

Aftermath of July 2023 Flood

Bolton Residents,

I realize those of you dealing with home and property damage from the recent flooding may be emotional and I would like to help make the repairs and reconstruction permitting process as easy as can be in the given circumstances. It is important to go through the permitting process to ensure Bolton's participation in the National Flood Insurance Program.

Some information on the next steps:

Bolton participates in the National Flood Insurance Program (NFIP) so that property owners can purchase flood insurance, and the town can receive certain types of disaster assistance. Under the NFIP, the town is required to determine the extent of property damage suffered by local residents and businesses after a flood event. This includes identifying both minor structural damage (e.g., to drywall or flooring) as well as "substantial" structural damage – damage that is equal to or greater than 50% of the value of the structure before it was flooded.

Please note that, under NFIP requirements and our local regulations, a zoning permit is needed prior to starting any structural repair or reconstruction work, beyond general cleanup. This includes, but is not limited to:

- foundation work
- sheet rock, flooring, and cabinet installation
- electrical system and mechanical equipment installation
- streambank stabilization, culvert or bridge repairs
- structure relocation or replacement – including mobile home replacement.

Permits are required to maintain our community status in the NFIP and, more importantly, to ensure that your future flood risk is reduced. If a structure is substantially damaged, it must be brought into compliance with flood hazard construction standards (e.g., by relocation, elevating or floodproofing) to better protect you and your property from future flooding. Financial assistance for this may be available under your flood insurance, FEMA's Hazard Mitigation Grant Program, or related FEMA assistance programs. Failure to bring a structure into compliance results in both zoning and NFIP program violations that affect you, your property and the community at large, and significantly increase the cost of obtaining flood insurance.

Please feel free to reach out to me with any questions or concerns.

Kelly Diglio
Town of Bolton, Zoning Administrator
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