# Central Vermont Regional Planning Commission – Clean Water Advisory Committee

13 November 2025

#### 4:00 Call to order & Introductions

- 4:05 Updates to agenda
- 4:10 Public Comment
- 4:15 Approval of 11 September 2025 minutes (action)
- 4:20 River Corridor Planning and Vermont's Flood Safety Act (presentation)
  - ♦ Lake Champlain Sea Grant
  - ⋄ The Nature Conservancy
- 5:00 Presenter Q & A (discussion)
- 5:20 FEMA Flood Bylaw Update Assistance (discussion)
- 5:30 Announcements (discussion)
- 5:40 Adjourn

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#### **CVRPC Municipal Consultations**

Flood Bylaw & River Corridor Updates

The Central Vermont Regional Planning Commission (CVRPC) stands ready to help municipalities prepare for the implementation of the Flood Safety Act. CVRPC Staff are available to review municipal bylaws to ensure they meet new state regulations and comply with National Flood Insurance Program (NFIP) requirements. CVRPC Staff can also help navigate the broader planning process needed to ensure your municipality qualifies for the maximum level of disaster relief funding. Advance planning is an important step in preparing your community for future floods.

#### **Key Points:**

- Vermont: will require bylaws meet the minimum standards specified in the Department of Environmental Conservation Model Flood Hazard Bylaws
- FEMA: is updating the maps and reviewing bylaws to ensure compliance
- CVRPC: is here to support your community, ensure towns meet minimum NFIP requirements and are eligible for maximum relief assistance

#### **CVRPC Staff Contacts:**

Brian Voigt, voigt@cvregion.com Lincoln Frasca, frasca@cvregion.com Schedule a municipal consultation





### New FEMA Flood Insurance Rate Maps

- When the new maps go into effect, town bylaws must meet current standards for participation in the National Flood Insurance Program (NFIP).
- ♦ If your bylaws are not sufficient, residents will no longer be able to purchase or renew flood insurance through the NFIP.
- Check the <u>status by county</u>
  - Work Map Meeting Washington County (Winter 2026)
  - ♦ Prep Deadline Washington County to complete bylaw updates (Spring 2028)

FEMA relief funds are only available to towns that participate in NFIP.

### National Flood Insurance Program: Compliance Checklist

- Adopt hazard area regulations that meet or exceed minimum FEMA standards
- Identify Administrative Officer and put their contact info on town website
- Send draft bylaw language to Regional Floodplain Manager

Even if the municipality does not have zoning or other land use regulations standalone flood hazard area regulations are required.

- ♦ Tips for towns without zoning:
  - Utilize driveway permits to learn about new development in flood hazard areas
  - Establish building permit / notification system for areas affected by new construction

NFIP is necessary but does not address erosion or the impact of development on other structures in the River Corridor.

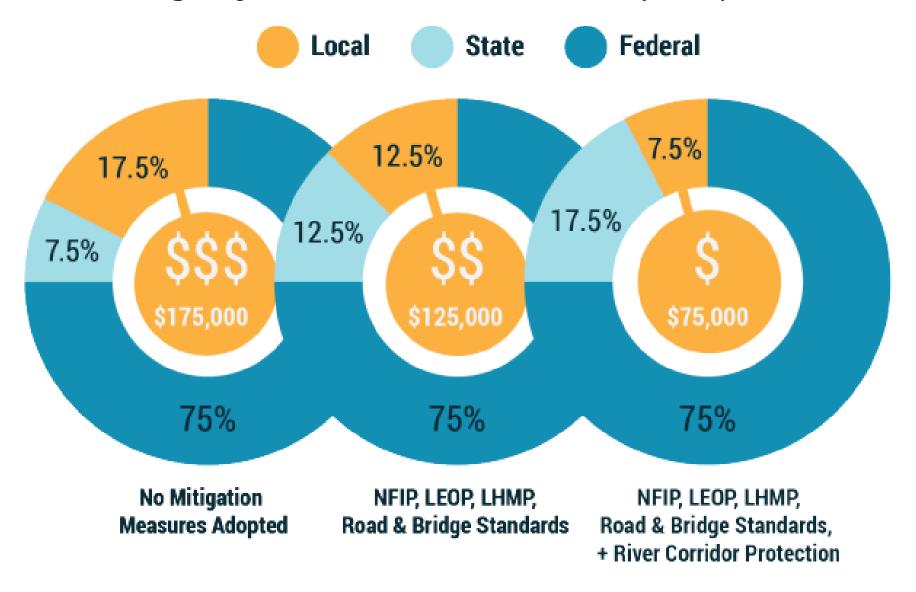
75% of flooding damages (\$) in Vermont are due to erosion.

(State Hazard Mitigation Plan)

#### Emergency Relief & Assistance Funding Criteria

- 1. NFIP: Minimum standards of building in Special Flood Hazard Area that FEMA will insure
- 2. Local Emergency Management Plan: Emergency response plan, updated annually
- **3.** Local Hazard Mitigation Plan: community-led resilience plan addressing priority infrastructure, civic & cultural resources, and locations vulnerable to natural hazards, updated on 5-year cycle
- 4. Road & Bridge Standards: Must conform with current state standards
- 5. River Corridor Protection: Bylaws regulating erosion hazard areas

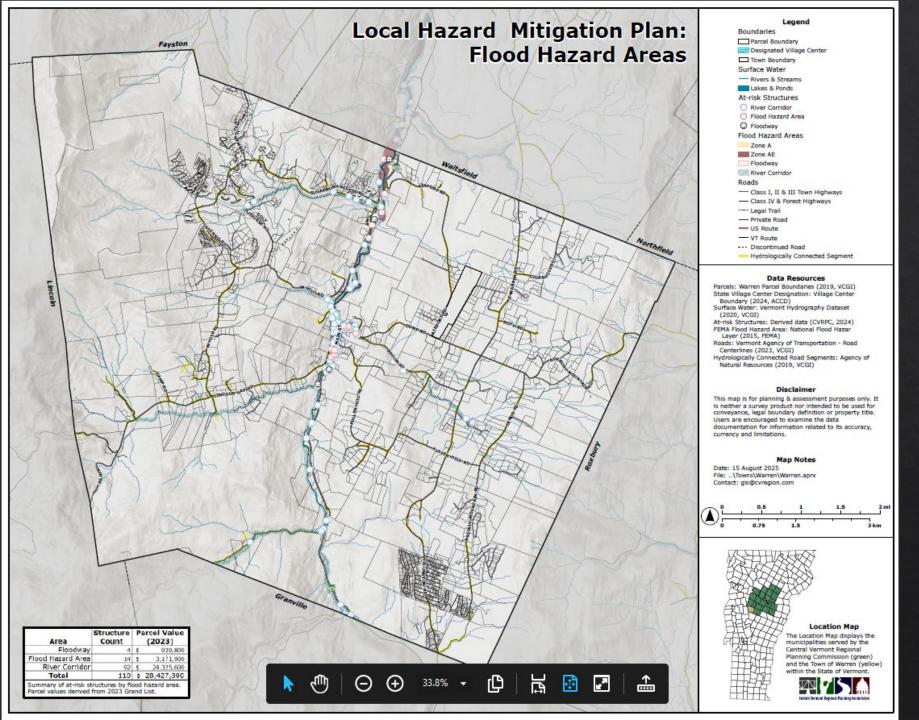
#### **Emergency Relief and Assistance Fund (ERAF) Rates**



In the event of a \$1,000,000 recovery project, the dollar value shown would be the town's responsibility.

## Key Takeaways

- Vermont: will require bylaws meet the minimum standards specified in the Department of Environmental Conservation Model Flood Hazard Bylaws
- ERAF: take the necessary steps to ensure your town maximizes disaster relief funding
- CVRPC: here to support your community, ensure towns meet minimum NFIP requirements and are eligible for ERAF support





Area	Structure Count	Pa	arcel Value (2023)
Floodway	4	\$	929,800
Flood Hazard Area	14	\$	3,171,900
River Corridor	92	\$	24,325,600
Total	110	\$	28,427,300

Summary of at-risk structures by flood hazard area. Parcel values derived from 2023 Grand List.

# Key Takeaways

- Vermont: will require bylaws meet the minimum standards specified in the Department of Environmental Conservation Model Flood Hazard Bylaws
- ERAF: take the necessary steps to ensure your town maximizes disaster relief funding
- CVRPC: here to support your community, ensure towns meet minimum NFIP requirements and are eligible for ERAF support
- ♦ FEMA: is updating the maps and reviewing bylaws to ensure compliance
- NFIP: necessary, but not enough to guarantee safety and maximize financial assistance
- ♦ **Timelines:** Bylaw updates can be a long process, start now to ensure adequate time to engage public participation and complete required administrative steps

### Municipal Resources

- ♦ State of VT Agency of Natural Resources ♦ DEC Regional Floodplain Manager,
  - Model Hazard Area Bylaws
  - Crosswalk between NFIP minimum criteria & VT Model Bylaw
  - Flood Ready Vermont
  - Flood Ready Atlas
- FEMA Resources
  - National Flood Insurance Program
     Floodplain Management Regulations at
     Title 44 Code of Federal Regulations
  - FEMA Acronyms, Abbreviations and Terms
  - See Franklin & Orleans Counties, VT <u>FEMA workmap session webinar</u> & <u>presentation slides</u>

- Ned Swanberg, 802-490-6160, ned.swanberg@vermont.gov
- Central Vermont Regional Planning Commission
  - Brian Voigt, voigt@cvregion.com
  - ♦ Lincoln Frasca, <u>frasca@cvregion.com</u>
  - Book a municipal consultation

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#### Upcoming Meetings

Topic	Partner	
Winter Road Maintenance Strategies for Municipalities 8 January 2026	UVM Extension	
	Agency of Transportation	
	Municipal Road Foreman / Road Commissioner	
<b>Watershed Partner Updates</b> 12 March 2026	Friends of the Mad River	
	Friends of the Winooski River	
	Lake Champlain Basin Program	

#### Announcements

- ♦ Edits to the Vermont Wetland Rules are now posted for public comment through January 14<sup>th</sup>.
  - ⋄ The edits allow for the implementation of the wetland modification portion of the <u>Executive</u> <u>Order 06-25</u> and would allow certain residential housing projects in designated areas to proceed without a wetlands permit. The following meeting is open to anyone who wants to learn more or to provide a comment:
    - Tuesday, December 16 at 1pm, Dewey 1<sup>st</sup> Floor Conference Room, 1 National Life Drive,
       Montpelier, VT or Virtual. Register Here
    - ♦ Send comments to <u>WetlandsRulemakingComment@vermont.gov</u> before January 15, 2026.
  - Contact CVRPC for Act 121 and FEMA Flood Bylaw Assistance
    - Book a meeting <u>here</u> or email <u>frasca@cvregion.com</u> and <u>Voigt@cvregion.com</u>
  - Winooski Clean Water Service Provider Updates

Next Meeting: 8 January 2025

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