

Joining the National Flood Insurance Program in Vermont

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Most communities in Vermont (over 85%) participate in the National Flood Insurance Program (NFIP). This provides their residents with access to flood insurance no matter where they live in the community, and it helps to direct future development away from vulnerable places.

Vermont has [established goals to reduce damage from flooding](#). Communities that take active steps to reduce flood damage in the future will be able to receive [more post-disaster support through the Emergency Assistance and Relief Fund \(ERAF\)](#). To get a higher level of support after a disaster, communities need to act ahead of time to take four basic steps including participation in the National Flood Insurance Program.

To join the [National Flood Insurance Program](#) your community needs to:

1. Adopt **flood hazard area regulations** that meet or exceed the requirements for the NFIP;
2. Adopt a **resolution** to join; and,
3. Complete an **application** for the program.
4. Have a **Community Assistance Visit**.

Vermont DEC can provide model language for freestanding flood hazard area regulations. Please contact the [VT DEC Floodplain Manager](#) for your community. Support is also available from your [Regional Planning Commission](#) to guide you through the adoption process.

Communities that are new to the NFIP will need to schedule a Community Assistance Visit. Typically this involves the Administrative Officer for the bylaw and other community officials. Others are welcome. If the community was formally suspended from the NFIP then the community will need to resolve any outstanding concerns with structures that have built out of compliance with the requirements of the insurance program.

When the community has a *draft* bylaw for flood hazard area regulations, please be sure to have it reviewed by VT DEC to be sure that it meets or exceeds the standards needed to participate in the NFIP.

To adopt free-standing flood hazard area regulations your community needs to have a municipal plan or a FEMA-approved Local Hazard Mitigation Plan. Some communities schedule adoption of both on the same date. If you have a plan in place then the [adoption process](#) could be as short as three months including public outreach, a hearing by the Planning Commission, and a hearing by the Select Board before adoption.

For more information :

[VT DEC Floodplain Manager](#)

[Application for NFIP](#)

[Model Resolution to Participate in NFIP](#)

[VT DEC Flood Hazard Area Management](#)

[FEMA Map Service Center - Flood Maps](#)

[Vermont Communities in NFIP](#)

[FEMA Flood Smart Flood Insurance](#)



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