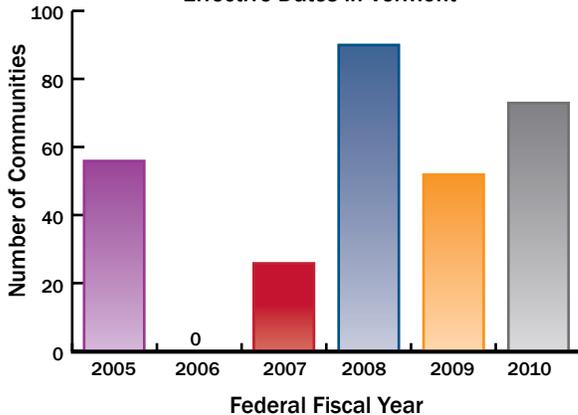


# Vermont Five-Year Plan Summary

## COMMUNITY ASSISTANCE PROGRAM – STATE SUPPORT SERVICES ELEMENT

Projected Flood Insurance Rate Map  
Effective Dates in Vermont\*



\*Currently includes both participating and non-participating communities from Multi-Year Flood Hazard Identification Plan sequencing, Version 1.5, June 2005.

\*\*Percentages may have been rounded to the nearest whole number. The pie chart shows the CAP-SSSE activities the State agency responsible for floodplain management is undertaking in relation to other activities.

### PURPOSE

This report is an outcome of the review of the Federal Fiscal Year (FY) 2005-2009 Floodplain Management Work Plans by the Department of Homeland Security's Federal Emergency Management Agency (FEMA). It is intended to show the relationship of Community Assistance Program – State Support Services Element (CAP-SSSE) activities, and resource allocation, the State is undertaking in response to the flood mapping production schedule of Flood Map Modernization, and to highlight the efforts that are underway to achieve the flood loss reduction goals of the National Flood Insurance Program (NFIP).

### STATE VISION FOR FLOODPLAIN MANAGEMENT

Vermont's Department of Environmental Conservation's (DEC's) vision for floodplain management is to develop a comprehensive and effective State floodplain management program that reduces flood insurance losses, preserves natural floodplain functions, promotes strong local floodplain management expertise and capability, and results in safer communities.

Key objectives toward meeting these goals include:

- Maintaining a comprehensive floodplain management work plan
- Increasing the number of communities that adopt ordinances that meet or exceed NFIP standards
- Improving NFIP compliance

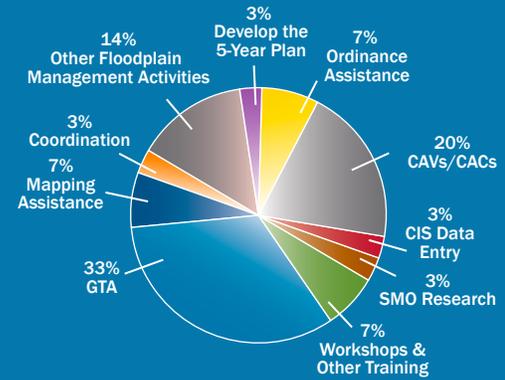
- Maintaining an up-to-date floodplain management database
- Providing model ordinance review and development
- Increasing community floodplain management expertise and capability
- Providing direct technical assistance to NFIP communities
- Coordinating with other State programs that impact floodplain management
- Assisting with hazard mitigation efforts
- Providing post disaster assistance and support to NFIP communities
- Providing assistance to the FEMA Regional Office and the State Map Modernization Coordinator to ensure that CAP-SSSE activities support achievement of Flood Map Modernization program goals and performance measures
- Developing and maintaining an increased level of State expertise
- Increasing other floodplain management activities as necessary that support NFIP implementation and compliance

### STATE FLOODPLAIN MANAGEMENT AUTHORITY

Floodplain management in Vermont is regulated primarily by villages, towns or cities through the adoption and enforcement of flood hazard bylaws (24 V.S.A. § 4424). The role of the Vermont Agency of Natural Resources is to provide State assistance to local government units in management of flood hazard areas, to coordinate Federal, State, and local

Please See Page 2

According to the FY 2005-2009 Work Plan, Vermont will perform the following activities in FY 2005\*\*:



0% – Post-Disaster Assistance

### GAP ANALYSIS

\*\*\*How many Full Time Equivalents (FTEs) are employed for floodplain management in the State

agency: **1**

How many additional FTEs are needed to perform floodplain management activities:

**0.75**

What percent/number of floodprone communities participate in the NFIP:

**82%/222**

What percent/number of NFIP communities participate in the Community Rating System:

**1%/3**

\*\*\*Referenced from the Association of State Floodplain Managers' Floodplain Management 2003, State and Local Programs



**FEMA**

# Vermont Five-Year Plan Summary

## COMMUNITY ASSISTANCE PROGRAM – STATE SUPPORT SERVICES ELEMENT

management activities for flood hazard areas, to encourage local government units to manage flood-prone lands, and to carry out a comprehensive State-wide flood hazard area management program for the State in order to make the State and units of local government eligible for flood insurance under the requirements of the National Flood Insurance Act of 1968 (10 V.S.A. § 753).

### SIGNIFICANT ACCOMPLISHMENTS, STRENGTHS, OR SUCCESS STORIES OF THE FLOODPLAIN MANAGEMENT PROGRAM

Map Modernization Management Support (MMMS) activities will require a potentially large increase in CAP-SSSE work including the coordination of meetings, development of mapping priorities, scoping of studies, adoption of maps as a basis for regulation, and similar technical assistance. The Vermont DEC will work closely with the FEMA Regional Office and the State Map Modernization Coordinator to ensure that CAP-SSSE activities support achievement of the Flood Map Modernization program goals and to ensure that new flood maps are adopted by NFIP communities in accordance with the performance goals and measures as established by the Vermont Flood Map Modernization Business Plan.

### OVER THE NEXT FIVE YEARS, WHERE DOES VERMONT FORESEE A SHORTAGE OF RESOURCES?

In order to successfully fulfill the Floodplain Management Work Plan's vision, the Vermont DEC will need to increase staffing levels by 0.75 full-time equivalents in order to perform all of the specified CAP-SSSE activities as proposed in this plan. Assuming current funding levels for the next five years, the Vermont DEC would not be able to complete 50 percent of the activities required to achieve the goals of the Floodplain Management Work Plan. As CAP-SSSE funds are not intended to fund all floodplain management activities undertaken by the State (only those identified by the FEMA Regional Office), the Vermont DEC will continue to show a strong commitment to floodplain management and support additional NFIP floodplain management objectives and initiatives.

### SIGNIFICANT COOPERATIVE EFFORTS WITH FEDERAL, STATE, OR LOCAL PARTNERS IN SUPPORT OF FLOODPLAIN MANAGEMENT

The Vermont DEC will coordinate with other State administered programs that impact on floodplain management such as the Flood Mitigation Assistance Program, the Hazard Mitigation Grant Program, the Pre-Disaster Mitigation Program, the State Dam Safety Program, and other State land use and water resources programs. The Vermont DEC will also coordinate with other State agencies on adoption and implementation of State Executive Orders and regulations that meet State NFIP participation requirements.

### FEDERALLY DECLARED DISASTERS/EMERGENCIES BY CALENDAR YEAR

VERMONT	2004	2005
Federally Declared Disasters	Severe Storms and Flooding – September 23	N/A
Federally Declared Emergency Declarations	N/A	N/A

### FLOOD INSURANCE AND LOSS SUMMARY FROM 1978 TO MARCH 31, 2005

	TOTAL CURRENT POLICIES	TOTAL PREMIUM (\$)**	NUMBER OF CLAIMS***	TOTAL PAID DOLLARS (\$)****
<b>NATIONAL RANKINGS*</b>	2,987	\$2,005,252	978	\$6,500,116
	49th	46th	46th	45th

\* National ranking based on NFIP NextGen data; ranked from highest to lowest.  
\*\* The total amount of premiums for policies in-force.

\*\*\* The total number of claims reported.  
\*\*\*\* The total amount paid on claims.

### ADDITIONAL CONTACTS

FEMA REGIONAL CAP-SSSE COORDINATOR	STATE NFIP COORDINATOR	STATE HAZARD MITIGATION OFFICER	STATE GIS COORDINATOR
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