

A Simplified Approach - Planning for Flood Resilience

Here is a simple way to prepare a draft for your commission.

1. The community may adopt **goals** consistent with those of the region and state. Cite or paraphrase the [state goals](#).
2. The [Expanded Community Report](#) at Flood Ready Vermont has the most **current information** on file with State Agencies for you that can be directly incorporated into the plan.
3. Using the [Flood Ready Atlas](#), you can create a **map of your community** showing river corridors and Special Flood Hazard Areas (where they are digital).
4. Your specific **community's objectives**, recommended policies and actions may be based, in part, on those [mitigation actions needed for ERAF which you community has not yet achieved](#).

Your community may have already completed the five mitigation actions for ERAF, may have complex needs to plan for future growth or may have needs for comprehensive mitigation planning for historic settlements. In these situations the [Flood Ready Vermont](#) website has lots of information, contacts, and resources to help you address these needs.

Please see the draft "[Flood Resilience Element for Our Town Plan](#)" below.

Draft: **Flood Resilience Element for Our Town Plan**

The goal of Our Town is to become a flood resilient community as identified in [24 V.S.A. § 4302](#) for Vermont, the regions, and communities.

Below are some current data about Our Town from an [Expanded Community Report for Our Town](#) as posted on [Flood Ready Vermont](#) 12/18/2014.

The [Emergency Relief and Assistance Fund \(ERAF\)](#) provides State funding to supplement Public Assistance after a declared disaster. There are five flood mitigation steps identified for ERAF. Currently Our Town has the lowest rating at 7.5%. If we update our Road and Bridge Standards, we can increase our reimbursement rate to 12.5%. If we also protect river corridors we will be eligible for 17.5%.

Flood Hazard Mitigation Actions for ERAF		Policies and Objectives	Status
1. 2013 Road and Bridge Standards	11/01/1999 This was the most recent update.	The Select Board should consider adopting the 2013 Road and Bridge Standards . With this step Our Town will have completed the four basic elements required for ERAF and qualify for 12.5% funding from the State after a federally-declared disaster.	Not in place. Can be completed by the Select Board.
2. Local Emergency Operations Plan	05/01/2014 This covers through May 2015.	Our Town, should maintain a current LEOP. This must be updated each year after Town Meeting and before May 1. This will keep us better prepared for emergencies. The LEOP is updated by the Select Board.	Yes. In place. Needs annual update by the Select Board.
3. National Flood Insurance Program	01/03/1979 This is when Our Town joined the NFIP.	Our Town participates in the NFIP.	Yes. In place.

4. Local Hazard Mitigation Plan	10/26/2012 This was the most recent update.	Our Town has a current LHMP. The next plan needs to be approved by FEMA before 10/2017. The Planning Commission should work with the Regional Commission to begin the update in 2015 or 2016.	Yes. In place. Needs update every five years.
The current ERAF rate for Our Town is 7.5%		Our Town is only missing the Road Standards as needed to qualify for 12.5%. More information on ERAF.	
5. River Corridor Protection		Our Town should also update our bylaws using current recommended language to protect river corridors, and help manage our streams and rivers toward naturally stable, least erosive conditions. The Planning Commission and Select Board should meet with RPC and/or ANR staff to begin this work. After we update our bylaw to protect river corridors we would qualify for the 17.5% rate of reimbursement from ERAF.	Not in place. Complete in 2015.
12	Structures in the Special Flood Hazard Area (SFHA) This is probably an underestimate.		
17%	Percentage of Structures in SFHA with Flood Insurance. This is a low percentage. Some of the owners may not realize their situation. Some of these structures should probably get elevated or possibly removed. The Planning Commission should work with the RPC to assess these needs and see if there is funding available through the FEMA Hazard Mitigation Fund or other sources.		
0	Number of Critical or Public Structures in the mapped flood hazard area This is good news. The Planning Commission should work with the RPC to check all town buildings on the map more carefully.		
1%	Percent of community structures in SFHA. Most of the community buildings are outside the area with mapped flood hazards. The Planning Commission should work with our first responders to update their flood response plan for the 12 buildings, roadways and stream crossings at risk.		

<p><u>Flood Map</u></p>	<p>Vector – This means that Our Town has a non-official computer version of the FEMA Flood Insurance Rate Map available through the RPC .(See Figure 6) The actual official flood hazard maps are available in a pdf format at the FEMA Map Service Center www.msc.fema.gov and can also be seen on paper at the Town Office.</p> <p>The inundation maps in Our Community are from 1987. FEMA does not have any funding or plans to update the maps at this time.</p> <p>The Planning Commission will check with the RPC and the Agency of Natural Resources to see if other flood hazard data is available.</p>
<p>Regular Program</p>	<p>NFIP Program Status</p>
<p>2</p>	<p>Flood Insurance Policies in Special Flood Hazard Area - FEMA Community Information System</p>
	<p>Community Rating System (CRS) The CRS program provides discounts on flood insurance costs and might help expand the number of people able to afford flood insurance in Our Town. However CRS is not appropriate for small communities.</p>

Figure 5. Map of Our Town showing River Corridors
 (The map below is from the Vermont Flood Ready Atlas tinyurl.com/floodreadyatlas)

