

National Flood Insurance Program (NFIP) –

A starting point for sustainable partnerships

The NFIP helps to begin a dialogue within our communities and a review process for development in our river corridors



Trout River, Berkshire

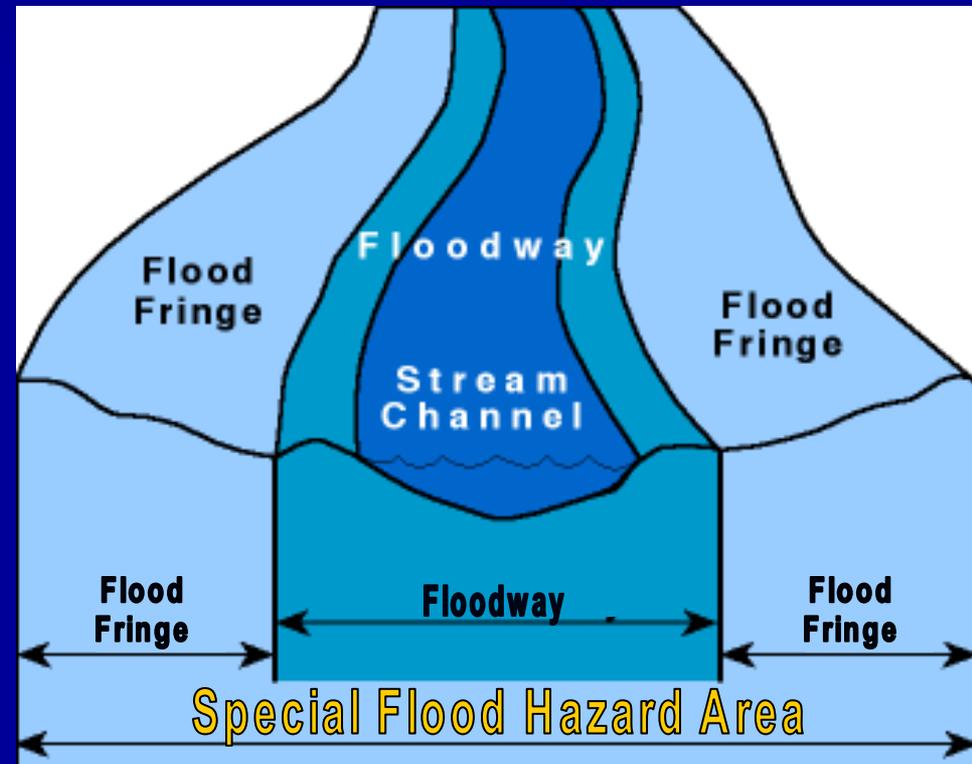
Community Participation in NFIP

- Voluntary participation allows for:
 - Ability to purchase flood insurance
 - Ability to apply for Federal & State grants or loans (PDM-C, HMGP, etc.)
 - Availability of Federal disaster assistance



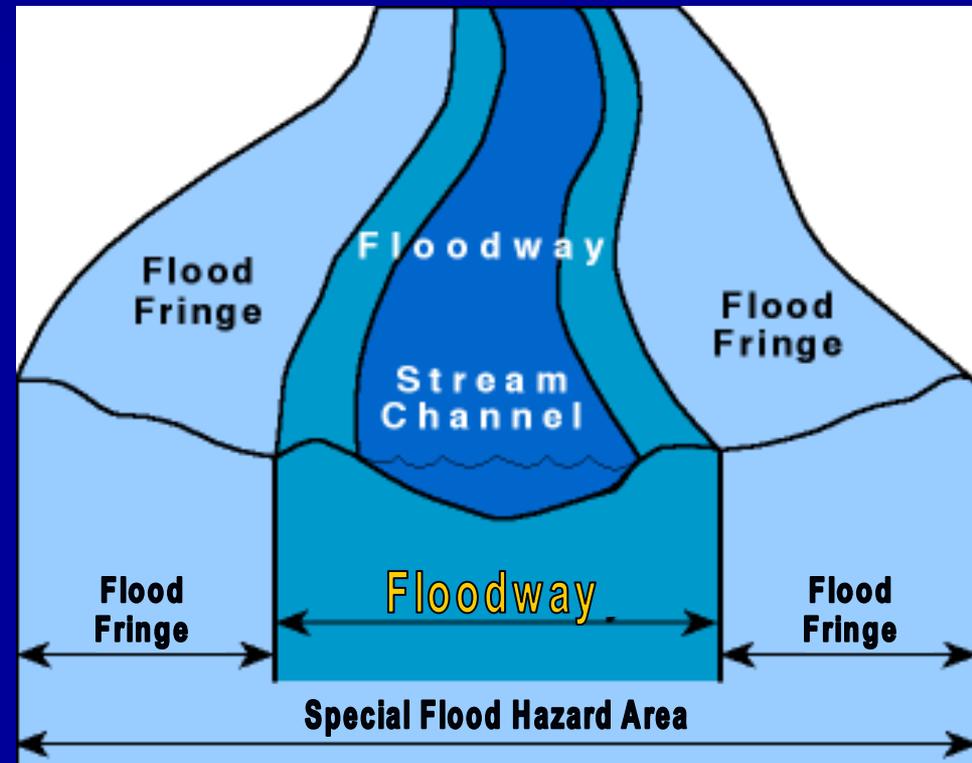
Special Flood Hazard Area, Floodway Fringe, Floodway

- Special Flood Hazard Area (SFHA) Land area inundated by the base flood, where community's flood hazard area regulations must be enforced



Special Flood Hazard Area, Floodway Fringe, Floodway

- Special Flood Hazard Area (SFHA)
- Floodway: The stream channel and the portion of the floodplain that must remain open to permit the passage of the base flood
 - Deepest and swiftest flood waters and area of greatest danger during a flood.



Responsibilities of Community

Adopt, implement, and enforce flood hazard area regulations in the interest of public safety

- Require floodplain development permits
- Review permits to ensure development standards are met
- Compliance Inspections
- Maintain records
- Assist in floodplain map revision process
- Provide information to residents
- Consult with State NFIP office through State referral requirement under 24 VSA §4424

Minimum FEMA Standards

- NFIP participation requires communities to adopt FEMA's minimum standards
- Program simplicity to encourage participation
- Development standards need to be applied to different flooding conditions



Raritan River, NJ



Las Vegas Wash, NV

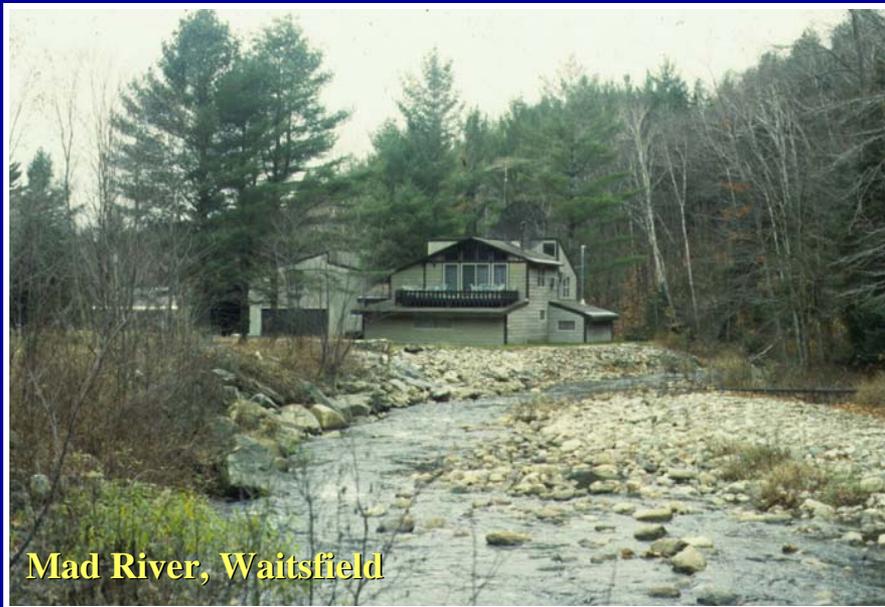
Source: USGS



South Branch Saxtons River, VT

Minimum FEMA Standards

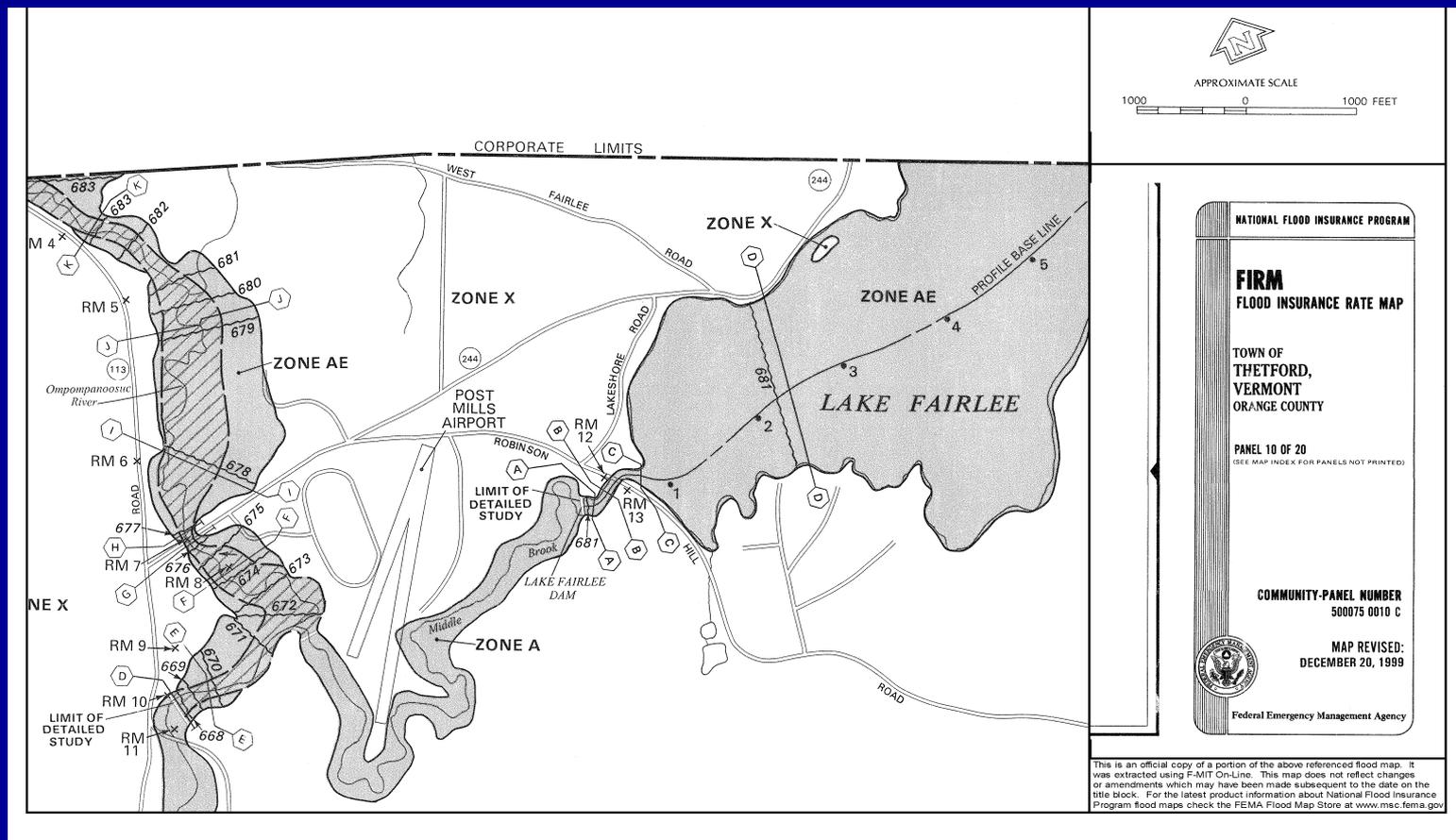
- FEMA's primary flood hazard concern is keeping development above flooding, NOT avoidance
- The NFIP does not provide for comprehensive protection against flood hazards



The Curse of Minimum Standards:

Inadequate funding for mapping efforts

The true risk of a flooding source may have not been studied



The Curse of Minimum Standards: Hazards Not Accounted For



Unmapped risk, debris not mapped:
Honey Brook, East Barre



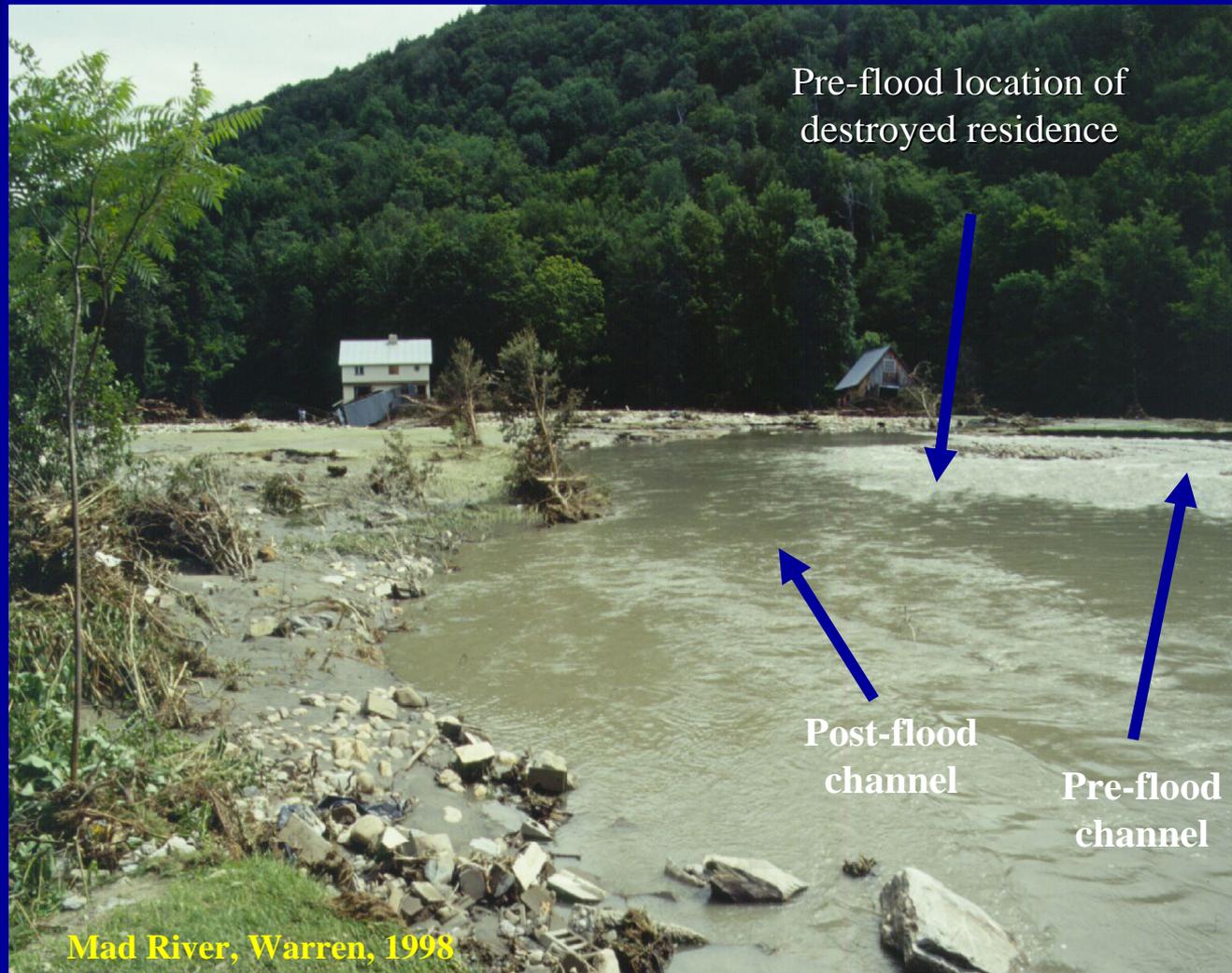
Unmapped Risk:
Ayers Brook Tributary, Randolph



Ice jam flooding not accounted for:
West Hill Brook, Montgomery

The Curse of Minimum Standards:

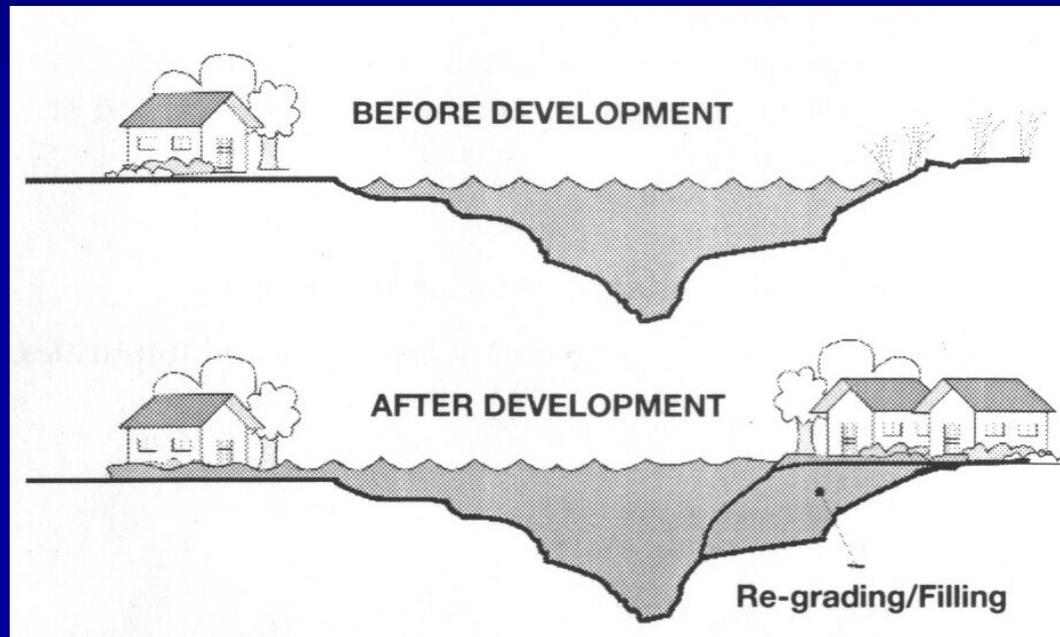
Not in the NFIP Floodway



Elevation to avoid inundation is often ineffective in protecting structures from flood damage

The Curse of Minimum Standards:

Effects of Floodplain Encroachment



- Reduces floodplain storage
- Floodwaters rise to higher levels
- Increase in flood water velocity

Better Alternatives



Vermont, 2005

Which
Is
Better?



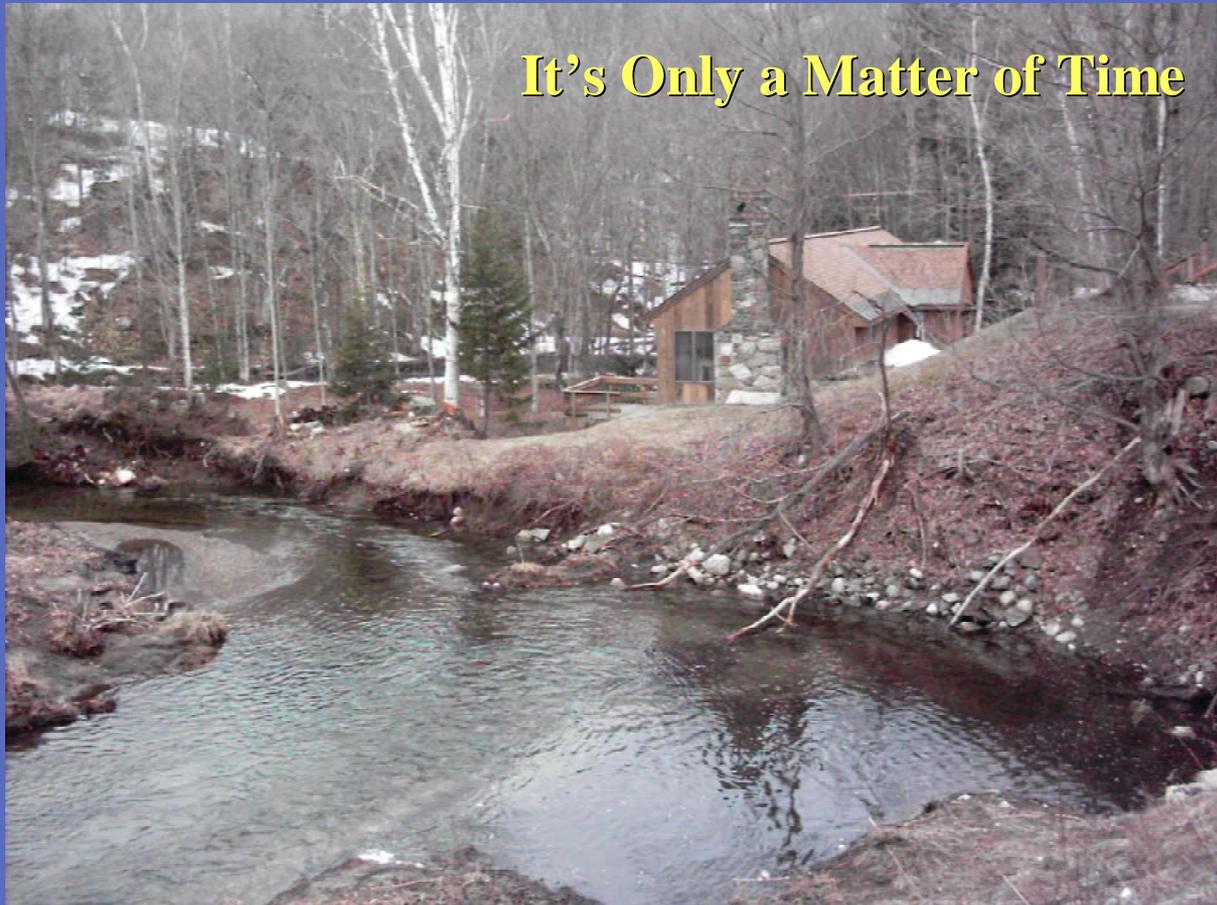
Lillieville Brook, Stockbridge

- Adopt regulations which provide less administrative burden and reduces the risk to community members & pre-existing development

Better Alternatives

- Why should communities plan for flooding?
 - Protect public health & safety
 - Protect existing infrastructure & private property
 - Reduce erosion & inundation hazards
 - Maintain open floodplain function
 - Participation in the NFIP Community Rating System
- Consult with the VT DEC River Management Program or your Regional Planning Commission for options

Change Streams from Liabilities to Assets



Reversing the trend of increased conflict and active channel management achieved through a State & local partnership that integrates the NFIP and FEH programs