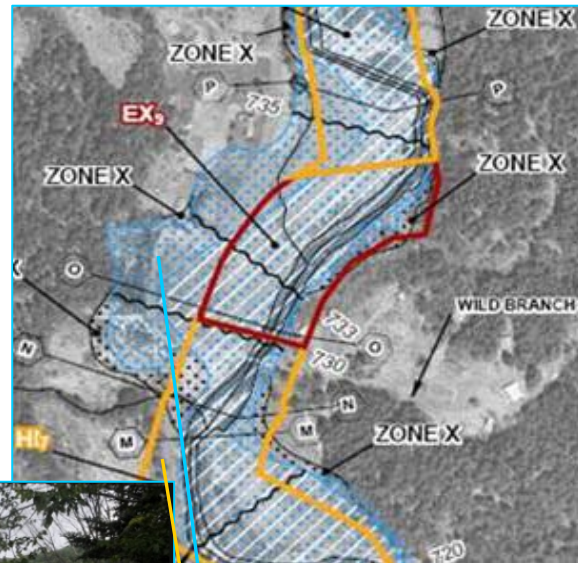


9/1/09

## Flood Hazard Map Updates in Chittenden and Washington Counties: Planning for Flooding

Both Chittenden and Washington Counties now have new Preliminary Digital Flood Insurance Rate Maps (DFIRM) available for review. Vermont DEC has also prepared Fluvial Erosion Hazard Maps (FEH) for many communities in the two counties. By March 2010, all communities in the two counties that participate in the National Flood Insurance Program should plan to have updated their flood hazard regulations as needed.

Flooding in Vermont is natural and predictable. When public or private investments are placed in the floodplain these encroachments are vulnerable to damage and may increase risk of damage on other properties. The FEMA Flood Insurance Rate Maps identify areas expected to be inundated by the base flood. The VT DEC Fluvial Erosion Hazard Maps identify areas required by the streams to convey water and sediment.



Special Flood Hazard Area

Fluvial Erosion Hazard Zone

The Digital Flood Insurance Rate Maps in the two counties primarily show the existing inundation hazard data in a digital format. The data has been aligned with a more precise aerial photograph base map and is further adjusted to fit the best available topography. Full hydrologic and hydraulic restudies of flood risks have been conducted on a few river reaches including the Stevens Branch, Gunners Brook, Browns River, and sections of the Winooski River.

## The Process Ahead

### **July 2009 Preliminary Maps** (6/22 Washington County, 7/10 Chittenden County)

It is important for community officials to review the new preliminary maps and studies. Errors in labeling or mapping can be corrected if they are identified early. Contact VT DEC for more information. This is also an important time to examine Fluvial Erosion Hazard Maps if that data is available for your community. Together, the DFIRM and FEH Maps convey critical flood hazard information for your community.

**July 2009 Final Community Coordination Meetings** (7/27 Washington County, 7/28 Chittenden County) At this event FEMA formally presented the maps, requested corrections, and described the adoption process. The formal "Appeal Period" will begin after two legal newspaper notices. The Appeal Period is at least ninety days and any corrections will need to be submitted before the end of this time period. The Appeal Period will run through November 2010.

### **September 2009 Workshops**

Workshops for community officials on the DFIRM Adoption and regulation update process:

- **September 9** 2-4 and 7-9 pm, Chittenden County RPC Offices, 110 West Canal Street, Winooski
- **September 16** 2-4 and 7-9 pm, Central Vermont RPC Offices, Montpelier

### **Fall 2009 Begin Planning Commission Process**

By September your Planning Commission should begin an education process to examine your community's flooding risks from erosion and inundation. Vermont DEC has prepared model flood hazard area regulations (FHAR) that use state law (24 VSA Chapter 117) to meet or exceed the requirements to participate in the National Flood Insurance Program under 44 CFR Part 60. These Vermont models are posted at: [www.vtwaterquality.org/rivers/htm/rv\\_floodhazard.htm](http://www.vtwaterquality.org/rivers/htm/rv_floodhazard.htm) The community may choose to use the model as a stand-alone text, an appendix to existing zoning, or fully integrate the language into your current zoning regulations. Additional support is available from your Regional Planning Commission and VT DEC.

### **Fall 2009 VT DEC Review of Draft Regulations**

When the Planning Commission has a final draft prepared, please send it to VT DEC for review. Copy by email is preferred. VT DEC may need up to 30 days to review the text and provide comments.

### **Winter 2010 Local Adoption**

After the Planning Commission addresses any remaining concerns in the text, the draft should be reported to the Selectboard for hearings and adoption.

### **March 2010 Deadline**

Communities should plan on an update process leading to adoption by March 2010.

### **Spring 2010 FEMA Review of Final Regulations**

After adoption, the final text of the bylaw, and a Municipal Clerk's Certificate confirming legal adoption, should be sent to VT DEC. VT DEC must confirm that the bylaw meets state and federal standards and then will forward the text to FEMA for a final review and approval.

### **Spring 2010 Flood Insurance Outreach**

Flood insurance is available for any structure, or building contents, in communities that participate in the NFIP. Flood insurance covers losses due to flooding-caused erosion and inundation. ***In areas newly shown at risk, landowners have a time-limited opportunity to secure insurance at a reduced rate.*** Please coordinate with the RPC and VT DEC to get the word out regarding this opportunity.

## Contacts and Support

**Vermont Department of Environmental Conservation (VT DEC)** [www.vtwaterquality.org](http://www.vtwaterquality.org)  
103 South Main Street, Building 10 North, Waterbury, VT 05671-0408

Ned Swanberg, VT DEC Flood Hazard Map Modernization Program Coordinator  
241-4596; [ned.swanberg@state.vt.us](mailto:ned.swanberg@state.vt.us); Contact for bylaw reviews and flood hazard maps.

Gretchen Alexander; VT DEC River Scientist, 241-3757; [Gretchen.Alexander@state.vt.us](mailto:Gretchen.Alexander@state.vt.us)

Kari Dolan - VT DEC Fluvial Erosion Hazard Coordinator; 241-1262; [kari.dolan@state.vt.us](mailto:kari.dolan@state.vt.us)

**Central Vermont Regional Planning Commission (CVRPC)** [www.centralvtplanning.org](http://www.centralvtplanning.org)

Chris Walsh, Senior Planner  
29 Main Street, Suite 4, Montpelier, VT 05602  
(802) 229-0389; [walsh@cvregion.com](mailto:walsh@cvregion.com)

**Chittenden County Regional Planning Commission (CCRPC)** [www.ccrpcvt.org](http://www.ccrpcvt.org)

Charlie Baker, Executive Director  
110 West Canal Street, Suite 202, Winooski, VT 05404  
(802) 846-4490 x23 [cbaker@ccrpcvt.org](mailto:cbaker@ccrpcvt.org)

**Vermont League of Cities and Towns**

Milly Archer - Water Quality Coordinator  
(802) 229-9111; [MArcher@vlct.org](mailto:MArcher@vlct.org)

**FEMA Consultation Coordination Officer (617) 956-7573**

## Resources and Links

**National Flood Insurance Program (NFIP)** [www.floodsmart.gov](http://www.floodsmart.gov)

**Vermont Department of Environmental Conservation –Flood Hazards**  
[www.vtwaterquality.org/rivers/htm/rv\\_floodhazard.htm](http://www.vtwaterquality.org/rivers/htm/rv_floodhazard.htm)

1. Fluvial Erosion and Inundation Hazards
2. Vermont Model Flood Hazard Area Regulations (FHAR)
3. Six floodplain pamphlets created by Two Rivers Ottauquechee Regional Commission)

**FEMA Map Modernization Program** [www.fema.gov/plan/prevent/fhm/mm\\_main.shtm](http://www.fema.gov/plan/prevent/fhm/mm_main.shtm)

**Code of Federal Regulations for the NFIP**  
[www.access.gpo.gov/nara/cfr/waisidx\\_02/44cfrv1\\_02.html](http://www.access.gpo.gov/nara/cfr/waisidx_02/44cfrv1_02.html) (44 CFR 60.3)

**NFIP Floodplain Management Requirements:  
A Study Guide and Desk Reference for Local Officials**  
[www.floods.org/Certification/FEMA\\_480\\_TOC.asp](http://www.floods.org/Certification/FEMA_480_TOC.asp) (See Unit 5)

**ASFPM No Adverse Impact Toolkit** [www.floods.org/NoAdverseImpact/NAI\\_Toolkit\\_2003.pdf](http://www.floods.org/NoAdverseImpact/NAI_Toolkit_2003.pdf)