

Floodplain Map Modernization in Vermont

In 2004, FEMA initiated a \$1 billion, 5-year program to modernize floodplain maps nationwide. The goal of the program is to supply communities with much-needed updates to floodplain maps using modern mapping technologies and a new map format called a Digital Flood Insurance Rate Map (DFIRM). The new DFIRM format is GIS-based and utilizes orthophotography as basemap information. Map updates are being created on a countywide basis.

Map Modernization Schedule

County	Scoping	Preliminary DFIRMs	Effective DFIRMs
Windham		2004	September 28, 2007
Windsor		2004	September 28, 2007
Washington	April 2005	April 2007 *	2008 *
Rutland	April 2005	April 2007 *	2008 *
Chittenden	March 2005	2007 *	2008 *
Bennington	November 2006	2008 *	2009 *
Caledonia	Not currently scheduled	2008 *	2010 *
Lamoille	Not currently scheduled	2008 *	2010 *
Franklin	Not currently scheduled	2008 *	2010 *
Grand Isle	Not currently scheduled to receive floodplain map updates		
Orange	Not currently scheduled to receive floodplain map updates		
Orleans	Not currently scheduled to receive floodplain map updates		
Addison	Not currently scheduled to receive floodplain map updates		
Essex	Not currently scheduled to receive floodplain map updates		

* These dates approximate and subject to change

The Process

The process of creating updates to floodplain maps is a multi-step process usually taking 2-3 years from start to finish ([Adoption of Flood Insurance Rate Maps by Participating Communities](#)). The first step is a scoping meeting that provides communities with an opportunity to identify and prioritize areas in need of new floodplain studies. This information is combined with a FEMA flood risk assessment and mapping priorities outlined in the [Vermont Multi-Hazard Map Modernization Business Plan](#) to identify floodplains that will be re-mapped. FEMA then contracts mapping efforts out to mapping consultants and Cooperating Technical Partners. Once the studies are complete, preliminary versions of the DFIRMs are released to each community and community meetings held to provide a forum to comment on the maps. During this time, communities may make appeals to make changes to the maps. At the end of the 90-day appeal period, a Letter of Final Determination is issued by FEMA, which starts a six-month period within which communities participating in the National Flood Insurance Program (NFIP) must adopt up-to-date flood hazard regulations.

Map Adoption and Flood Hazard Regulation Revisions

As DFIRMs become available, most communities participating in the NFIP will need to make some changes to their flood hazard area regulations to formally adopt the new maps and ensure compliance with requirements of the NFIP. As part of the effort to update floodplain maps and regulations, the Vermont Department of Environmental Conservation (DEC) must conduct a review of all community flood hazard area regulations as required by FEMA to ensure compliance with minimum requirements of the NFIP. All participating communities are encouraged to include language in their flood hazard area regulations that automatically adopts the most current FEMA floodplain maps and studies, minimizing the need for ordinance revisions in the future. The Vermont DEC has created [Model Flood Hazard Area Regulations](#) to aid in the ordinance revision process.

Effects of Map Revisions on Flood Insurance Premiums

With the adoption of the updated maps, some property owners will experience a change in their flood risk status. Flood insurance rates and requirements will change for property owners with a changed flood risk. Property owners in a lower flood risk zone are eligible for reduced insurance rates, and property owners in a higher risk zone are eligible for reduced rates if they purchase a policy prior to the new map effective date. Property owners in towns with preliminary DFIRMs are encouraged to check their floodplain maps (available at their town office) to determine if their flood hazard risk has changed and contact their insurance agent to find out the flood insurance options available to them. The following resources provide more information. Towns may wish to distribute this information to landowners in their town affected by floodplain revisions.

Important Announcements

The Letter of Final Determination (LFD) for Windham and Windsor Counties was released March 28, 2007. All communities participating in the NFIP in these two counties will need to adopt compliant flood hazard area regulations by September 28, 2007. Revised ordinances must be submitted to the DEC prior to adoption to ensure compliance with minimum requirements of the NFIP. Regional Planning Commissions have been assisting towns with the flood hazard ordinance revision process.

Frequently Asked Questions:

[Click here](#) for answers to commonly asked questions concerning map modernization procedures, engineering, and time lines.

For more information, visit FEMA's map modernization website:

http://www.fema.gov/plan/prevent/fhm/mm_main.shtm

Other Resources:

Map Modernization

[Vermont Multi-Hazard Map Modernization Business Plan](#)

[Multi-Year Flood Hazard Identification Plan \(MHIP\)](#)

Map Adoption

[Adoption of Flood Insurance Rate Maps by Participating Communities](#)

[Model Flood Hazard Area Regulations](#)

Flood Insurance

[FAQ – Regarding the Effect that Revised Flood Hazards Have on Existing Structures](#)

[Other FAQs about revised flood hazards](#)

[FEMA Grandfathering Rules Flowchart](#)

[NEW Flood Hazard Maps Brochure \(for Windham and Windsor Counties\)](#)

[Sample Letter to Affected Landowners \(for Windham and Windsor Counties\)](#)