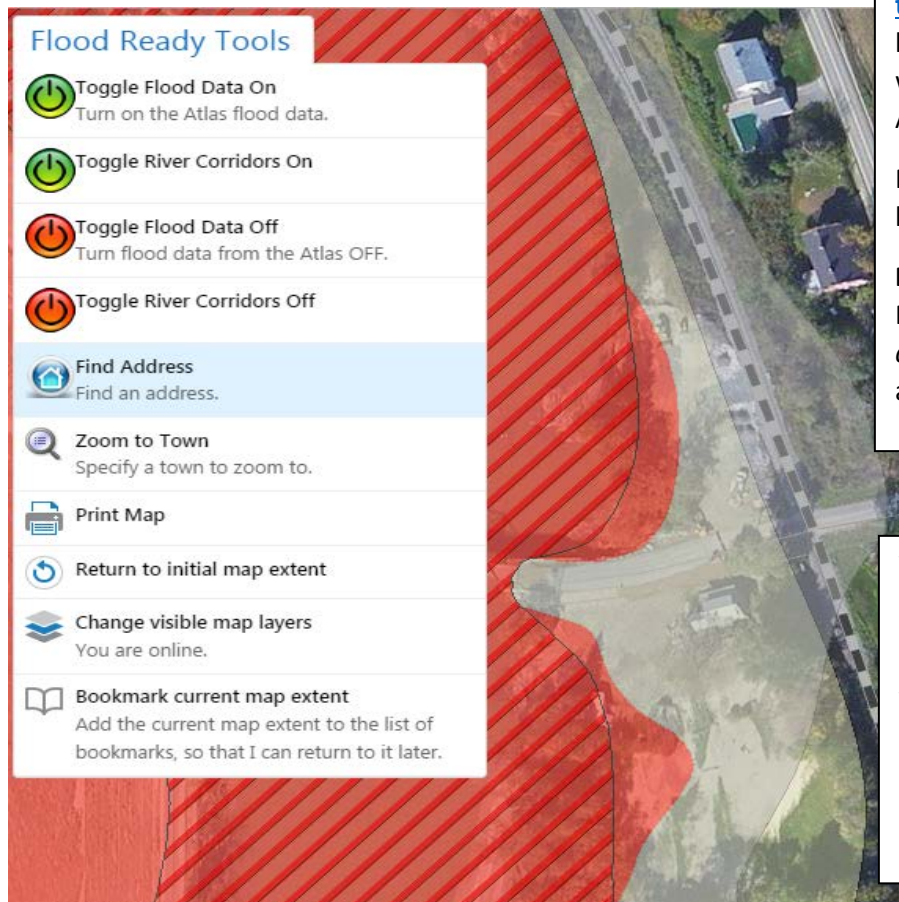


Find this online: floodready.vermont.gov/info

How Close is *Too Close*?

Flooding is natural but it doesn't need to be a disaster.

Maps are available online to guide new development away from hazard areas, and to give rivers the room they need.



The Flood Ready Atlas

tinyurl.com/floodreadyatlas

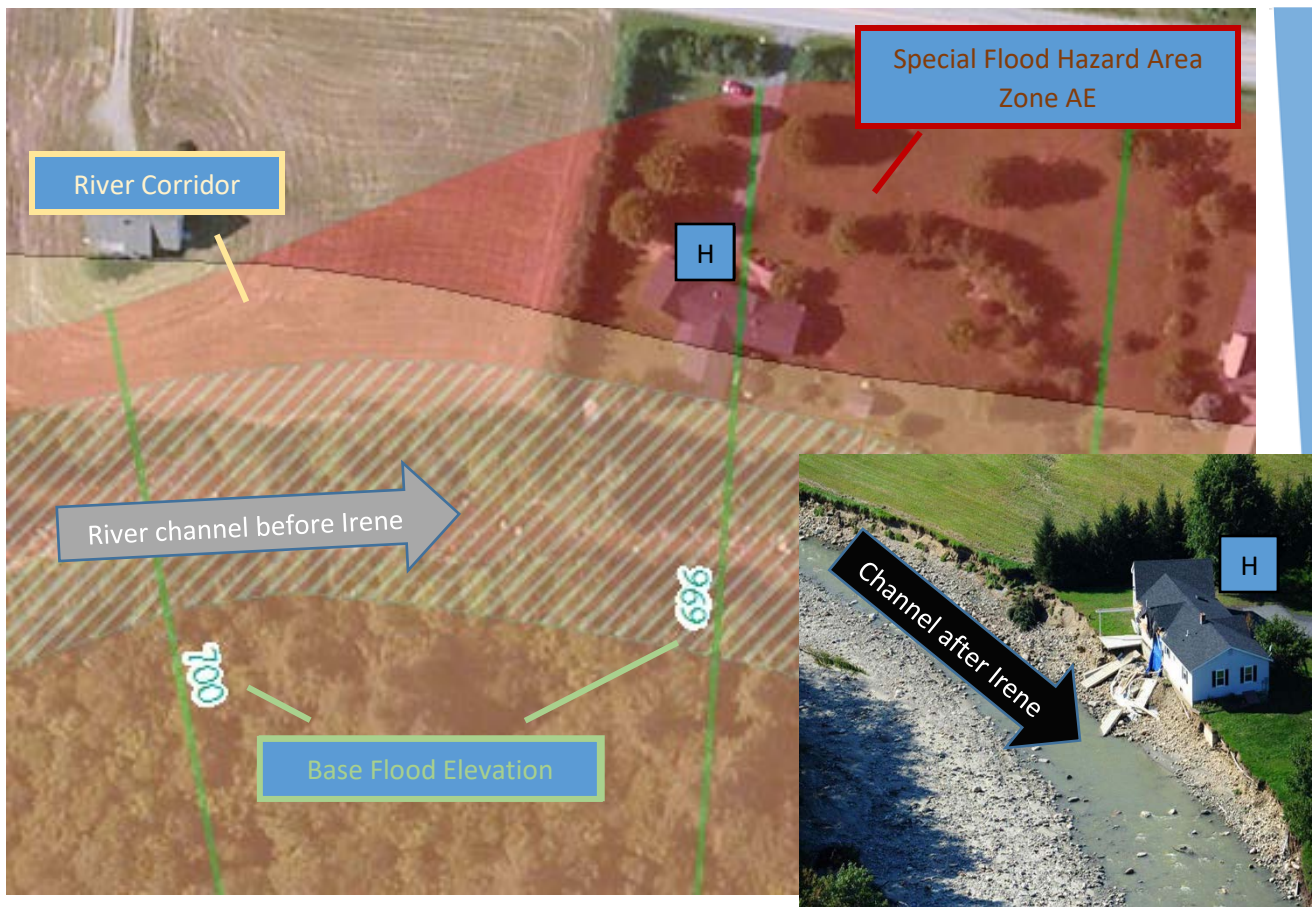
has digital Flood Data from FEMA as well as River Corridor maps from the Agency of Natural Resources.

Much of northern Vermont does not have digital data from FEMA yet.

FEMA Map Service Center has Flood Insurance Rate Maps for *anywhere in Vermont*. Search by address at www.msc.fema.gov

The boundary of a Special Flood Hazard Area can be refined with elevation data.

The boundary of a River Corridor can be refined with geomorphic field data. Contact your [DEC Regional Floodplain Manager](#).



On the Map:

Special Flood Hazard Area – Zone A or AE on a Flood Insurance Rate Map. This area has a one percent (or more) annual chance of being flooded. This is more than a 1 in 4 chance over a 30-year mortgage. In this area, there will be many smaller floods and fewer larger floods.

River Corridor – shows the room needed by the river to maintain the least erosive slope and to not increase the damaging power of the channel during high flows.

River Corridors on small streams are measured as fifty feet from the top of the bank or slope.

Base Flood Elevation (BFE) – is the elevation of the floodwater. The BFE and the elevation of the lowest floor of a building are needed to determine flood risk for flood insurance.

More on [Maps](#) and [River Corridor Protection](#)

Flood insurance is required for mortgages in Zone A or AE. Banks use a Flood Zone Determination Agency to identify if flood insurance is needed. Your homeowner's insurance agent will use that determination.

If your building is actually located on naturally high ground that does not appear on the map it may be possible to use survey information and update the map by applying for a [Letter of Map Amendment \(LOMA\)](#).

For questions about Flood Insurance Rate Maps, and LOMAs, contact a FEMA Map Specialist at (877) FEMA MAP or (877) 336-2627 FEMAMapSpecialist@riskmapcds.com

Your community Flood Hazard Area Administrator determines when local permits are needed.