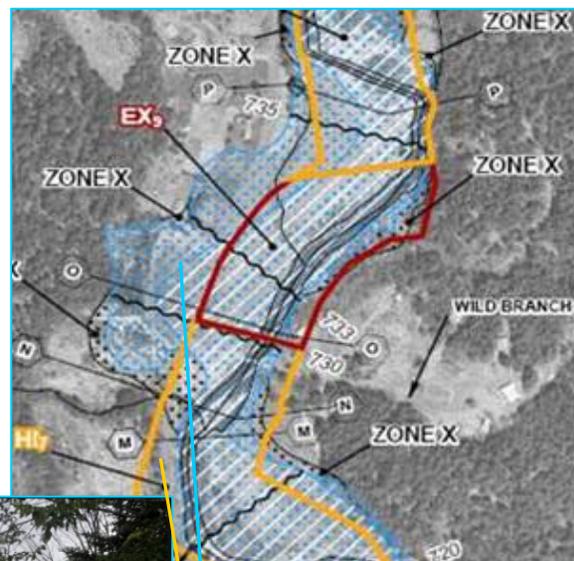


4/24/09

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

In Chittenden and Washington Counties efforts are now underway to update flood hazard maps. Both counties should have Preliminary Digital Flood Insurance Rate Maps (DFIRM) available in June of 2009. Also, Vermont DEC has prepared Fluvial Erosion Hazard Maps for many communities in the two counties. By the spring of 2010, all communities in the two counties that participate in the National Flood Insurance Program will need to update their flood hazard regulations.

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 are primarily digital conversions of the existing inundation hazard data. Digital conversion will fit the information to a more precise base map (i.e. aerial orthophoto) and the adjust boundaries of Zone A hazard zones to reflect 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.

## **Process Ahead**

### **Summer 2009 Preliminary Maps** (6/15 Washington County, 6/30 Chittenden County)

When the Preliminary DFIRMs and Flood Insurance Studies are released it is important for community officials to review the information. 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.

### **Summer 2009 Workshops**

Workshops on Flood Hazard Area Regulations and the DFIRM Adoption Process will be available for town officials this summer, please check with your Regional Commission for dates.

### **Summer 2009 Final Community Meeting** (6/30 Washington County, 7/28 Chittenden County)

At this event FEMA will formally request map corrections and describe the adoption process.

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

By the fall, your Planning Commission should begin an education process to examine your community's flooding risks from erosion and inundation. Vermont DEC has prepared three 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 an appendix regarding a flood hazard overlay district, or integrate the language into comprehensive zoning. Additional support is available from VT DEC and your Regional Commission.

### **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 a FHAR 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 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 erosion and inundation. In areas newly shown at risk, landowners have a limited opportunity to get insurance at a reduced rate.

### **Summer 2010 Effective Date of Digital Flood Insurance Rate Map** (July 22, 2010 Washington Co.)

To participate in the National Flood Insurance Program, communities must have bylaws that meet or exceed the standards of the program well before the DFIRM becomes effective.

## 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.cvrpc.org](http://www.cvrpc.org)

Chris Walsh, Senior Planner  
29 Main Street, Suite 4, Montpelier, VT 05602  
(802) 229-0389; Fax (802) 223-1977; [walsh@cvregion.com](mailto:walsh@cvregion.com)

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

Samantha Tilton, Staff Planner  
30 Kimball Avenue, Suite 206, South Burlington, VT 05403  
(802) 846-4490, x 26; [stilton@ccrpcvt.org](mailto:stilton@ccrpcvt.org)

**Vermont League of Cities and Towns**

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

## 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)

**Common Legal Questions about Floodplain Regulations in the Courts, Jon Kusler, Esq, 2003**

[http://www.floods.org/NoAdverseImpact/FLOODPLAIN\\_REG\\_IN\\_COURTS\\_050604.pdf](http://www.floods.org/NoAdverseImpact/FLOODPLAIN_REG_IN_COURTS_050604.pdf)

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