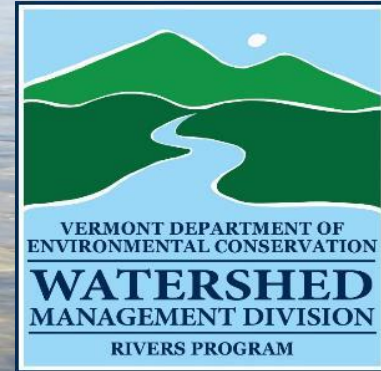


# Rivers Program Testimony on H.632 & Act 121–The Flood Safety Act



Prepared for the House Committee on  
Environment

January 22, 2026

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



# Vermont State Floodplain Management Program Roles

**Training, Education  
& Outreach**

Municipalities & other  
partners

**Permitting**

FHARC rule

**Technical Support**

Act 250 Review (Criterion  
1D)

**Municipal Support**

Post-flood

**Municipal Support**

Model Regulations

**Municipal Support**

Permitting Assistance

# **Act 121 – Flood Safety Act**

## **Development Implementation Sequence:**

- 1) Hire/Train 5 new staff and hire consultants to support the work**
- 2) State Municipal Minimum Standards Rulemaking**
- 3) National Flood Insurance Program Study Committee**
- 4) River Corridor Infill Mapping**
- 5) River Corridor Education/Outreach**
- 6) Amend the Flood Hazard Area & River Corridor Rule**
- 7) Issue permits for all development in mapped River Corridor (under expanded FHARC Rule Authority)**

**ROB EVANS**  
PROGRAM MANAGER

**River Corridor and  
Floodplain Protection**

**REBECCA PFEIFFER**  
State Floodplain Manager &  
NFIP Coord.

**SACHA PEALER**  
Floodplain Manager

**NED SWANBERG**  
Floodplain Manager

**KYLE MEDASH**  
Floodplain Manager

**ASA Brayton EA III**  
Floodplain Manager

**TESSA YIP**  
Engagement &  
Community Support  
Floodplain Manager

**ROSE WATTS**  
River & Floodplain Mgr

**ALEXIS NEVINS**  
River & Floodplain Mgr

**JESSICA BARSALEAU**  
River & Floodplain Mgr  
(previous vacant position)

**Physical Science,  
Restoration, Mapping**

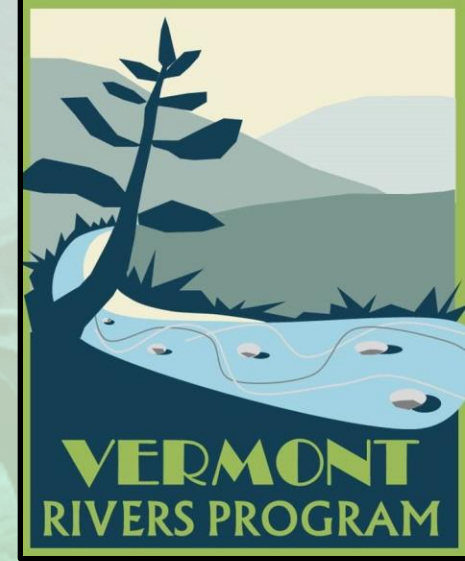
**STACI POMEROY**  
Lead Scientist

**SHANNON PYTLIK**  
River Scientist

**MICHAEL STONE**  
River Corridor Mapping  
Coordinator

**VACANT**  
River Scientist

**VACANT**  
River Scientist



Currently being  
recruited/hired

# 2026 Leg. Session: Act 121

## Flood Hazard Areas

H.632 proposed Changes underlined

### State Minimum Flood Hazard Standards for NFIP Towns

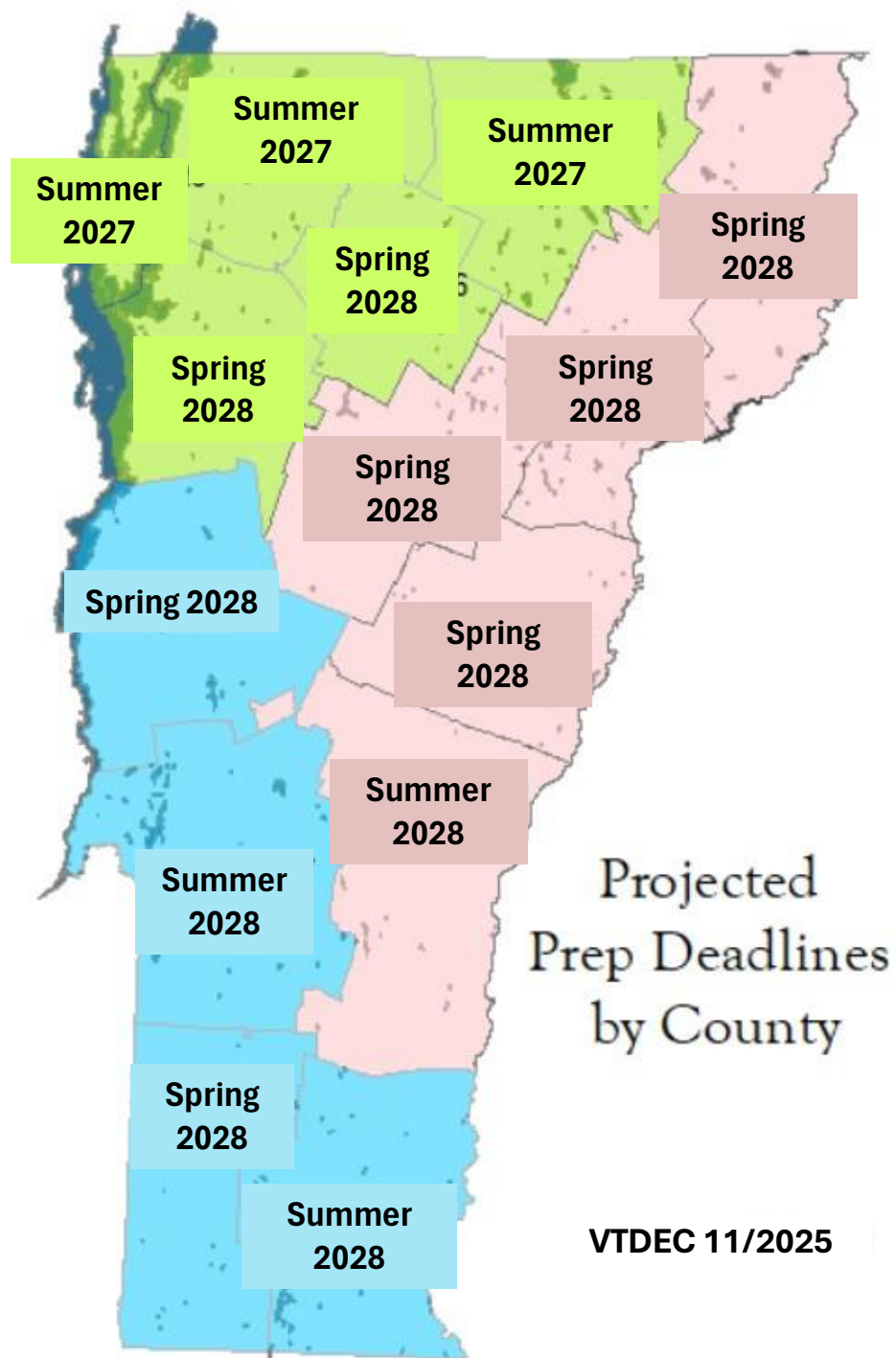
Rule proposed effective 1/1/26  
Currently in internal legal review

### Study Committee on State Role in NFIP

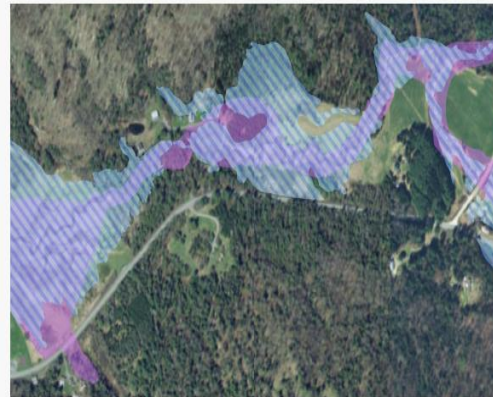
Report & recommendations  
by 8/15/2026

Incorporate any  
new legislation into  
FHARC Rule update





# GET READY FOR NEW FEMA MAPS



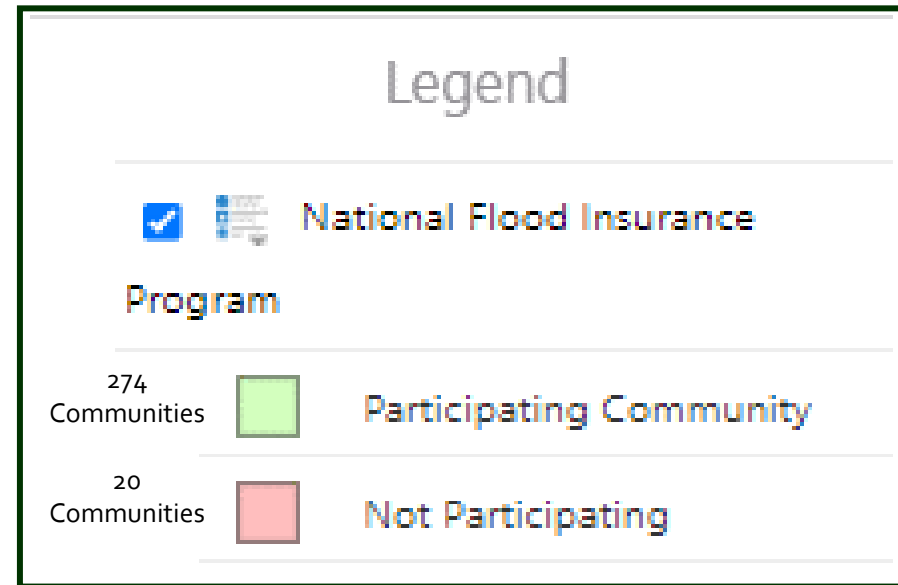
In this example, the purple areas are current Zone A and the blue lined areas are proposed new Zone A. Notice that the new Zone A is more detailed and often changes which areas of land are considered at a high risk of flooding.

\*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>

# Vermont NFIP Participation

1/2026



List of NFIP Participating communities available at:

<https://www.fema.gov/cis/VT.html>

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



# Communities must adopt, implement & enforce flood hazard area regulations

**Protection of public safety**

**Reduce future flood damages & suffering**

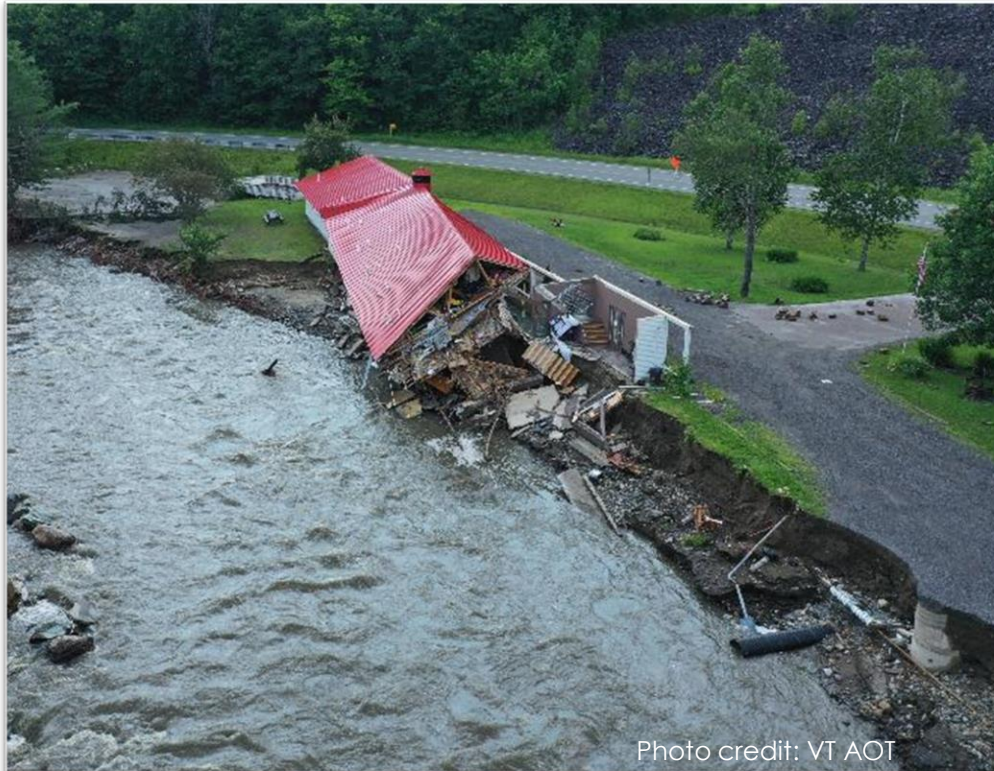
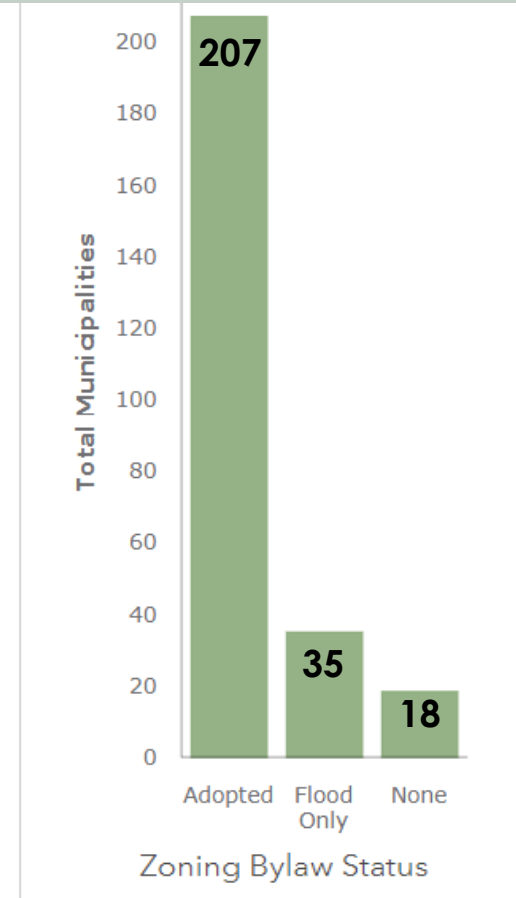


Photo credit: VT AOT

VAPDA Fiscal Year 2025 Annual Reports



Source: <https://vapda-report-vapda.hub.arcgis.com/>



# 2026 Leg. Session: Act 121

## River Corridors

H.632 proposed Changes underlined

### Amend River Corridor Map

Infill areas for  
development

By 1/1/2027

### Education & Outreach, Feedback from Partners

Ending on 1/1/28  
report by 1/15/2028

### Update & Develop Statewide River Corridor Regulations

### Rulemaking & New Permit

Rule update by  
7/15/2028

New permit starting  
7/1/29

# Act 121 – Flood Safety Act

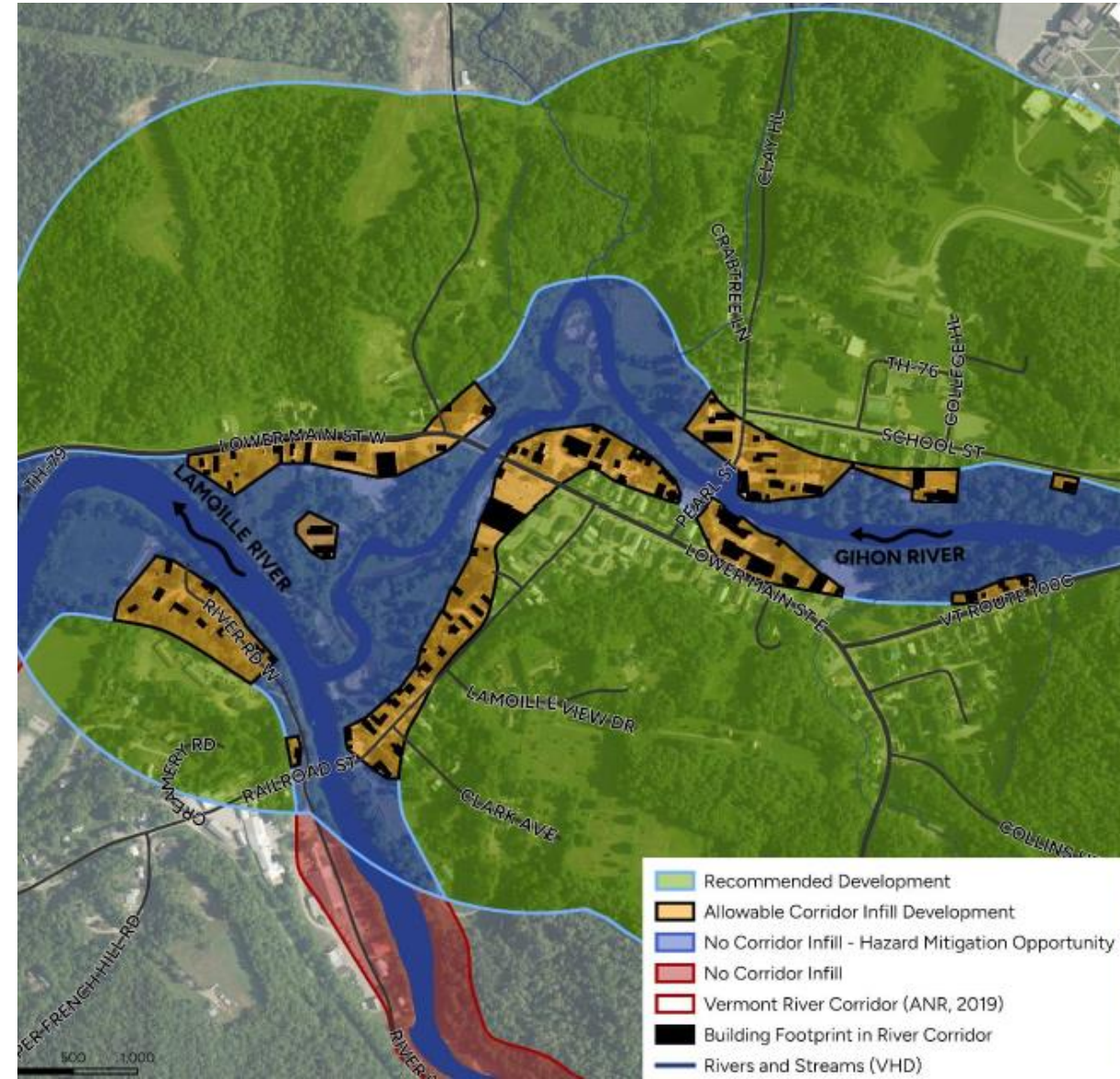
## River Corridor Infill Mapping

### TNC Funded Infill Mapping Pilot Project – 2024-25

- Included input from multiple state agencies, NGOs, and municipal and Regional Planning Commission staff.

## River Corridor Mapping Master Contract

- Request for Proposals Feb 2026





# Act 121 – Flood Safety Act

## River Corridor Education/Outreach

Hired and Education/Outreach Specialist

25 completed river corridor education/outreach webinars conducted in partnership with TNC and Lake Champlain SeaGrant; 5 more scheduled

2025 TRORC-contracted outreach for flood affected & Environmental Justice Populations in central and SE VT communities

Education/Outreach RFP under-development



# State Flood Hazard Area & River Corridor (FHARC) Rule

- REQUIRED BY ACT 138 (2012)
- ENACTED IN 2015

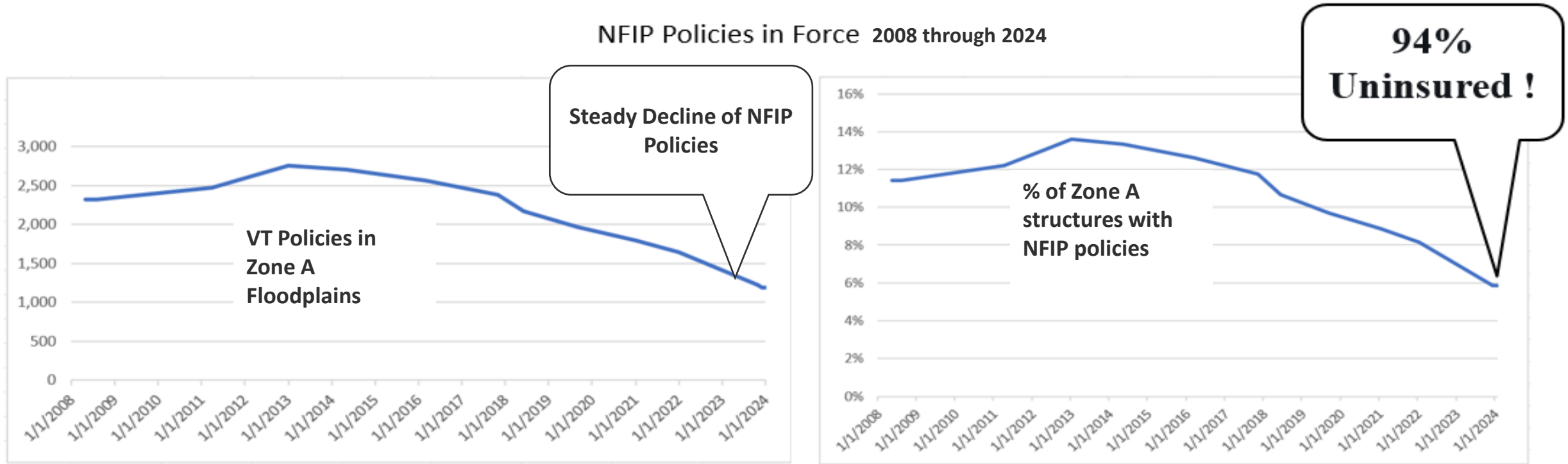




# Act 121 Activities & Implementation

Act 121 Flood Safety Act			Statutory		ANR Recommended		Supporting work		Work Initiated					
			Shifted		Extended									
Bill Section: task-work			July 24 - Dec	Jan 25 - June	July 25 - Jan 26	Jan 26 - July 26	Jan 27 - July 27	July 27 - Jan 28	Jan 28 - June 28	July 28 - Jan 29	Jan 29 - July 29	July 29 - Jan 30		
N/A		Hiring and training new staff												
N/A		Hiring Consultants												
6		State minimum FHA standards rulemaking (including public	Statutory deadline January 2026											
		Rule drafting												
		Pre-rulemaking partner coordination												
		Formal rulemaking ICAR/LOAR												
		Develop/develop outreach/training material and tools												
		State minimum FHA standards integrated into FEMA map update process with towns and RPOs and ongoing education/outreach/training												
NFIP Leg. Study Committee			Statutory deadline August 2025; Propose August 2026											
		FHA/NFIP Study Committee and report												
		3-4 meetings for fact finding, invited experts, etc.												
		Drafting report					??	??						
		Report recommendations impact FHARC rulemaking???												
River Corridor Infill Mapping Development			Statutory deadline January 2026; Propose January 2027											
		River Corridor infill mapping (including public noticing/comment/response												
		Coordination with TNC on pilot mapping project												
		Develop/Execute River Corridor Master Contract												
		RC infill mapping and procedure update (including public noticing/comment/response summary												
		LiDAR-based Re-delineation of river corridor field verified valley walls (improve map accuracy												
	3.5	RC map amendment/review consultant training												
River Corridor Engagement & Outreach			Statutory deadline January 2027; Propose January 2028											
		River Corridor Education/Outreach												
		Internal coordination on EJ integration												
		Outreach strategy/schedule development												
		Conduct Education/Outreach												
		Legislative Report Preparation												
Update FHARC Rule; Statewide Regulation			Statutory deadline July 2027; Propose July 2028											
		FHARC Rulemaking (amendment)												
		FHARC pre-rulemaking (consult with ACCO, AAFM, AOT, ANR, NGOs and myriad stakeholders....												
		Formal Rulemaking ICAR/LOAR (including public noticing/comment/response summary												
		FHARC General Permit update, including public noticing/comment/response summary												
		FHARC permit database update												
		FHARC permit application update												
	5.7	Updated permit and map amendment for structure (statutory change required)											??	??
	5.8	Expanded RC permitting under FHARC												

# Flood Insurance FAQs



Flood Ready Vermont with **Community Reports** with **# of structures** in high-risk flood hazard areas, and **% insured by community**

[bit.ly/flood-risk-report](https://bit.ly/flood-risk-report)

**\$2,772** Average NFIP in Vermont  
**\$3,875** Average NFIP PIF in VT in Zone A/AE

12/19/25 CIS (Both Residential and Non-Residential)



# Flood Insurance FAQs

From VT Division of Financial Regulation's (DFR's)  
Flood Recovery Resources page:

## **Breakdown of Flood Insurance Policies Written in Vermont in 2023**

- National Flood Insurance Program – 3534 policies
- Private Flood Insurance – 2676 policies
- Excess Flood Insurance – 299 policies

<https://dfr.vermont.gov/dfr-flood-recovery-resources>

# Timeline: Expanded Rivers Corridor Regulation (Phasing)

## 2024 - 2026 – Mapping:

- Develop a process and map River Corridor infill areas for densely developed areas
- Develop a more robust river corridor map amendment/revision process

## 2026 - 2028 – Education/Outreach:

Conduct extensive statewide education/outreach to river corridor landowners to understand implications of river corridor regulation on their land.

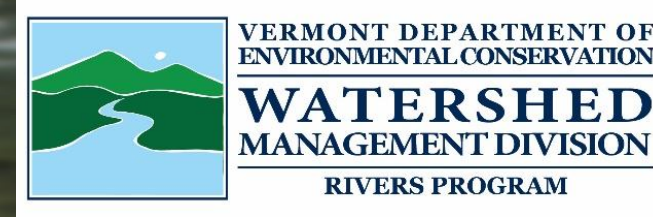
## 2028 - 2029 - Rulemaking:

Amend the Flood Hazard Area & River Corridor Rule to expand jurisdiction to cover development in “Mapped River Corridors” (larger rivers and streams, 40% of River Corridors)

## 2030 – expanded permitting program:

Implementation of expanded River Corridor permitting program

Rebecca Pfeiffer, CFM  
Vermont NFIP Coordinator;  
State Floodplain Manager  
[Rebecca.Pfeiffer@vermont.gov](mailto:Rebecca.Pfeiffer@vermont.gov), 802-490-6157



► MORE INFORMATION

**FLOOD READY VERMONT**

Mitigation Actions for Communities



<http://Floodready.Vermont.gov>

**Flood Training:**

Basic Concepts & Planning



<https://floodtraining.vermont.gov/>

**VTDEC**

**Floodplain Management:**



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