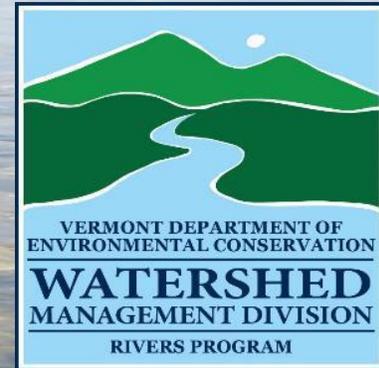


Rivers Program Testimony on H.632 & Act 121– The Flood Safety Act



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**

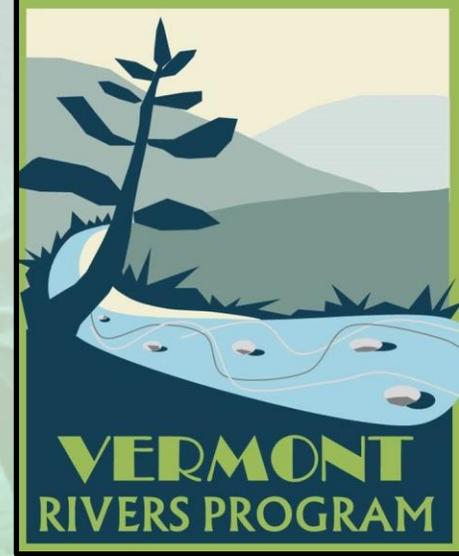
STACI POMEROY
Lead Scientist

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

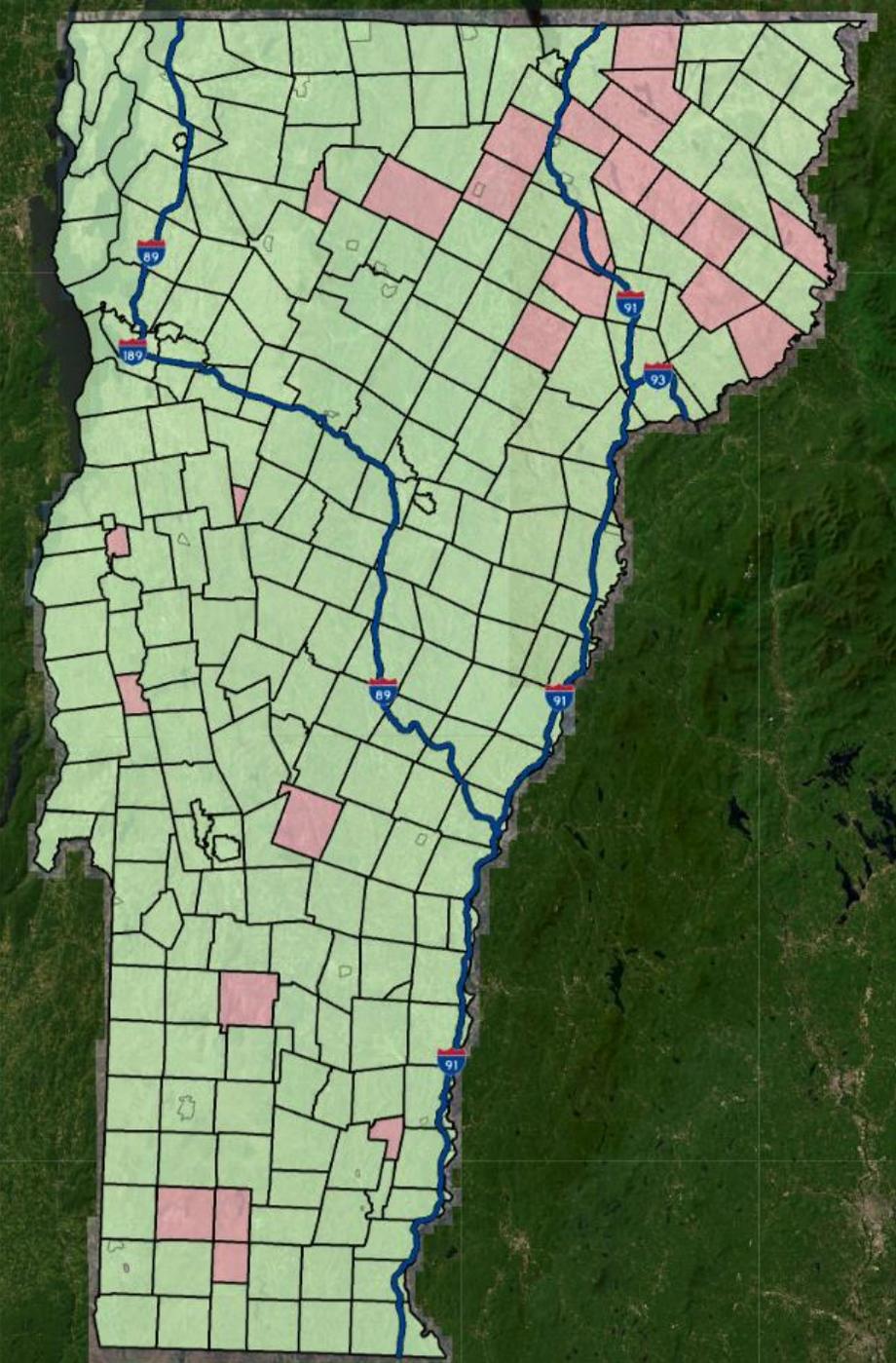
Study Committee on State Role in NFIP

Report & recommendations
by 8/15/2026

Incorporate any new legislation into FHARC Rule update

Vermont NFIP Participation

1/2026



Legend

  National Flood Insurance

Program

274 Communities  Participating Community

20 Communities  Not Participating

List of NFIP Participating communities available at:

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

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

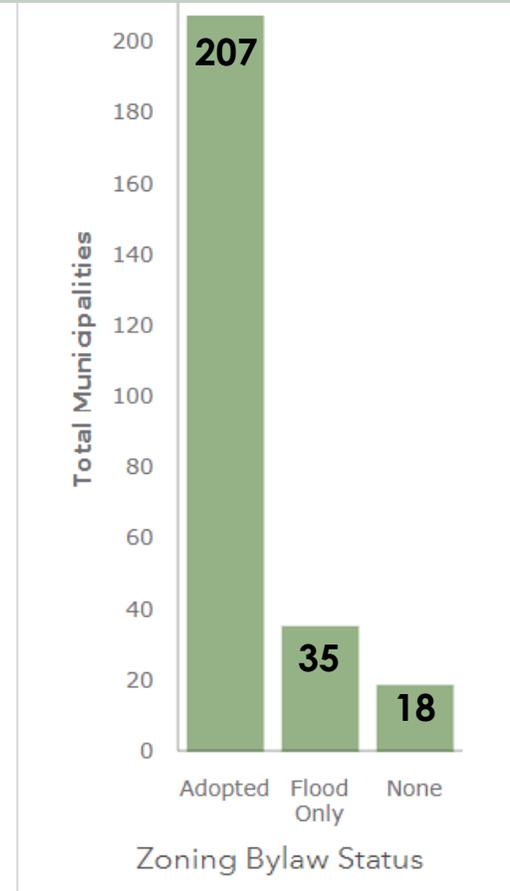
Communities must adopt, implement & enforce flood hazard area regulations

Protection of public safety

Reduce future flood damages & suffering



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

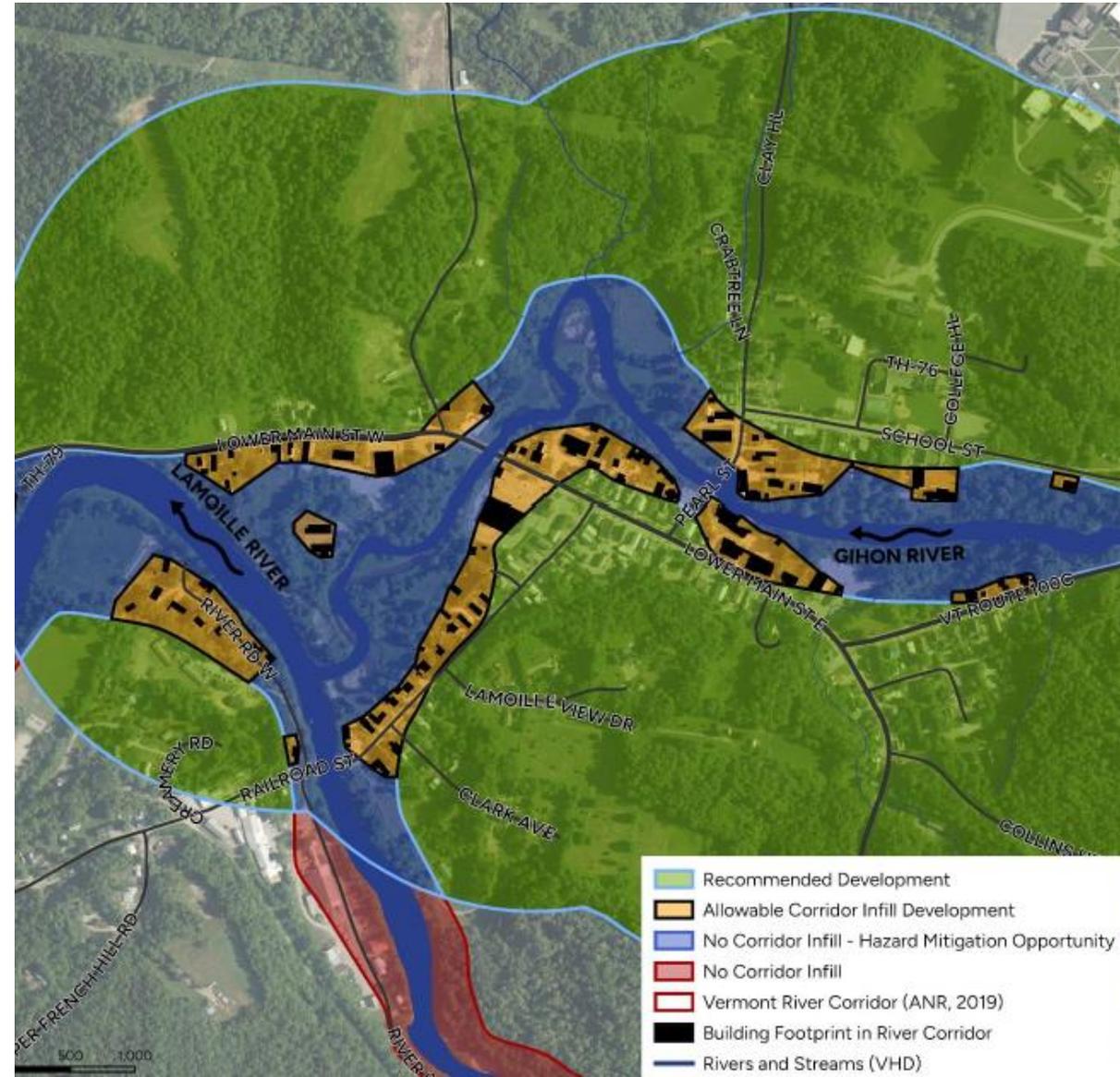
River Corridor Infill Mapping

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

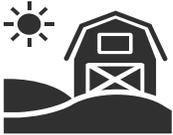


State Flood Hazard Area & River Corridor (FHARC) Rule

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



PUBLIC POWER GENERATION & TRANSMISSION (PUC)



ACCEPTED AGRICULTURAL & SILVICULTURAL PRACTICES



STATE-OWNED AND OPERATED BUILDINGS AND FACILITIES

Act 121 Activities & Implementation

Act 121 Flood Safety Act		Statutory	ANR Recommended	Supporting work	Work Initiated					
Bill Section: 26-200-1-1		Shifted		Extended						
		July 24 - Dec	Jan 25 - June	July 25 - Jan 26	Jan 26 - July 26	Jan 27 - July 27	Jan 28 - June 28	July 28 - Jan 29	Jan 29 - July 29	Jan 30 - July 30
N/A	Hiring and training new staff									
N/A	Hiring Consultants									
6	State minimum FHA standards rulemaking (including public rule drafting)			Statutory deadline January 2026						
	Pre-rulemaking partner coordination									
	Formal rulemaking ICAR/LOAR									
	Develop and deploy outreach/training material and tool									
	State minimum FHA standards integrated into FEMA map update process with towns and RPCs and ongoing education/assistance/training									
	FHA/NFIP Study Committee and report	Statutory deadline August 2025; Propose August 2026								
	3-4 meetings for fact finding, invited experts, etc.					??	??			
	drafting of report									
	Report recommendations impact FHARC rulemaking???									
	River Corridor infill mapping (including public noticing/comment/response)	Statutory deadline January 2026; Propose January 2027								
	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 corridors field verified valley walls (improve map accuracy)									
3.5	RC map amendment/revision consultant training									
	River Corridor Education/Outreach	Statutory deadline January 2027; Propose January 2028								
	Internal coordination and EJ integration									
	Outreach strategy/schedule development									
	Conduct Education/Outreach									
	Legislative Report Preparation									
	FHARC Rulemaking (amendment)	Statutory deadline July 2027; Propose July 2028								
	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									

State Minimum Flood Hazard Standards

NFIP Leg. Study Committee

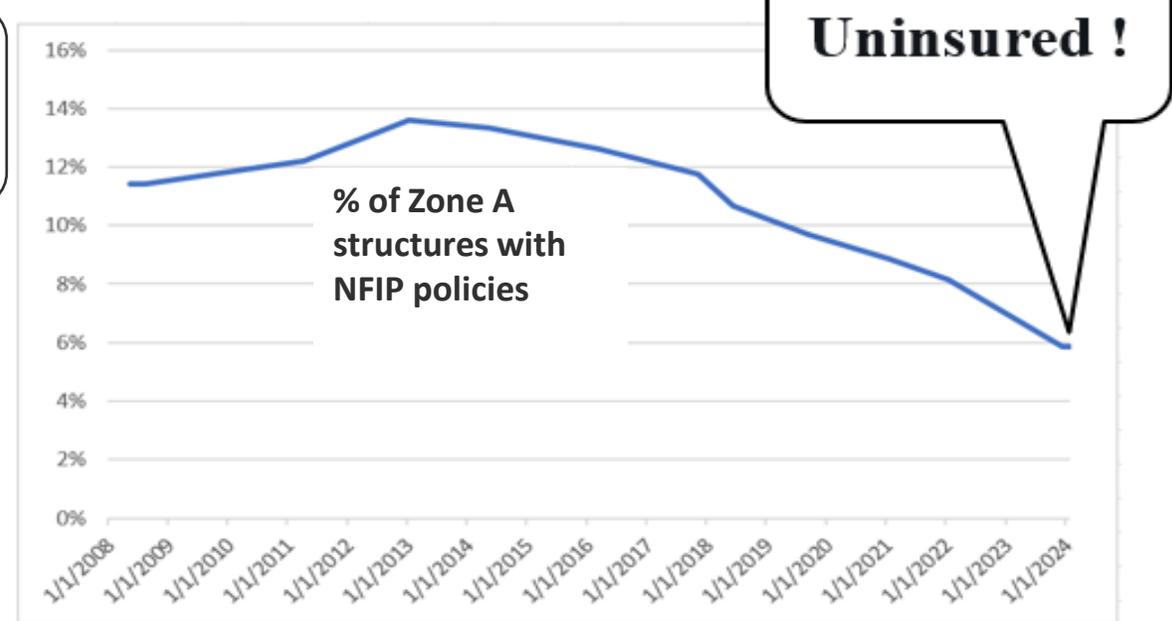
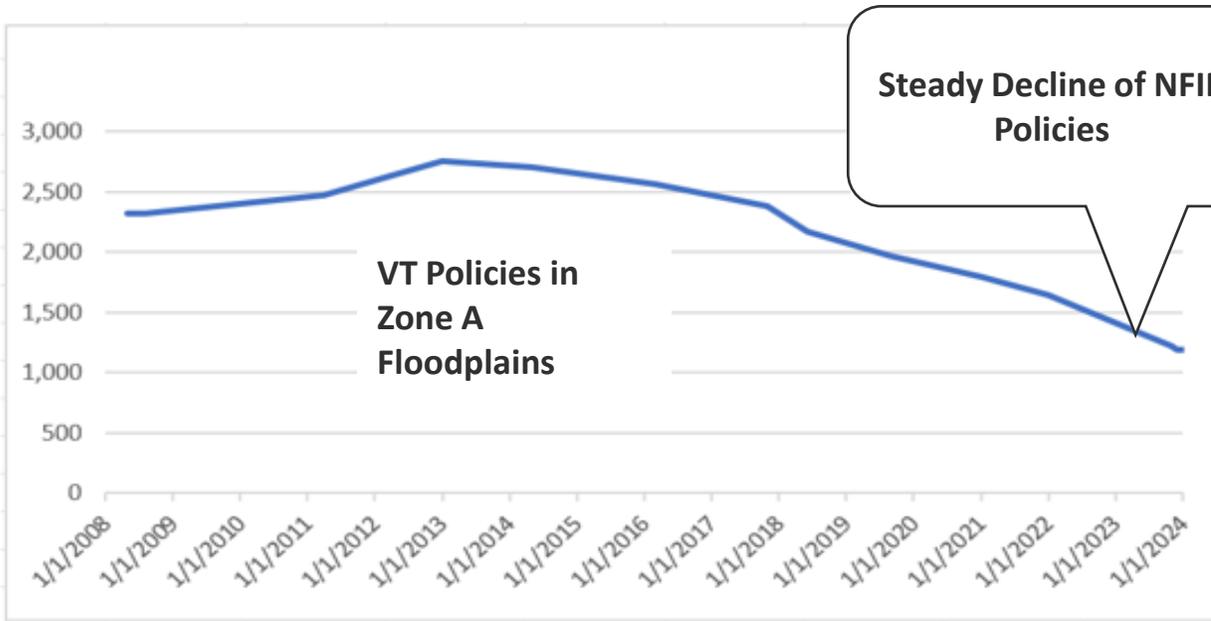
River Corridor Infill Mapping Development

River Corridor Engagement & Outreach

Update FHARC Rule; Statewide Regulation

Flood Insurance FAQs

NFIP Policies in Force 2008 through 2024



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

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, 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>