

As part of making the National Flood Insurance Program available to the residents of Sunderland, the Selectboard and Planning Board have been actively trying to meet the requirements of the flood insurance program. We have met with and corresponded with Ned Swanberg (State of Vt. DEC Flood Mapping Coordinator). We are nearing the middle of a 90 day FEMA imposed period for acceptance of the new FIRM,s (Flood Insurance Rate Maps). These maps are available for viewing at the Sunderland Town Clerks Office. The 90 day period is a comment and dispute period for residents on the accuracy of the FIRM maps, after review by residents of the BFEs (Base Flood Elevations) on the FIRMs (Flood Insurance Rate Maps). If there is a dispute by a resident of the accuracy of the new FIRM's it is the residents responsibility to bring evidence (usually engineering studies purchased by the resident) to the Selectboard to be passed to FEMA. The clock started ticking on this phase around Jan. 27th and will run for 90 days. After the 90 days a resident can still dispute the maps but would have to do so directly to FEMA. The new flood insurance program will not take affect until the end of the year.

The Selectboard asked Ned Swanberg to attend our February 7th meeting. Please visit the minutes from that meeting on the Sunderland town website sunderlandvt.org . Ned Swanberg emphasized that encouragement should be given to people that live in or near the flood hazard zones to become familiar with hazards near them and any insurance opportunities available.

The Planning Board has been working with the BCRC to update our town By-Laws and in particular the Flood Hazard Area by-law article. This article needed to be changed to meet the requirements of the Flood Insurance Program that will go into effect at the end of the year. The revised By – Laws are suppose to arrive back with the Planning Board from BCRC for review and a hearing by the end of February. The Planning Board will then move the By – Laws to the Selectboard for review and a hearing before adoption of our By-Laws can take place by the Selectboard. After all this takes place, the Selectboard will follow procedures to renew or not the Town of Sunderland's inclusion in the National Flood Insurance Program. This renewal would include a hearing on the whole Flood Plain issue by the Selectboard. A yes vote on the renewal allows residents to purchase flood insurance through their casualty insurance underwriters. We do have residents in the program from it's inception. If residents were to make this purchase now under the original flood insurance program rather than after the end of this year they could find savings in rates. When the new program goes into effect after the first of the year the rates will be higher. The down side to the town staying in the National Flood Insurance program (which we have been in since it's inception years ago) is it would place incumber-sons on properties lying within the new expanded flood plain. Any new building in these areas would have to meet FEMA standards and those would be part of our zoning regulations and the responsibility of our Zoning Administrator to enforce. When a property transfer takes place and the buyer requires a mortgage, the mortgage company might require flood insurance be purchased with the mortgage, before granting a mortgage.

Interim Zoning Administrator Bruce Whitaker, has been working on identifying what we think are about 170 properties that could be affected by the new mapping. Our hopes were to get some kind of a letter out to these residents asking that they investigate the flood insurance program. Bruce will turn this list over as soon as it is completed. This was not an easy task. It involves overlaying property parcel numbers given to us by the flood mapping coordinator (Ned Swanberg) and placing them over the new flood maps and identifying property owners.

The Selectboard will have a Flood Area Map of Sunderland posted at Town Meeting and at the polls on Election Day along with a few handouts made available by FEMA. It would be a good idea to check this map for any property holdings you may be concerned about.