

BETHEL FAST FLOOD FACTS 2013

The basics...

Area

667 acres of FEMA NFIP mapped floodplain, 368 acres of which are floodway (the deepest, fastest flowing area in a flood). 2% of the town is the floodplain. 1% of town (299 acres) may be in the developable portion of the floodplain (no wetlands). Most towns have areas of unmapped flood risk.

Buildings

20 residences in the floodplain (does not include buyouts from TSI). 6 commercial buildings. 33 flood insurance policies insure \$7m.

Parcels

Approximately 14 parcels completely in the floodplain, most already have at least one house on them. 1 Strafford Meadows, 4 across from Trailer Park, 4 by Bethel Mills, 2 on Miller Dr, 2 in East Bethel, 1 on 107

NFIP Regulated Streams

The White River and Third Branch include flood elevations while Lilliesville Brook has approximate flood extents.

What does Bethel currently regulate?

No development in floodway. Conditional approval for new structures in the floodplain.

What could Bethel regulate?

No new primary structures (commercial or residential) in the floodplain. New modest accessory structures and additions to existing structures could be still allowed.

River corridor protections that regulate the area that erodes within the river's meander zone.

Why is Bethel addressing this issue?

Safety and the next Irene

The next Irene will come and towns need to minimize damage to infrastructure. Rebuilding and buyouts are slow and can difficult financially and emotionally. New river corridor maps will be released in 2014 by the State and towns can use these to plan for and protect infrastructure.

State Emergency Relief Assistance Fund (ERAF) rules

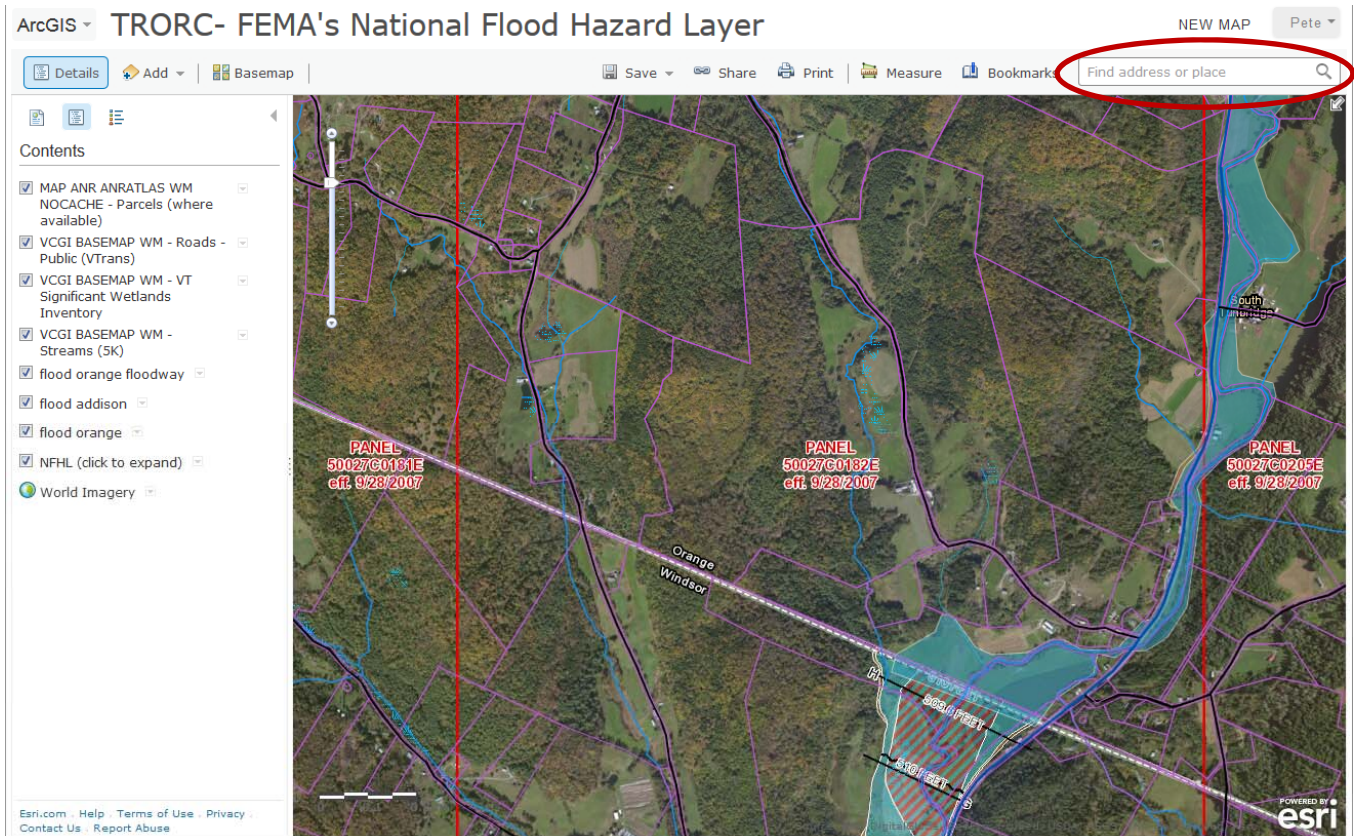
The state has just revised its rules for reimbursements during a disaster and town can receive the highest percentage if they adopt river corridor protections and a no new structures clause in their flood regulations. For a \$100k project, the town would save \$5k.

Large increases in flood insurance

With the new NFIP reform legislation, flood insurance premiums are set to rise by 25% a year until actual risk rates are reached after 2013. A typical premium would be \$4,000/year for \$170,000 in insured value. This cost may make many residences difficult to afford and/or sell. 25% of all residences in the flood hazard area will experience flooding over the life of a 30 year mortgage.

Using ArcGIS Online on the web to see if your house/lot is in the floodplain:

1. Point your web program to to: http://tinyurl.com/trorc_flood13
2. Type your full physical address into the search box in the upper right corner of the screen.
3. It should zoom to roughly where your house is and then you may need to pan around or zoom in more.
4. Windsor and Rutland County towns include layers direct from FEMA while Addison and Orange include TRORC layers taken from FEMA paper maps.



Other resources:

<http://vem.vermont.gov/preparedness>

<http://www.floodsmart.gov/>

FEMA NFIP maps are available from the Map Service Center. <http://msc.fema.gov>

VT River Corridor Management Section
Central Region- Sacha Pealer
(802) 490-6162, sacha.pealer@state.vt.us
http://www.anr.state.vt.us/dec/waterq/rivers/htm/rv_floodhazard.htm

VT Natural Resources Atlas Online Mapper
(Mac or PC, needs Silverlight plug-in)

<http://anrmaps.vermont.gov/websites/anra/>

White River Partnership, Local Watershed Organization, (802) 763-7733
Information on plantings, water quality and restoration projects
<http://whiteriverpartnership.org>