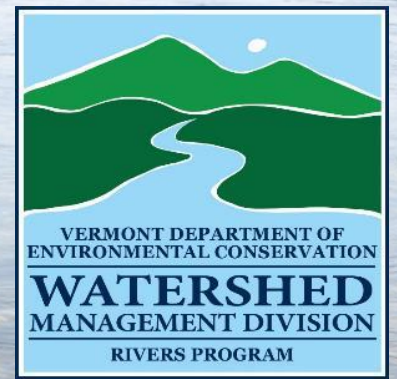


The National Flood Insurance Program, Flood Hazard Mapping, and Climate Resilience



Prepared for the Senate Committee
on Economic Development, Housing
& General Affairs
October 19, 2023

Prepared by:
Rebecca Pfeiffer, CFM
Vermont NFIP Coordinator
River Corridor & Floodplain Protection Program
VT Agency of Natural Resources (VTANR)



National Flood Insurance Program (NFIP)

Flood Insurance
policies available
to residents

**Floodplain
Regulations**
enforced by
communities

**Flood Hazard
Mapping**
completed by
FEMA

**Flood Hazard
Mitigation Grants**
available to
communities

Communities must adopt, implement & enforce flood hazard area regulations

Protection of public safety



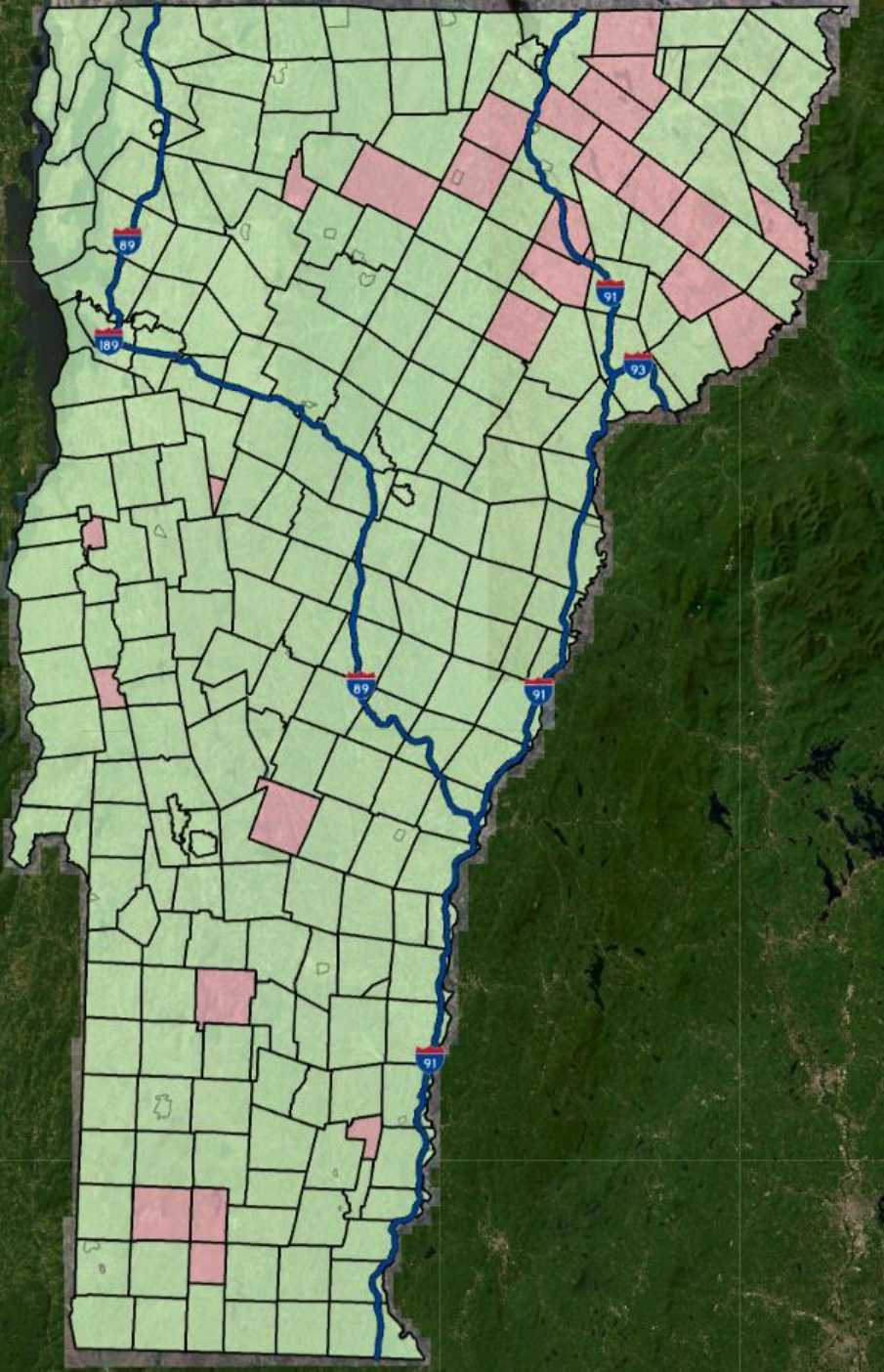
Photo credit: Bob Fitch @farminvt, from Montpelierlive.com

Reduce future flood damages & suffering





Photo credit: VTAOT

Vermont NFIP Participation 7/2023



Legend

  National Flood Insurance Program

 Participating Community

 Not Participating

List of NFIP Participating communities available at:
<https://www.fema.gov/cis/VT.html>

Map available from:
[Flood Ready Vermont Atlas](#)

State Role in Floodplain Management



Education & outreach



Provide recommended model regulations



Provide technical assistance to local communities

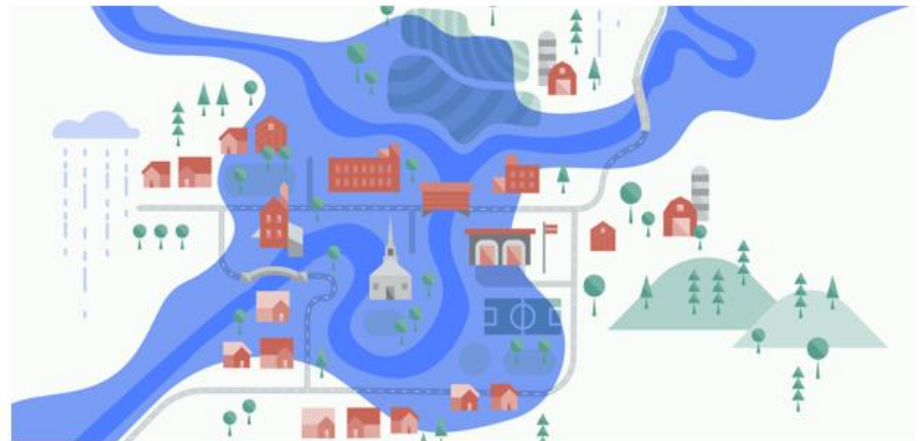


Assist towns to evaluate floodplain development compliance



Provide post-flood permitting and damage assessment assistance

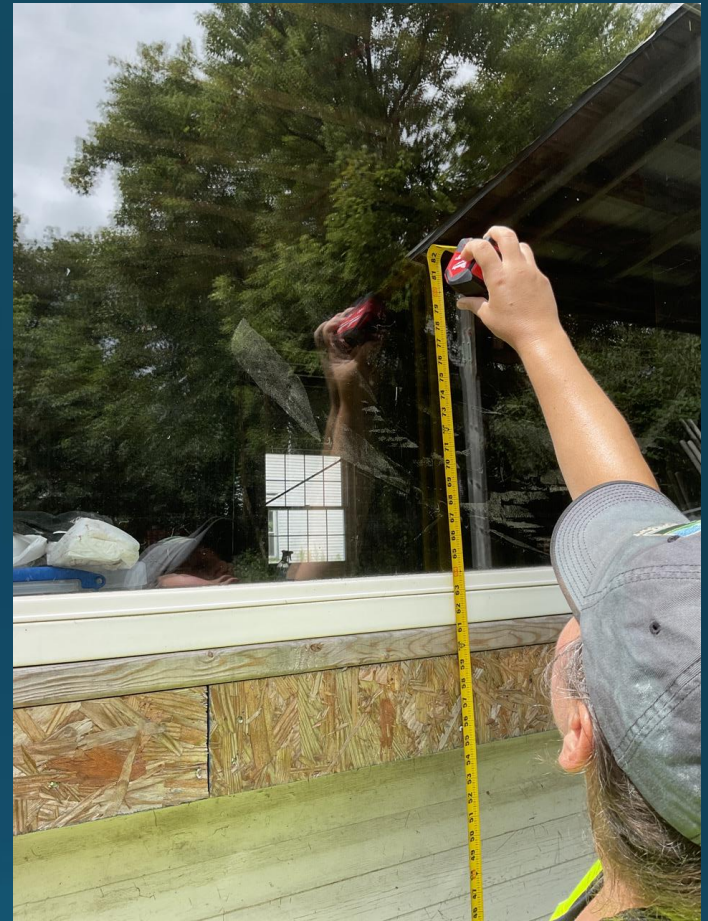
Getting Your Town Flood Ready



Come to discuss opportunities to make our communities safer.

After flooding, communities must:

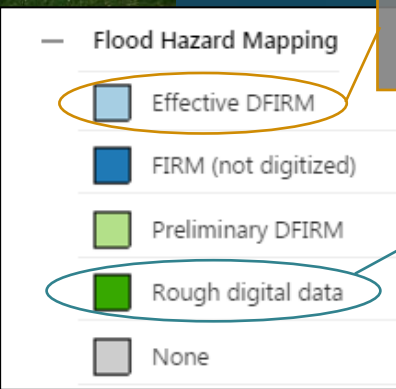
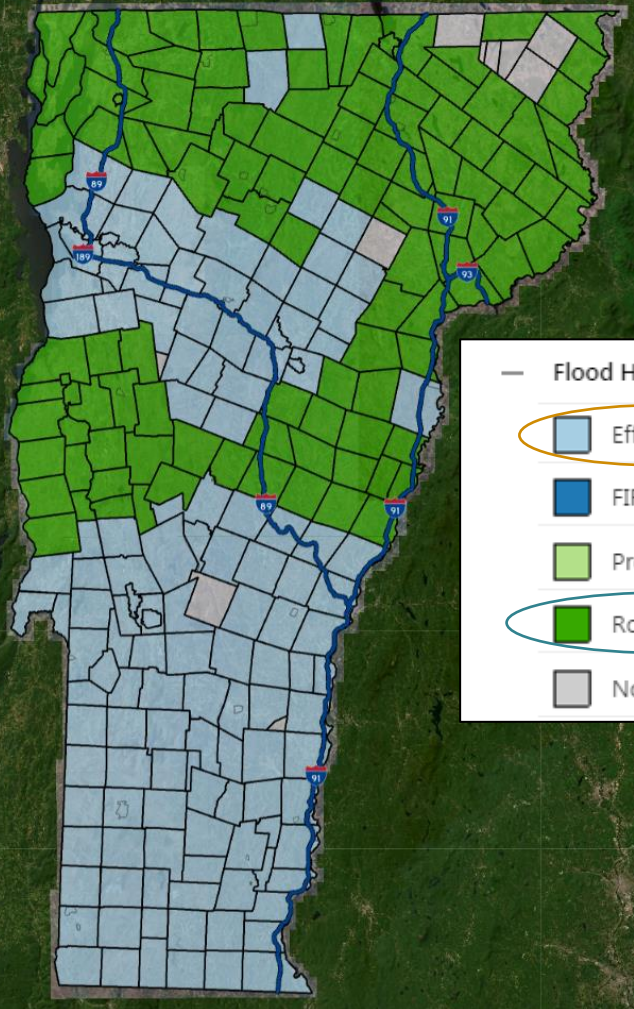
- Issue permits for all repair work
- Make Substantial Damage Estimates for buildings
- Require mitigation for substantially damaged buildings



- Substantial Damage is when the repairs needed to bring a building to its pre-damaged condition would equal or exceed 50% of the pre-damaged market value of the structure (not including land).
- Substantial Damage means that the building must meet the community's current flood hazard regulations.
- Substantial Damage Estimates are required even if the building doesn't have flood insurance!

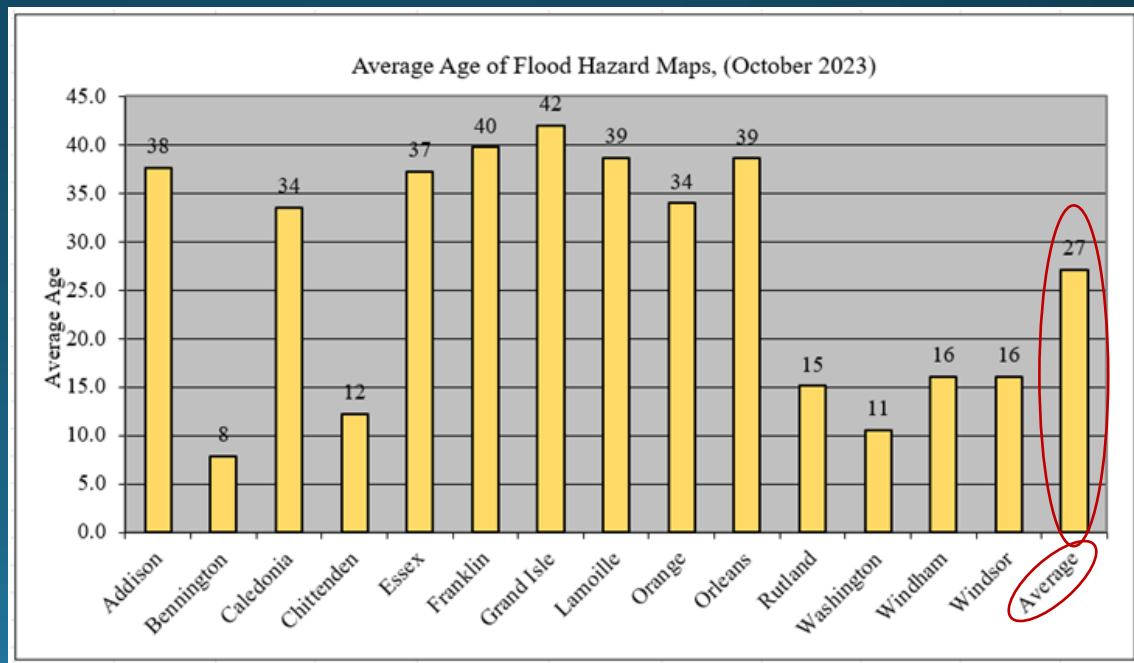
FEMA Flood Insurance Rate Map (FIRM) Status

10/2023



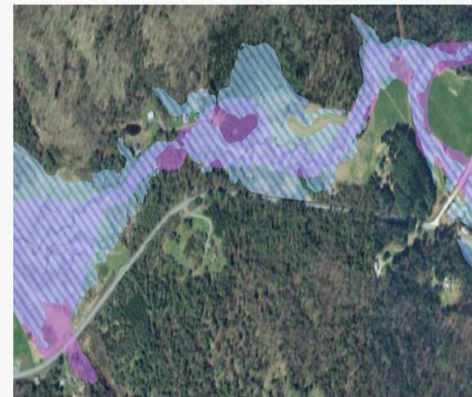
Available on Atlas

Available at msc.fema.gov





GET READY FOR NEW FEMA MAPS



In this example, the purple areas are current Zone A and the blue lined areas are proposed new Zone A. Notice that the new Zone A is more detailed and often changes which areas of land are considered at a high risk of flooding.

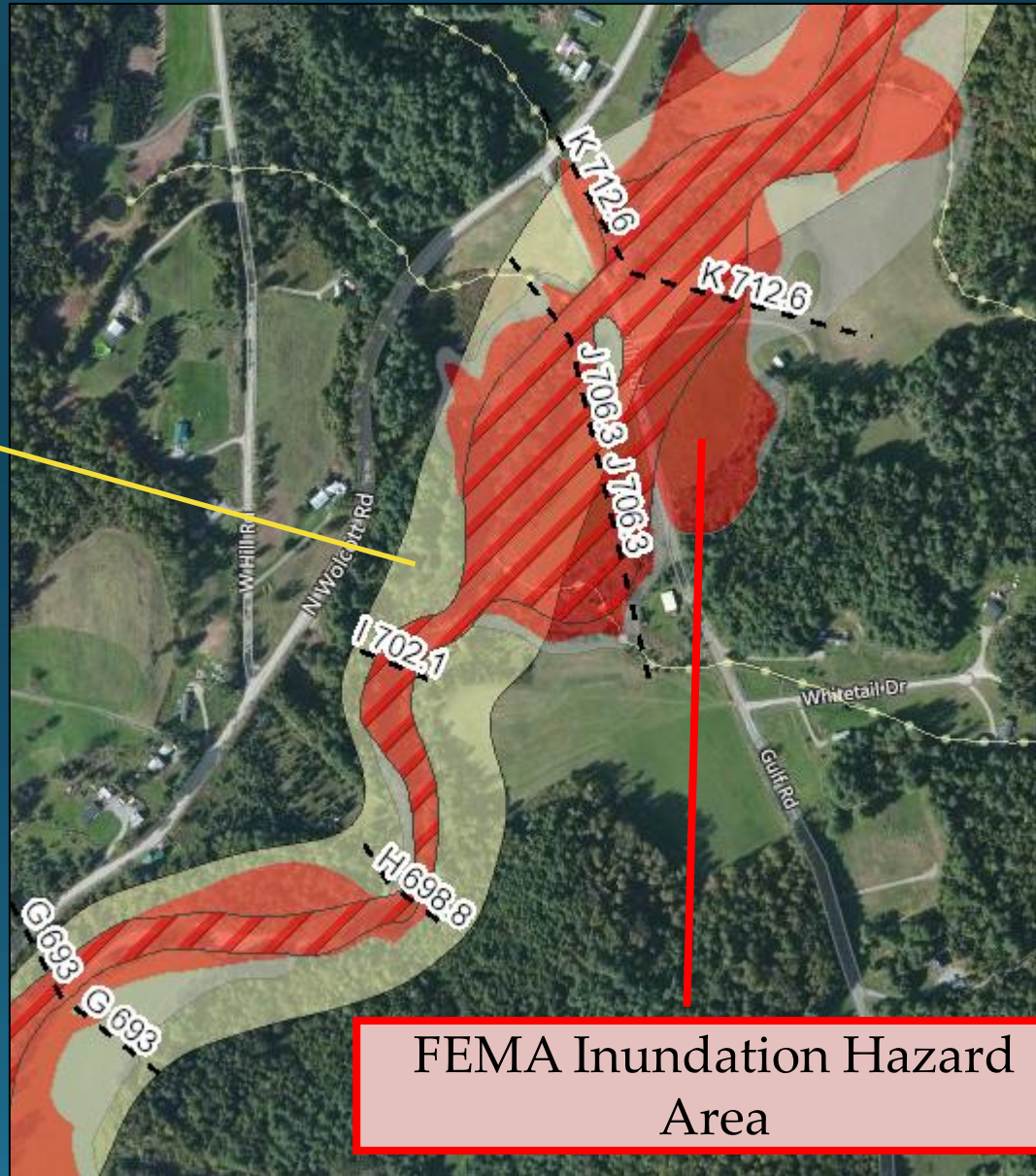
*Prep deadline is approximately 4 months prior to new map effective dates

<https://floodtraining.vermont.gov/protection-tools/get-ready-new-fema-flood-insurance-rate-maps#status>

Protection of Floodplains & River Corridors

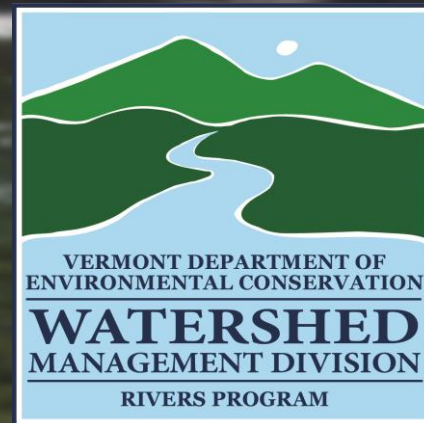
ANR River Corridor

- The Vermont Agency of Natural Resources has statewide mapping available of River Corridors
- River Corridors account for future river erosion and adjustment



FEMA Inundation Hazard Area

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Vermont NFIP Coordinator;
State Floodplain Manager
Rebecca.Pfeiffer@Vermont.gov, 802-490-6157



Visit:

▶ MORE INFORMATION

For complete details on Substantial Damage requirements, see FEMA's Substantial Improvement/
Substantial Damage Desk Reference Guide (P-758):

www.fema.gov/media-library/assets/documents/18562

For more resources for local officials, please go to
VTDEC's *After the Flood* website:



<https://dec.vermont.gov/watershed/rivers/river-corridor-and-floodplain-protection/after-a-flood>

For questions, please contact your local VT DEC
Regional Floodplain Manager at:



https://dec.vermont.gov/sites/dec/files/wsm/rivers/docs/floodplain_mgr_regions.pdf

Flood Ready Vermont (River Corridor FAQs, ERAF & More) :
<http://Floodready.Vermont.gov>

Vermont Rivers Program (Municipal Assistance):
<http://watershedmanagement.vt.gov/rivers/htm>