Code	Yes, Subdivision Control Law of the Town of Theresa	Subdivision ordinances offer an opportunity to account for natural hazards prior to the development of land as they formulate regulations when the land is subdivided. Subdivision design that incorporates mitigation principles can reduce the exposure of future development to hazard events.	Town Administration
Zoning/Land Use Code	Yes, Town of Theresa Zoning Law	Zoning is a useful tool to consider when developing a mitigation strategy. It can be used to restrict new development, require low-density development, and designate specific uses (e.g. recreational) in the hazard prone areas. Private property rights must be considered, but enacting a zoning ordinance can reduce or potentially eliminate damages from future hazard events.	Town Administration

Plans

Jefferson County has an Agriculture Plan (Jefferson County Agricultural and Farmland Protection Plan, 2016); Climate Adaptation / Resilience Plan (North Country Regional Sustainability Plan, 2013); Comprehensive Emergency Management Plan; County Emergency Preparedness Assessment (CEPA); Continuity of Operations Plan (Jefferson County Government COOP – COG Plan, 2023); Economic Development Plan (Jefferson County Comprehensive Economic Development Strategy, 2021); Public Health Plan (Jefferson County Public Health Service Strategic Plan 2023-2027); Threat and Hazard Identification and Assessment (THIRA); Tourism Plan; Transportation Plan (Jefferson County Coordinated Transportation Plan for Mobility Services, 2021); and other recent plans that are all countywide in scope and implementation and are applicable to the Town of Theresa. To learn more about these capabilities please see Jefferson County's Jurisdictional Annex.

The HMP Team inventoried its existing plans against the full capability list of hazard mitigation-related capabilities. The absence of other kinds of plans was not considered a gap in local capabilities.

37.7.2 Administrative and Technical Capability

Jefferson County Code, Fire Prevention and Building Code department currently enforces the New York State Uniform Fire Prevention and Building Code in 31 municipalities that chose not to enforce the Code at the local level, including the Town of Theresa. The Department employs Code Enforcement Officers and clerical staff to ensure that new construction and areas of public assembly conform to the provisions of the State Uniform Code. Proper enforcement of the Code protects property and encourages quality development that enhances public safety and the economy of the County. The office's two major program responsibilities include existing and new building permit administration (i.e.: plan review, issuing permits, construction inspections and issuing certificates of occupancy) and mandated fire safety inspections.

Jefferson County has an Economic Development Commission (Jefferson County Comprehensive Economic Development Strategy); Emergency Management (Jefferson County Office of Fire & Emergency Management), County Department of Planning; County Public Health Department (including Administration and Finance, Home Healthcare Services, Medical Examiner's Office, Emergency Medical Services); County Highway Department,



among others, whose programs and services serve the entire County, including the Town of Theresa. To learn more about these capabilities please see Jefferson County's Jurisdictional Annex.

The HMP Team inventoried its existing Administrative and Technical Capabilities against the full capability list of hazard mitigation-related capabilities. The absence of other staff was not considered a gap in local capabilities. The table below summarizes staff and personnel resources.

Table Q. Administrative and Technical Capabilities

Capability Type	In Place in Municipality	Comments
Code Enforcement Official	Yes	The Town has a code enforcement official.
Mutual Aid Agreements	Yes	The Town has mutual aid agreements with the County and neighboring municipalities.
Planning Board	Yes	The Town has a Planning Board with five members.
Public Works/Highway Department	Yes	The Town has a Highway Department with seven staff members.
Zoning Board of Appeals	Yes	The Town has a Zoning Board of five members.

37.7.3 Fiscal Capability

The table below summarizes financial resources available to Theresa.

Table R. Fiscal Capabilities

Capability Type	Has this funding capability been used since the last plan (2011)? If yes, please describe.
Community Development Block Grants (CDBG, CDBG-DR)	No
Capital improvement project funding	No
Authority to levy taxes for specific purposes	No
User fees for water, sewer, gas, or electric service	Yes, water for about 4 customers
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



Capability Type	Has this funding capability been used since the last plan (2011)? If yes, please describe.
Withhold public expenditures in hazard-prone areas	No
Other Federal (non-FEMA) funding programs	No
FEMA funding programs	Not sure
Other State funding programs	Yes, CHIPS
Open Space Acquisition funding programs	No
Other (for example, Clean Water Act 319 Grants [Nonpoint Source Pollution])	No

37.7.4 Education and Outreach Capability

The table below includes education and outreach programs and methods already in place that could be used to carry out mitigation activities and communicate information about hazards.

Table S. Education and Outreach Capabilities

Capability Type	Is this education and outreach capability currently in use in the Municipality? If yes, please describe.
Community Newsletter	No
Hazard awareness campaigns (such as Firewise, Storm Ready, Severe Weather Awareness Week, school programs, public events)	No
Hazard mitigation information available on your website	Yes
Local News	Yes
Natural disaster/safety programs in place for schools	No
Organizations that conduct outreach to socially vulnerable populations and underserved populations	No
Public information officer or communications office	No
Social media for hazard mitigation education and outreach	Yes
Warning systems for hazard events	Yes



37.7.5 Hazard Capability Assessment

Each jurisdiction has a unique combination of capabilities to adjust to, protect from, and withstand a future hazard event, future conditions, and changing risk. The HMP Team ranked the local government's capability to address risks and impacts of each hazard based on the risk and capability assessments performed above.

- *Strong: Capacity exists and effectively manages the impacts of this hazard.*
- *Moderate: Capacity exists but is not used or needs some improvement.*
- *Weak: Capacity exists and needs substantial improvement*
- *None: Capacity does not exist.*

Table T. Adaptive Capacity

Hazard	Strong, Moderate, Weak, None
Dam Failure	Weak
Drought	Weak
Extreme Temperature	Strong
Flood	Moderate
Geological Hazards	Weak
Severe Storm	Strong to moderate
Severe Winter Storm	Strong to moderate
Wildfire	Moderate

37.8 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.

37.8.1 Past Mitigation Action Status

The Town did not participate in the last plan.

37.8.2 Additional Mitigation Efforts

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

- None identified.

37.8.3 Identified Issues

The Town of Theresa has identified the following vulnerabilities within their community for mitigation strategy development:

- Recent storm events have resulted in severe rainfall which overwhelmed culverts and roadways which caused flooding. There are numerous culverts and roadways located in the Town that are of infrastructure and flooding concerns, including State Route 37, Wilson Road, Honey Hill Road, Eddy Road, Dano Road,



Hart Flats Road, Silver Street Road, and Hyde Lake Road. The Town knows that other culverts may also need to be upsized and mitigated.

- The Town has landslide potential along the Indian River banks due to widespread erosion. The Town Hall, which is in the Village of Theresa, and some private properties are vulnerable to the erosion on the river and are less than ten feet away from a steep cliff.
- The Indian River Central School within the Town is unable to perform continuity of operations during power outage events as the facilities lack backup power. The facilities can also act as an emergency temporary shelter with the addition of generators.
- The Town experiences harmful algal blooms which disrupts tourist activities in several water bodies across the Town.
- Nearly all of the Town is on well water and in recent summers, local wells have gone dry even though the Town has a high than average water table.



1.1.1 Proposed Hazard Mitigation Actions for the HMP Update

Theresa participated in the mitigation strategy workshop and identified hazard mitigation actions to reduce the risks and impacts of hazards the community ranked as high-risk. Hazard risk ranking was specific to each community in the County and was based on quantitative (i.e., analysis of the best available data) and qualitative risk assessment processes (i.e., evaluation of previous occurrences, likelihood of future occurrences and vulnerabilities to people and community services; buildings and critical infrastructure; the natural environment and other local priorities).

Implementation of these actions are dependent upon available funding (grants and local match availability) and local capacity and may be modified or omitted at any time based on the occurrence of new hazard events and changes in local priorities.

Volume I identifies fourteen evaluation criteria for prioritizing the mitigation actions. Below, Table U provides the prioritization criteria score for each proposed mitigation action.



Action 2025-TheresaT-01. Flood Study and Culvert Upsize

Lead Agency:	Town Highway Department	
Supporting Agencies:	Town Administration, County, NYSDOT	
Hazards of Concern:	Flood, Severe Storm, Severe Winter Storm	
Description of the Problem:	Recent storm events have resulted in severe rainfall which overwhelmed culverts and roadways which caused flooding. There are numerous culverts and roadways located in the Town that are of infrastructure and flooding concerns, including State Route 37, Wilson Road, Honey Hill Road, Eddy Road, Dano Road, Hart Flats Road, Silver Street Road, and Hyde Lake Road. The Town knows that other culverts may also need to be upsized and mitigated.	
Description of the Solution:	The Town will contract an engineer to complete an engineering survey of the identified culverts in the Town that are undersized and contribute to flooding to determine the proper size that is necessary to eliminate or reduce flooding. The Town will acquire funding to upsize the culverts along State Route 37, Wilson Road, Honey Hill Road, Eddy Road, Dano Road, Hart Flats Road, Silver Street Road, and Hyde Lake Road after the engineer determines the proper size for each culvert location. The Town will also continue to compile a Culvert Inventory that details the status and damage of culverts in the Town and will acquire necessary funding to ensure proper adjustments are made to protect the Town from flooding and collapsed culverts.	
Estimated Cost:	TBD after Survey and Inventory	
Potential Funding Sources:	HMGP, FMA, CHIPS, Town Budget	
Implementation Timeline:	Within 5 Years	
Goals Met:	1, 2, 3, 4, 6, 7	
Benefits:	Overall flooding will be reduced, which will result in less frequency of road closures and reduced damage occurring to culverts and roadways during severe events. Businesses are likely to remain in place if they are able to remain open, or re-open sooner following a flood.	
Impact on Socially Vulnerable Populations:	Areas that were previously vulnerable to frequency or severe flooding events will be less likely to be impacted by flooding events.	
Impact on Future Development:	Future development in the impacted area will be less likely to be flooded.	
Impact on Critical Facilities/Lifelines:	<ul style="list-style-type: none"> • Transportation routes are more likely to remain open • Evacuation routes will remain intact. • Access to health and medical facilities will be maintained, both for healthcare workers and the population who require treatment for injuries and illness. 	
Impact on Capabilities:	Identifying the culverts that are at greatest risk of damage or failure can allow resource staging to take place where the need is greatest ahead of a flood event.	
Climate Change Considerations:	Climate change is likely to result in more frequent and severe rainfall events. This action is to increase culvert sizes to meet changing stormwater needs as the result of climate change.	
Mitigation Category	Structure and Infrastructure Project	
CRS Category	Preventative Measures, Property Protection, Structural Flood Control Projects	
Priority	High	
Alternative	Action	Evaluation



Town of Theresa

	No action	-
	Elevate affected roadways	Not cost effective
	Raingardens	Raingardens are unlikely to be able to absorb enough stormwater to prevent flooding during severe rainfall events.



Action 2025-TheresaT-02. River Bank Stabilization

Lead Agency:	Town Highway Department	
Supporting Agencies:	Town Administration, NYSDEC,	
Hazards of Concern:	Flood, Severe Storm, Severe Winter Storm	
Description of the Problem:	The Town has landslide potential along the Indian River banks due to widespread erosion. The Town Hall, which is in the Village of Theresa, and some private properties are vulnerable to the erosion on the river and are less than ten feet away from a steep cliff.	
Description of the Solution:	Engineering, with assistance from the Highway Department, will initiate an analysis and monitoring program at the Indian River. Identified cost-effective projects to replace and augment susceptible structures and portions of stream bank will be implemented. NYSDEC will be notified before any work near is performed to protect the natural environment.	
Estimated Cost:	TBD after projects are determined	
Potential Funding Sources:	HMGP, NYSDEC, Town Budget	
Implementation Timeline:	Within 5 Years	
Goals Met:	1, 2, 3, 4, 6, 7	
Benefits:	This action will prevent erosion along the Indian River, protecting property and infrastructure from further impact.	
Impact on Socially Vulnerable Populations:	This action will assist socially vulnerable populations whose properties are impacted by flooding from the Indian River Furthermore, this action will assist in keeping roadways clear of flood waters for the populations which may need to attend medical appointments or require medical attention from first responders.	
Impact on Future Development:	Future development in the impacted area will be less likely to be flooded.	
Impact on Critical Facilities/Lifelines:	This action would assist in the reduction of roadway flooding from the Indian River, permitting first responders to traverse the roadways safely.	
Impact on Capabilities:	This action ensures there will be less erosion and projects put into place to limit the infrastructure than is impacted.	
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. These periods of intense rain may lead to more instances of flooding and increased erosion.	
Mitigation Category	Structure and Infrastructure Project, Natural Systems Protection	
CRS Category	Natural Resource Protection, Structural Flood Control Projects	
Priority	High	
Alternative	Action	Evaluation
	No action	-
	Remove properties impacted by stream overflow	Costly
	Construct floodwall to prevent flooding	Cost prohibitive and could ruin natural floodplain function



Action 2025-TheresaT-03. Indian River Central School District Backup Power

Lead Agency:	Town Highway Department	
Supporting Agencies:	Town Administration, Facility Managers	
Hazards of Concern:	Drought, Extreme Temperature, Flood, Geologic Hazards, Severe Storm, Severe Winter Storm, Wildfire	
Description of the Problem:	The Indian River Central School within the Town is unable to perform continuity of operations during power outage events as the facilities lack backup power. The facilities can also act as an emergency temporary shelter with the addition of generators.	
Description of the Solution:	The Town will conduct generator studies to determine what sized generators are needed to power the Indian River Central School in the event of a power outage. The Town will then acquire funding to purchase and install fixed-mounted diesel-powered generators and the necessary electrical components to supply backup power to the identified critical facilities. The public schools and Indian River Central School will then be able to act as temporary shelters.	
Estimated Cost:	TBD after generator study	
Potential Funding Sources:	HMGP, Community Facilities Grant Program, Emergency Management Performance Grants (EMPG) Program, Annual Budget	
Implementation Timeline:	Within 5 Years	
Goals Met:	1, 2, 6, 7	
Benefits:	This action protects public health and safety and ensures continued operation of a critical facility and its essential functions during a power outage.	
Impact on Socially Vulnerable Populations:	Protection of critical facilities provides an opportunity for first responders, utility workers, and emergency managers to stage and deploy resources to vulnerable and hazard prone areas.	
Impact on Future Development:	This action results in protection of critical facilities that could support future development.	
Impact on Critical Facilities/Lifelines:	This action protects public health and safety and ensures continued operation of critical facilities and their essential functions during a power outage.	
Impact on Capabilities:	This action ensures continuity of operations to maintain capabilities.	
Climate Change Considerations:	Climate change is likely to increase severe weather events such as flooding, wind, and extreme temperatures that result in power failures. This action accounts for a likely increase in power failure events.	
Mitigation Category	Structure and Infrastructure Projects	
CRS Category	Emergency Services	
Priority	High	
Alternative	Action	Evaluation
	No action	-
	Microgrid	Costly and difficult to implement.
	Solar panels and battery backup	Solar power is unlikely to be able to provide battery power for extended power failure events.



Action 2025-TheresaT-04. Harmful Algal Blooms

Lead Agency:	Town Planning	
Supporting Agencies:	Town Administration, Town Highway Department	
Hazards of Concern:	Flood, Severe Storm	
Description of the Problem:	The Town experiences harmful algal blooms which disrupts tourist activities in several water bodies across the Town.	
Description of the Solution:	<p>The Town will consult an engineer to determine mitigation actions for harmful algal blooms including:</p> <ul style="list-style-type: none"> • Aeration • Phosphorous Binding Products • Physical Removal • Nutrient Reduction Methods • Monitoring and Early Warning Systems <p>Once the best and most cost-effective solution is determined, the Town will acquire funding to implement it</p>	
Estimated Cost:	TBD based on measure selected	
Potential Funding Sources:	WQIP, Town Budget	
Implementation Timeline:	Within 5 Years	
Goals Met:	1, 2, 3, 4, 5, 6, 7	
Benefits:	The Town will experience less issues with harmful algal blooms which will encourage tourism and boat traffic.	
Impact on Socially Vulnerable Populations:	The Town will better protect the overall population from the harmful impacts of algal blooms.	
Impact on Future Development:	Future development may be reliant on waterbodies to drawl in tourism and without guaranteed tourism, development may not occur there.	
Impact on Critical Facilities/Lifelines:	Critical facilities that rely on waterbodies are impacted by algal blooms that may clog pipes that impact drainage.	
Impact on Capabilities:	This action ensures the waterbodies will remain clear to allow for tourism which contributes to the Town economy and preserves the natural environment.	
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. These periods of intense rain may lead to more instances of flooding and increased erosion.	
Mitigation Category	Natural Systems Protection	
CRS Category	Natural Resource Protection	
Priority	High	
Alternative	Action	Evaluation
	No action	-
	Leave up to DEC	DEC has other priorities, and the Town needs to protect its natural resources
	Leave up to the County	County has other responsibilities, and the Town needs to protect its natural resources



Action 2025-TheresaT-05. Water Redundancy

Lead Agency:	Town Administration	
Supporting Agencies:	Town Planning	
Hazards of Concern:	Drought, Extreme Temperature	
Description of the Problem:	Nearly all of the Town is on well water and in recent summers, local wells have gone dry even though the Town has a high than average water table.	
Description of the Solution:	The Town will consult with an engineer and neighboring municipalities about the best water redundancy source and will evaluate all feasible options and will acquire funding to implement the best and most cost-effective solution.	
Estimated Cost:	TBD after feasibility study	
Potential Funding Sources:	WQIP, HMGP, Town Budget	
Implementation Timeline:	Within 5 Years	
Goals Met:	1, 2, 3, 4, 6, 7	
Benefits:	The Town will have a redundant water source to ensure that all Town residents have access to water even during drought events.	
Impact on Socially Vulnerable Populations:	The Town will have access to a redundant water source which ensures that the whole population has access to water during drought events.	
Impact on Future Development:	Future development in the Town will have a redundant water source to ensure safety during drought events.	
Impact on Critical Facilities/Lifelines:	Critical facilities will have access to a redundant water source which ensures continuity of operations will be maintained.	
Impact on Capabilities:	This improves the Town's capabilities to handle drought events.	
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. These periods of intense rain may lead to more instances of flooding and increased erosion.	
Mitigation Category	Structure and Infrastructure Projects	
CRS Category	Emergency Services	
Priority	High	
Alternative	Action	Evaluation
	No action	-
	Build a water district	May not be the best and most cost effective conclusion
	Rely on County	County has to prioritize all municipalities



Table U. 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	
Action 2025-TheresaT-01.	Flood Study and Culvert Upsize	1	1	1	1	1	0	1	1	1	1	1	1	1	1	13	High
Action 2025-TheresaT-02.	River Bank Stabilization	1	1	1	1	1	0	1	1	1	1	1	1	1	1	13	High
Action 2025-TheresaT-03.	Indian River Central School District Backup Power	1	1	1	1	1	0	1	1	1	1	1	1	1	1	13	High
Action 2025-TheresaT-04.	Harmful Algal Blooms	1	1	1	1	1	0	1	1	1	1	1	1	1	1	13	High
Action 2025-TheresaT-05.	Water Redundancy	1	0	1	1	1	0	1	1	1	1	1	1	1	1	12	High

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