

Why join the National Flood Insurance Program?

Flood disasters, and the damage caused by the erosive power of water impact all of us. The costs of destroyed roads, culverts and bridges divert funds from your priorities.

Flooding is natural and frequent. Disaster is a choice.

Damage from flooding can affect our friends and family and the whole community. The unscheduled, and yet avoidable costs of disasters affect federal, state, and town taxpayers.

In communities that **choose** to participate, the National Flood Insurance Program (NFIP) provides a source of flood insurance for buildings and their contents, and access to state and federal disaster relief funds. Without access to the NFIP, flood insurance from private sources may be unavailable or too expensive. 90% of communities in Vermont participate in the NFIP. Does your community participate? www.fema.gov/cis/VT.pdf

How to enroll in the NFIP

1. [Application](#) (One page. But get data from [the VT DEC Floodplain Manager!](#))
2. [Resolution of Intent to Participate](#) (Here's an example)
3. Flood Hazard Area bylaws that meet or exceed the requirements in 44 CFR 60.3 [Here are the Vermont model stand-alone bylaws](#)
4. Complete a Community Assistance Visit with FEMA to ensure that the community has addressed any problems with recent development and is prepared to participate.
5. No Fees.

What is expected of your town?

As a participating NFIP community, your town will need an Administrative Officer (AO), and a Board of Adjustment to administer the Flood Hazard Area Regulations. Training is available. In most communities the volume of work is low. Some AOs volunteer or are hired on an hourly basis. The VT DEC Regional Floodplain Managers are available to help the AO (and applicants) understand what is needed and what options may be available. Connect with your Regional Floodplain Manger here: bit.ly/flood-manager

Floodplains Protect Us

In Vermont, most of our flood damages are due to the erosive power of flood waters destroying culverts, roads and bridges. Floodplains and River Corridors provide the “brakes” on too much water coming down the valley at once. They reduce the depth and power of moving water and reduce erosive damage. Visit floodready.vermont.gov to learn about the benefits of floodplains and the room needed by rivers. River Corridor protection is not required for participation in the

NFIP. River Corridor protection for flood resilience is a priority in state, regional and municipal plans and may increase the funds available to the community through ERAF: tinyurl.com/erafvt

Community Benefits for participating in the NFIP:

- **Flood Insurance becomes available** for anyone in town. This is important for friends and neighbors living in high risk flood zones and for quicker community recovery.
- **Risky development in known hazard areas is avoided** through the administration of Flood Hazard Area bylaws – which reduce disaster costs for everyone.
- **Mortgages are available for structures in flood zones.** Having flood insurance available helps buyers understand their risk, secure appropriate insurance, and close the sale. This will also increase the value of the structures.
- **More financial assistance for communities** may be available through Vermont's Emergency Relief and Assistance Fund (ERAF) tinyurl.com/erafvt
- **More grant opportunities** become available through FEMA and state funds for projects to reduce risk to buildings in communities that are choosing to not increase the risk.
- **Does participation in the NFIP require zoning?** No. In Vermont statute, communities can adopt stand-alone regulations for flood hazard areas and river corridors without adopting zoning.

Homeowner Benefits in communities participating in the NFIP:

- **Flood Insurance is available to you** anywhere in the community. *Homeowners' insurance does not cover flooding.* Flood insurance covers damage to buildings or building contents due to the overland flow of water affecting at least two properties. Basements are particularly vulnerable to flood damage. Nonetheless NFIP flood insurance will cover utilities (e.g. water pump, water heater, HVAC) in the basement.
- **No adverse impact bylaws can protect your family, home, and business** from development that would increase your exposure to damage from flooding and the erosive power of moving water. bit.ly/no-adverse-impact No adverse impact bylaws avoid development that would impact the property and wellbeing of others.
- **More financing options for home sales** – under federal law, banks must require flood insurance for any mortgage extended to a building in a high-risk Special Flood Hazard Area. Without flood insurance, the property may be limited to cash-only sales.

What is a Special Flood Hazard Area?

A Special Flood Hazard Area is the area having at least 1% chance of being flooded in any given year. ***Within this area, there is more than a 1 in 4 chance of experiencing a flood during a 30-year mortgage.*** Some places flood more often. This area is identified by FEMA on the Flood Insurance Rate Maps typically as Zone A or Zone AE. Find the current maps at: msc.fema.gov/portal/home

Vermont is receiving updated flood maps from FEMA over the next 3-6 years.

Learn more about the FEMA map update process here: bit.ly/fema-map-update

If unsafe development occurs in a mapped flood hazard area, it may be the community's responsibility to address this before the community can participate in the NFIP.

Get community information at: bit.ly/flood-risk-report