

## Get Ready for New FEMA Flood Insurance Rate Maps In the Northeastern Vermont Region

FEMA is updating the Flood Insurance Rate Maps (FIRMs) in Vermont for the National Flood Insurance Program (NFIP). **This update will cover the entire state in stages and most communities may need to update their bylaws within the next few years: tentatively in Orleans County by the fall of 2025 and in Caledonia and Essex Counties by the summer of 2026.**

Currently only Hardwick and Jay have officially digital FIRMs. Some of the maps in the region date back nearly 50 years. Some communities do not have any maps identifying flood hazards.

The new maps will integrate the new high quality topographic data in Vermont and generate new Zone A data (without officially published flood levels) from 1D or 2D computer modeling. There will be updated detailed studies on portions of the Connecticut, Lamoille, Missisquoi, Passumpsic and Sleepers Rivers.

When the new maps go into effect, FEMA requires that towns that participate in the National Flood Insurance Program have bylaws in place that meet current standards for the program. If your bylaws are not sufficient, residents will no longer be able to purchase or renew flood insurance through the NFIP. **This is a good time to coordinate the update work between the Select Board and Planning Commission and to begin meaningful public engagement around flood resilience.**

The VT DEC has model bylaws that communities can adopt. 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, safety, 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.
- 3) Keep buildings at least two feet above the flood.

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

**How flood ready is your community?** Generate a Flood Hazard Report at: [bit.ly/flood-risk-report](https://bit.ly/flood-risk-report)  
This report summarizes flood mitigation efforts already being taken by your community. You can view your current Flood Insurance Rate Map at [msc.fema.gov/portal/home](https://msc.fema.gov/portal/home)

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

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