



Meandering Streams

It is natural for a stream to meander and change course over time. Streambank erosion can occur gradually over a number of years or catastrophically. Some streams have moved 50 feet or more in a single storm event. Any development located near a streambank is at risk.

- **Stream Setback**: You can significantly reduce the risk of erosion damage by locating buildings, driveways, fences, pools, and other semi-permanent structures away from the streambank. Once a building is constructed, it is very costly to move. It is far easier to move the proposed structure 50 to 100 feet or more during the planning phase. Wise decisions prior to purchasing or building can spare you stress and significant expenses later on.
- **Expense**: When private property is endangered by a stream, the expense of protecting that property is the responsibility of the landowner. Local, state, and federal governments have **no obligation** to assist in stabilizing a stream that threatens private buildings or land. You can purchase flood insurance for water damage to buildings and contents, but it will not cover damage caused by “gradual erosion.” Protect yourself from the expense of costly stream stabilization projects by allowing ample space for the stream to meander.
- **Material Storage**: Loose materials, such as firewood and construction supplies, can be washed into the creek, where they block the flow of water and contribute to flooding and erosion problems. Protect yourself by storing loose materials a safe distance from the stream.
- **Streambank Vegetation**: Healthy streamside vegetation is a key to maintaining streambank stability. Root systems form a fine, dense network that holds the soil in place. Plant foliage and stems slow down water movement, absorbing its erosive energy. You can protect your property and the stream by preserving or establishing a vegetated buffer along the banks.
- **Local Floodplain Development Permit**: A Floodplain Development Permit is needed for any development in a Special Flood Hazard Area (100-year floodplain) identified on a Flood Insurance Rate Map. Regulated activities include stream projects (relocation, dredging, stabilization, etc.) and development in floodplain areas (building, mining, filling, paving, storage, etc.). This permit can only be issued if the proposed development is in compliance with floodplain development standards and will not result in physical damage to any other property during the 100-year storm. Contact the municipality about the requirements and procedures for Floodplain Development Permits.
- **State Stream Disturbance Permit**: Any disturbance within 50 feet of a stream having a state classification of C(t) or higher may require an Article 15 Stream Disturbance Permit from the New York State Department of Environmental Conservation. Contact the County Soil and Water Conservation District for assistance.
- **Technical Assistance**: Contact the County Soil and Water Conservation District for assistance with designing and implementing stream maintenance and stream stabilization projects. Cost-sharing assistance may be available for some projects.