

Review Checklist for the Preliminary DFIRM and FIS

What is the DFIRM?

The new Digital Flood Insurance Rate Map (DFIRM) and Flood Insurance Study (FIS) will identify the extent of mapped flood hazards in Bennington County. Previous maps were issued separately for each municipality. Your community only regulates that portion within your corporate boundaries. The final DFIRM will be available as a paper map (at the municipal office), as.pdf images of the panels, as GIS computer map data, and through on-line map viewers.

The DFIRM shows the updated extent of the flood hazard information as displayed over an aerial photograph. Some streams have received updated detailed studies and include the elevation of the base flood (BFE) at specific cross-sections, as well as the extent of the floodway.

What is the FIS?

The Flood Insurance Study describes the flooding history and study methods. For streams with detailed studies, the FIS includes flood profiles with base flood elevations, flooding discharges, and floodway characteristics.

How will this data be used?

The Preliminary DFIRM map and FIS are provided for local review and correction.

The final DFIRM and FIS will provide:

- 1.Information for local, regional, and state Hazard Mitigation Plans;
- 2.Data for local land use planning and regulation of the Special Flood Hazard Area affected by the one-percent annual chance (or base) flood;
- 3.Identify areas where mortgages must be insured against flood damage;
- 4.Identify flooding risk as needed for insurance agents to write policies; and,
- 5.Provide flooding disaster management information for emergency responders.

How should we review this information?

Community review is critical, but the review and Appeal Period is short (90 days). Please be sure that the preliminary maps do not get misplaced or neglected. The maps should be reviewed by the municipal clerk, flood hazard (or zoning) administrator, planning commission members, and other local officials. Encourage people that live in or near the flood hazard zones to become familiar with the hazards near them. Please use the checklist below. If you have questions, contact VT DEC. Any necessary corrections or concerns should be sent to FEMA, and copied to the VT DEC. The sooner necessary corrections are identified the easier they are to incorporate.

Where can we get more information?

Ned Swanberg, VT DEC, Flood Hazard Map Coordinator, (802) 241.4596 ned.swanberg@state.vt.us
Jim Henderson, Bennington County Regional Commission (802) 442.0456 jhenderson@bcrcvt.org
Jeff Nugent, Senior Planner - GIS(802) 257-4547 x 111 (ext. 111) - jnugent@sover.net

Review Checklist

Flood Insurance Study (FIS)

1. Section 1.2 identifies your municipality and the studies that inform the current FIS and DFIRM. Check the Preliminary FIS against the information in your current (effective) FIS. Copies of the effective FIS should be available in the municipal offices, or online at the FEMA Map Service Center: www.msc.fema.gov
2. Confirm that the Preliminary FIS and DFIRM incorporate the most recent and highest quality studies that you are aware of. The contractors and dates of work incorporated into the FIS and DFIRM will be listed in Section 1.2 by municipality or as a county-wide study.
3. New hydrologic and hydraulic studies - if you have questions about newly studied areas please contact VT DEC and attend the Final Community Coordination Meeting. Any community where the elevation of the base flood has changed is entitled to appeal the preliminary data, but the appeal must provide the superior technical or scientific data that should be used.
4. Look over the entire document for correct spelling and citations.

Flood Insurance Rate Map

1. Review the index panel and the FIRM panels covering your community to be sure that labels for road names, and other citations are correct.
2. Identify any places where the Special Flood Hazard Area:
 - a. Does not include the stream channel;
 - b. Does not align with landscape topography; or
 - c. Does not line up across municipal boundaries.
3. If you are aware of high quality studies in your community, or in adjacent communities, please confirm that they have been appropriately incorporated into the panels that cover your municipality.
4. In areas that have been newly studied, look for:
 - a. Problems where the flood hazard boundaries go around (outline) buildings
 - b. Places where the base flood elevations (BFE) change without reason.
 - c. Any changes that do not make sense or utilize the best available information.

Please identify any place where there is an obvious error and clearly describe the concern. These are preliminary maps and studies so it is reasonable to mark up them up. You may want to make photocopies.

Where should we send comments or corrections?

Please talk with VT DEC regarding your concerns. Your community's comments should be organized and clear. Community feedback (including any corrections, or formal appeals) should be directed as below:

Questions about maps and studies? Please contact:

Ned Swanberg, VT DEC, Flood Hazard Map Coordinator, (802) 241.4596 ned.swanberg@state.vt.us

Jim Henderson, Bennington County Regional Commission (802) 442.0456 jhenderson@bcrcvt.org

Jeff Nugent, Senior Planner – Windham Regional Commission (802) 257-4547 x 111 jnugent@sover.net

Please send any community comments, corrections, protests and appeals to:

Justin King, G&O, 5565 Centerview Drive, Ste. 107, Raleigh, NC 27606, Justin.King@starr-team.com

and copy:

David Mendelsohn, FEMA Region 1, 99 High Street, 6th Floor, Boston, MA 02110

Laura Keating, STARR, 99 High Street, 3rd Floor, Boston, MA 02110

Ned Swanberg, 103 South Main Street, Waterbury, VT 05671-0408

Before the map becomes effective FEMA will respond to the community feedback and describe how the concerns have been addressed.