



## Flood Hazard and River Corridor Bylaw Updates

Find this online at: [floodready.vermont.gov/info](https://floodready.vermont.gov/info)

### FEMA is updating Flood Insurance Rate Maps in Vermont.

From start to finish this will be more than a four-year process. Before the final maps become effective, FEMA will need to confirm that your community's flood hazard bylaws meet or exceed the criteria for the National Flood Insurance Program (NFIP). This is an important time to review your hazard area regulations.

- Do they ensure no adverse impacts to the functions of floodplains and river corridors?
- Do they avoid increasing risks of harm to your family and neighbors?
- Do they protect town roads and investments; and provide reliable roads for work, school, and critical needs?
- Are the bylaws consistent with the flood resilience elements in your municipal plan and state-wide standards?

**Deadline** Communities with FEMA flood map updates underway should finish bylaw updates at least six months before the announced effective date of the Flood Insurance Rate Map. For other communities, it is always best to improve the flood resilience of your community – *before* the next flood.

### Bylaw Update Process / Timeline

1. Begin community learning in coordination with the Select Board (SB) and Planning Commission (PC).
2. PC and SB updates Municipal Plan or Local Hazard Mitigation Plan if needed. This can take a year by itself!
3. SB and PC coordinate about process ahead. PC reviews the model bylaw [bit.ly/model-regulations](https://bit.ly/model-regulations) and prepares edits as needed. (Perhaps start in April with new boards, and finish in October?)
4. Request a review of your draft bylaw by your Regional VT DEC Floodplain Manager [bit.ly/flood-manager](https://bit.ly/flood-manager) who will prepare a **checklist** for the requirements of the NFIP.
5. PC warns and holds informational meetings and a **public hearing**.
6. PC adopts a proposed draft and reports language to the SB.
7. SB warns and holds a **hearing** and completes adoption. In some communities a Town Meeting is needed.
8. DEC sends the adopted bylaw and an updated checklist to FEMA.
9. FEMA confirms that the bylaw meets or exceeds NFIP standards.
10. FEMA sends a warning of suspension letter to late communities 90 days before the effective date.
11. Effective date of final updated Flood Insurance Rate Map (replaces your current FIRM and study).

### Post Disaster ERAF Funding – 17.5%

Adopting River Corridor protection qualifies a municipality for the highest level of reimbursement under Vermont's Emergency Relief and Assistance Fund (ERAF) for financial support after federally-declared disasters.

The bylaw must protect the available room for perennial streams and rivers with watersheds over one half square miles as shown on the Flood Ready Atlas. [tinyurl.com/erafVT](https://tinyurl.com/erafVT)

## No Adverse Impact (NAI)

Floodplains and River Corridors protect all of us. When these river functions are lost, all of us lose. Critical town roads, families, and businesses face increasing risk of damage when floodplains and river corridors are adversely impacted.

## Flood Ready Vermont [floodready.vermont.gov](http://floodready.vermont.gov)

[Community Reports](#), [River Corridor and Floodplain Protection](#), [Flood Resilience Planning](#), [ERAF benefit](#)

## Flood Training [floodtraining.vermont.gov](http://floodtraining.vermont.gov)

[What you need to know](#), [Community Case Studies](#), [Managing Hazard Areas](#)

## VT DEC Rivers Program: [dec.vermont.gov/watershed/rivers](http://dec.vermont.gov/watershed/rivers)

- Model Hazard Area Bylaws [bit.ly/model-regulations](http://bit.ly/model-regulations)
- VT DEC River Corridor and Floodplain Protection Program
- [Contact Floodplain Managers](#) for assistance with bylaws
- [Room for Rivers](#) – handout

## Municipal Planning and Administration

- Vermont Planning Information Center [vpic.info](http://vpic.info)
- [Essentials of Land Use Planning & Regulation](#)
- Vermont League of Cities and Towns [www.vlct.org](http://www.vlct.org)
- Regional Planning Commissions in Vermont [www.vapda.org](http://www.vapda.org)

## Maps

- Flood Ready Atlas [bit.ly/floodatlas](http://bit.ly/floodatlas) River Corridors and (only) Digital FIRMs
- FEMA Map Service Center [msc.fema.gov](http://msc.fema.gov) all Flood Insurance Rate Maps (FIRMs) even “paper”
- VT ANR Natural Resources Atlas [tinyurl.com/vtatlas](http://tinyurl.com/vtatlas)

## National Flood Insurance Program (NFIP)

- [NFIP description](#) at Flood Ready Vermont
- [NFIP Fact Sheet](#) - Participation in the NFIP provides access to flood insurance for any building in town.
- The NFIP [Community Rating System \(CRS\)](#) offers discounts for flood insurance in communities taking extra steps to reduce damages.
- [www.FloodSmart.gov](http://www.FloodSmart.gov) Flood insurance information for consumers

## Planning for Tomorrow's Flood

- Agency of Commerce and Community Development [Planning for Tomorrow's Flood](#)
- [Flood Preparation Toolbox](#) - concise information sheets, checklists and more advanced tools to help communities and businesses with issues ranging from debris management to floodproofing techniques.
- [Flood Resilience Checklist for Vermont Municipalities](#) – ideas for reducing the cost of damage by flooding especially when updating a municipal or hazard mitigation plan.
- [Vermont Economic Resiliency Initiative \(VERI\)](#) – steps to help communities plan for flooding and remain open for business after disaster strikes.