

## Get Ready for New FEMA Flood Insurance Rate Maps

FEMA is currently updating the Flood Insurance Rate Maps (FIRMs) in Vermont for the National Flood Insurance Program (NFIP). This will be the first map update for some towns since the 1970's or 80's. This new update will cover the entire state in stages and most communities may need to update their bylaws within the next three years. **The Mount Ascutney Region is likely to see work maps this winter and may need to complete bylaw work by the summer of 2026.**

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 or renew flood insurance through the NFIP. **Now is the time to update your bylaws.**

The State of Vermont has model bylaws available: [bit.ly/model-regulations](https://bit.ly/model-regulations) These model bylaws aim to protect your community using a **no adverse impact approach**. This approach ensures that the actions in one place do not adversely impact the property and rights of others.

### Key Elements of the model no adverse impact bylaws:

- 1) Room for the river: do not build closer to the stream than what is already there.
- 2) No new fill in floodplains. Floodplains protect the community.
- 3) Keep buildings at least two feet above the flood.

Learn more about no adverse impact bylaws [bit.ly/no-adverse-impact](https://bit.ly/no-adverse-impact) and the map and bylaw update processes [bit.ly/fema-map-update](https://bit.ly/fema-map-update)

**How flood ready is your community?** Get your report here: [bit.ly/flood-risk-report](https://bit.ly/flood-risk-report)

This report summarizes flood mitigation efforts already being taken by your communities. View your current Flood Hazard Rate Map [bit.ly/floodatlas](https://bit.ly/floodatlas) and find a video here about how to [avoid damages from flooding](#).

### Reach out to us for support and technical assistance:

Mount Ascutney Regional Commission

Chris Yurek [cyurek@marcvt.org](mailto:cyurek@marcvt.org)

Jason Rasmussen [jrasmussen@marcvt.org](mailto:jrasmussen@marcvt.org)

John Broker-Campbell, Southern Region Floodplain Manager [john.broker-campbell@vermont.gov](mailto:john.broker-campbell@vermont.gov)

Ned Swanberg (he/ki), Vermont Mapping Coordinator [ned.swanberg@vermont.gov](mailto:ned.swanberg@vermont.gov)