

FEMA Flood Map Updates

14 May 2024

Flood Insurance Rate Map (FIRM)

- ◆ Official map of a community on which FEMA has delineated the Special Flood Hazard Areas (SFHAs), the Base Flood Elevations (BFEs) and the risk premium zones applicable to the community.
- ◆ The Flood Insurance Rate Map shows the extent of the “Base Flood” (the area of inundation that is the basis for the insurance program). The area of the base flood is regulated by the community as the legal “Special Flood Hazard Area” (SFHA).
 - ◆ area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year
 - ◆ areas with detailed studies may also have a mapped Floodway (an area that can convey the base flood without raising the level of the water more than a foot)

Flood Insurance Rate Map Updates

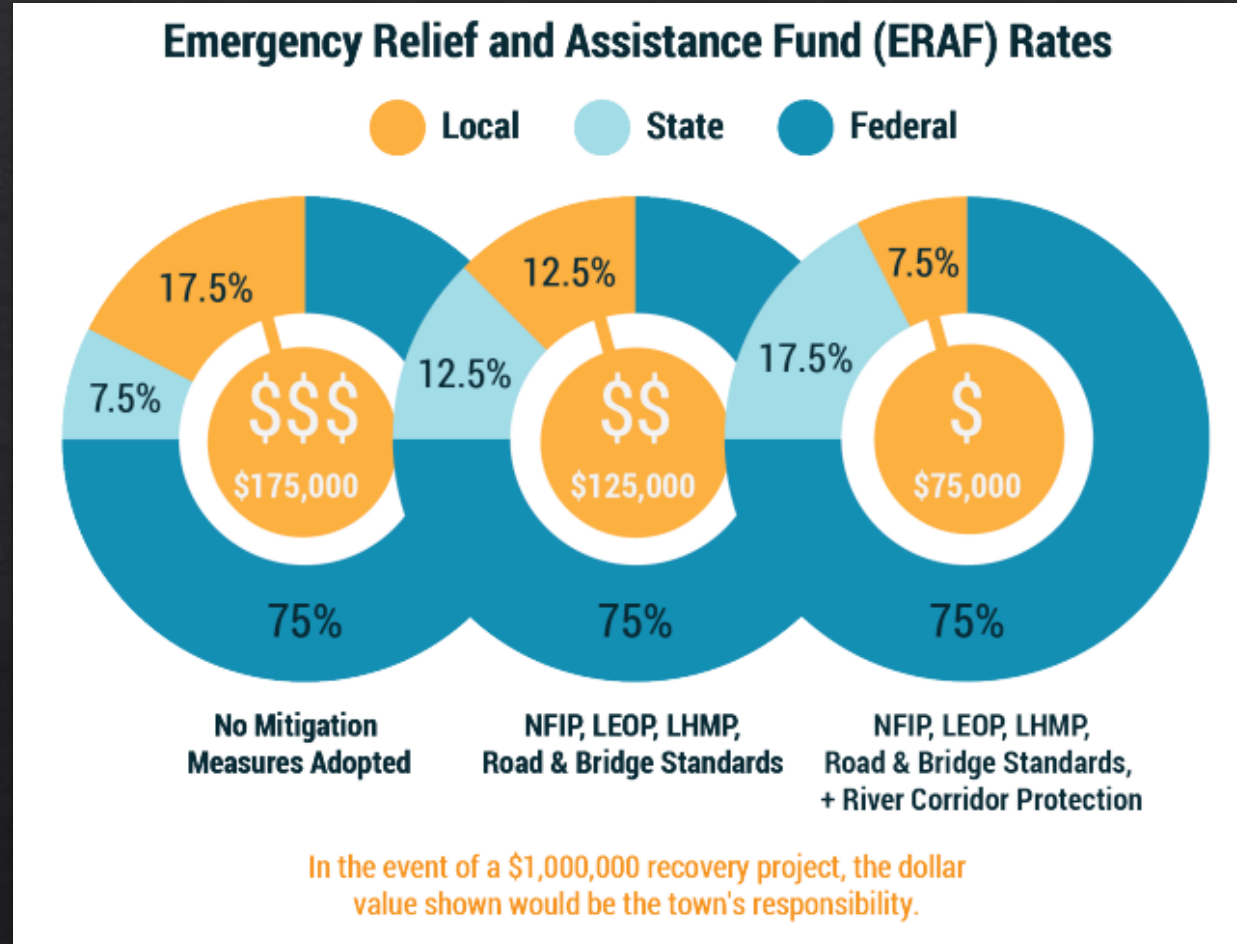


- ◆ First update in ~40 years
- ◆ 1' contour interval (compared to the 20' contour interval of current maps)
- ◆ Maps prepared by watershed
- ◆ Discovery meeting – completed October 2021
- ◆ Discovery report – completed September 2022
- ◆ Work Map meeting – anticipated Summer 2024

Why This Matters (for your town)

- ◆ When the new maps go into effect, FEMA requires that town bylaws meet current standards for participation in the NFIP. If your bylaws are not sufficient, residents will no longer be able to purchase nor renew flood insurance through the NFIP.
- ◆ Opportunities:
 - ◆ ensure your town qualifies for 92.5% disaster funding through the [Emergency Relief and Assistance Fund \(ERAF\)](#)
 - ◆ provide additional safety for your community

Emergency Relief & Assistance Fund (ERAF)



Next Steps – Plan Updates

- ❖ Municipal Plan & Local Hazard Mitigation Plan must be valid before updating bylaws
- ❖ Expanded Community Report Tool
- ❖ Know your risks & opportunities: if any of the ERAF columns have a “no” value, that represents an opportunity to improve community safety and increase post-disaster public assistance funding

Emergency Relief and Assistance Fund (ERAF) - State Post-Disaster Funding				
Flood Hazard Mitigation Actions	Action Dates		Responsible	ERAF Status
1. Road and Bridge Standards	07/22/2019		Waitsfield	Yes
2. Local Emergency Management Plan	06/05/2023		Waitsfield	No
3. National Flood Insurance Program	06/01/1978		Waitsfield	Yes
4. Local Hazard Mitigation Plan	Expired		Waitsfield	No
5. River Corridor Protection		Interim		Yes
ERAF Rate for Actions 1 - 4: 12.5%, Actions 1 - 5: 17.5%			ERAF Rate for: Waitsfield	7.5%
19	Buildings in the Special Flood Hazard Area (SFHA) (estimated from e911 sites).			
Hazard Maps For Manufactured Home Communities	None			
14	Flood Insurance Policies in SFHA (Zone A, AE, AO, A 1- 30)			
74%	Percent of buildings in the SFHA with flood insurance in force.			
1	Critical or public structures in SFHA or 0.2% flood hazard area (est. from e911 sites.)			
2%	Percent of buildings in the SFHA.			
06/01/1978	National Flood Insurance Program (NFIP) (Enrollment Date)			
DFIRM	Flood Insurance Rate Map Standard (Digital FIRM (DFIRM), Rough Digital Paper)			
Waitsfield	NFIP Status: Regular Program			
0	Community Rating System (CRS) Class			
No	Local Emergency Management Plan (LEMP) ERAF Status valid for Waitsfield?			
06/05/2023	LEMP - annual update after Town Meeting and before May 1.			
No	Local Hazard Mitigation Plan (LHMP) ERAF Status valid for Waitsfield?			
05/01/2017	LHMP - Valid for 5 years from FEMA final approval date			
FEMA Formal Approval	LHMP - Status of review (Plans currently in review are valid for ERAF).			
Yes	River Corridor Protection in Waitsfield?			
Interim	River Corridor Interim Protection Status for ERAF valid for Waitsfield?			
10/09/2023	Municipal Plan - Valid for 8 years from adoption date			
09/26/2017	Zoning Adoption / Amendment Date			
	Hazard Area Regulation Adoption / Amendment Date			
Yes	Road and Bridge Standards			
35.410	Town Highway Mileage in Waitsfield			
07/22/2019	Waitsfield Road and Bridge Standards and Adoption Date			
3/16/2020	Waitsfield Certificate of Compliance with Road and Bridge Standards and Date			
3/16/2020 12:00:00 AM	Town Highway Network Inventory Date			
80%	Town Highway Structures Grant Rate (State match 80% or 90%)			
70%	Class 2 Roadways Grant Rate (State match 70% or 80%)			
District 6	Project Manager email for VTrans Maintenance District 6			

Note: if you have updated information - please let us know:

What's Next – Bylaw Updates

- ◇ Review current bylaws. Do they:
 - ◇ ... achieve the flood resilience elements in your Municipal Plan?
 - ◇ ... avoid increasing risk to your family and neighbors?
 - ◇ ... protect the critical functions of floodplains and river corridors?
 - ◇ ... protect town roads and investments, and provide reliable roads for work, school, and critical needs?
 - ◇ ... support meaningful action to reduce risk to people already living in harm's way?
- ◇ Draft bylaw updates
 - ◇ Planning Commission
 - ◇ [Department of Environmental Conservation model bylaws](#)
 - ◇ Build community understanding & support – what's changing? why? benefits?
- ◇ Selectboard consideration – public hearing & adoption of new bylaws
- ◇ FEMA review of bylaws

What's Next – FEMA

- ◆ Presentation of new Flood Insurance Rate Maps
 - ◆ Work Maps: meeting held with towns / counties to roll out new maps; minor issues (e.g. labelling errors) can be corrected
 - ◆ Preliminary FIRMs & Flood Insurance Studies – Community Consultation Officer Meeting
 - ◆ review maps, discuss what changed & answer questions
- ◆ Appeal Opportunity
 - ◆ If you discover substantial errors or surprises in the Preliminary Maps and Studies, the Town may formally appeal the data within the 90 day Appeal Period. The town will usually need to provide higher quality engineering data to supersede FEMA's preliminary data.
- ◆ Process Completion
 - ◆ Once any appeals have been resolved, FEMA will notify the town of an effective date (at least six months later) for the new maps, with a Letter of Final Determination.
 - ◆ Maps go into effect for an entire county at once.
 - ◆ You will also receive a Summary of Map Actions that describes which existing Letters of Map Amendment (LOMA) will remain valid.

How can CVRPC help?

- ◆ Completed review of zoning, flood hazard and river corridor bylaws for all member municipalities
- ◆ Assist with updates to existing bylaws
- ◆ Develop new flood hazard and / or river corridor bylaws
- ◆ Support:
 - ◆ public awareness & engagement
 - ◆ community education
 - ◆ access to relevant information
 - ◆ adoption of municipal plans & local hazard mitigation plans
- ◆ Municipal consultations: [book time with Brian & Lincoln](#)