



Information about the NFIP for Home and Property Owners

Flooding in Vermont can be caused by heavy rains, melting snow, storm water runoff, inadequate drainage, or failed dams and levees. Floods are natural occurring events, and provide several important ecosystem functions. However, every year Vermonters face safety risks and loss of property due to flooding along our lakes, ponds, rivers and streams. The National Flood Insurance Program (NFIP) is a FEMA program that relies on the cooperation of federal, state and municipal partners to properly manage our floodplains and reduce flood risk and damage. This is done by encouraging alternatives to developing in the floodplain, and regulating floodplain development to minimize risks and damages in the absence of these alternatives. If enrolled in the NFIP, your community has adopted bylaws for regulating floodplain development, and community members are able to purchase flood insurance. To find out if your town participates in the NFIP, check FEMA's Community Status Book Report.

What is a Special Flood Hazard Area (SFHA)?

In support of the NFIP, FEMA has identified flood hazard areas throughout Vermont by producing Flood Hazard Boundary Maps (FHBMs) or Flood Insurance Rate Maps (FIRMs) for each town. The high-risk area defined as any land that would be inundated by a flood having a 1-percent chance of occurring in any given year (also referred to as the base flood) is called the Special Flood Hazard Area (SFHA).

SFHAs are a useful tool for identifying risk associated with the inundation of floodwater. It is important to note that the potential for flood damage due to bank erosion, inadequate drainage, runoff, and storms larger than the base flood are not taken into account on these maps. In addition, a vast quantity of smaller Vermont streams do not have mapped SFHAs. Even if you are not in a SFHA, you may have substantial flood risk. *Any homeowner or renter in a municipality that participates in the NFIP is eligible to purchase flood insurance, regardless of whether or not they are in a SFHA.*

How do I know if my home or property is in a Special Flood Hazard Area (SFHA)?

Start by obtaining a copy of the Flood Insurance Rate Map (FIRM) or Flood Insurance Study (FIS) for your area. You can view maps by contacting your town offices, which are required by the NFIP to have the FEMA maps for public reference and use. The effective NFIP maps for your community should be reviewed prior to any development or construction to confirm whether the site in question is located within a SFHA. Please note that the definition of development in a flood hazard area includes "any man-made change to improved or unimproved real estate."

* If viewing a hard copy of this document, please be aware that it contains many imbedded internet links. You can access the document online at http://www.anr.state.vt.us/dec/waterq/rivers/docs/rv_z_homeowners2.pdf

If your community participates in the NFIP and your property is in the SFHA, you will need a permit from the town before beginning any development projects. *Development includes the construction of buildings and other structures, mining, dredging, filling, grading, paving, excavation or drilling operations, and the storage of equipment or materials.* Substantial improvements to existing structures where the cost of improvement exceeds 50% of the value of the structure also require a flood hazard permit. Even if your town doesn't have zoning, a permit and subsequent flood hazard review are required for development in a SFHA. You should contact your local zoning or floodplain management official to inquire about the permitting process.

After submission of the permit to the town, the application is given to the Agency of Natural Resources to provide technical comments for ensuring NFIP compliance. Your complete permit should include a thorough description of all proposed development with the SFHA. You should also provide a comprehensive site plan showing existing and proposed contours and elevations (in the same datum as the effective NFIP map), the location of proposed fill, floodway and/or flood fringe delineation, and the proposed lowest floor elevation (including basement) for any residential structure (and/or floodproofing elevation for any commercial structure).

My bank/mortgage company claims that I need to buy flood insurance, but I don't think that I'm in the floodplain. What can I do?

Flood insurance is required for structures within SFHAs to protect federal financial investments (like mortgages and other federally-backed loans). If you are being required to purchase flood insurance but don't think you are in a SFHA, there are a few possible scenarios for this situation:

- **The structure is located in the mapped SFHA, but the map is incorrect.**

FEMA maps may sometimes overlook local topography. For example, if your structure is on the mapped floodplain, but it sits on a knoll high above the river, you may be able to apply to FEMA to get your structure removed from the floodplain. You will need to complete a Letter of Map Amendment (LOMA) application showing that the elevation of the ground surface at the lowest end of your structure (Lowest Adjacent Grade or LAG) is above that of the base flood elevation (BFE; the elevation that the water of the 100-year flood will reach in the event of a base flood). Once this is completed, you will no longer be required to purchase flood insurance. For cases where the FEMA-issued flood map is incorrect, fill out the MT-EZ (pdf, 125kb) form (single family residential) or MT-1 (pdf, 3.2mb) form (commercial or multi-family structure) form. The forms are also available from your Town office or the State Floodplain Management office (802-241-3759; ANR.Floodplains@state.vt.us).

Although there is no fee associated with a LOMA (since FEMA made the map error), you will need to hire a licensed surveyor or engineer to fill out the Elevation Form on the LOMA application. Please be aware that the survey may show that the LAG of the structure is located below the BFE, in which case the structure would not be able to be removed from the Special Flood Hazard Area.

- **The structure is in the mapped SFHA, but it has been elevated on fill so that it is above the BFE (and thus, out of the SFHA).**