



Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:
115-CWG(C)

July 14, 2011

Dan Steinbauer
Chairperson, Board of Selectmen
Town of Underhill
Town Hall
Post Office Box 32
Underhill, Vermont 05490

Community: Town of Underhill,
Chittenden County, Vermont
Community No.: 500042
Map Panels Affected: See FIRM Index

Dear Mr. Steinbauer:

This letter corrects our previous Letter of Final Determination (LFD) dated January 18, 2011.

On October 14, 2009, you were notified of proposed modified flood elevation determinations affecting the Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS) report for the Town of Underhill, Chittenden County, Vermont (All Jurisdictions). The statutory 90-day appeal period that was initiated on October 29, 2009, when the Department of Homeland Security's Federal Emergency Management Agency (FEMA) published a notice of proposed elevations of the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood) for your community in the *Seven Days Newspaper*, *Burlington Free Press*, *Williston Observer*, and *Essex Reporter*, has elapsed.

FEMA received no valid requests for changes in the Base Flood Elevations (BFEs). Therefore, the determination of the Agency as to the BFEs for your community is considered final. The final BFEs will be published in the *Federal Register* as soon as possible. The modified BFEs and revised map panels, as referenced above, are effective as of July 18, 2011, and revise the FIRM that was in effect prior to that date.

The modifications are pursuant to Section 206 of the Flood Disaster Protection Act of 1973 (P.L. 93-234) and are in accordance with the National Flood Insurance Act of 1968, as amended, (Title XIII of the Housing and Urban Development Act of 1968, P.L. 90-448) 42 U.S.C. 4001-4128, and 44 CFR Part 65. Pursuant to Section 1361 of the National Flood Insurance Act of 1968, as amended, communities participating in the National Flood Insurance Program (NFIP) are required to adopt and enforce floodplain management regulations that meet or exceed minimum NFIP criteria. These criteria are the minimum required and do not supersede any State or local requirements of a more stringent nature. This includes adoption of the effective FIS report and FIRM and the modifications made by this map revision. Our records show that your community has met the requirements under 60.3(d).

The revised FIRM panels, as referenced above, will be effective as of July 18, 2011, and revise the FIRM that was in effect prior to that date. For insurance rating purposes, the community number and new suffix code for the FIRM panels being revised are indicated on the panels and must be used for all new policies and renewals.

A new Consultation Coordination Officer (CCO) has been designated to assist your community. The CCO will be the primary liaison between your community and FEMA. Your CCO's contact information is provided below:

David Mendelsohn
Risk Analysis Branch
Federal Emergency Management Agency, Region I
99 High Street, Sixth Floor
Boston, Massachusetts 02110
(617) 832-4713

To assist your community in maintaining the FIRM, we previously enclosed a Summary of Map Actions (see enclosure) to document previous Letter of Map Change (LOMC) actions (i.e., Letters of Map Amendment (LOMAs), Letters of Map Revision (LOMRs)) that will be superseded when the revised FIRM panels referenced above become effective. Information on LOMCs is presented in the following four categories: (1) LOMCs for which results have been included on the revised FIRM panels; (2) LOMCs for which results could not be shown on the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lots or structures involved were outside the Special Flood Hazard Area as shown on the FIRM; (3) LOMCs for which results have not been included on the revised FIRM panels because the flood hazard information on which the original determinations were based are being superseded by new flood hazard information; and (4) LOMCs issued for multiple lots or structures where the determination for one or more of the lots or structures cannot be revalidated through an administrative process like the LOMCs in Category 2 above. LOMCs in Category 2 will be revalidated through a single letter that reaffirms the validity of a previously issued LOMC; the letter will be sent to your community shortly before the effective date of the revised FIRM and will become effective 1 day after the revised FIRM becomes effective. For the LOMCs listed in Category 4, we will review the data previously submitted for the LOMA or LOMR request and issue a new determination for the affected properties after the revised FIRM becomes effective.

The FIRM panels have been computer-generated. The digital files containing the flood hazard data for the entire county can be provided to your community for use in a computer mapping system. These files can be used in conjunction with other thematic data for floodplain management purposes, insurance purchase and rating requirements, and many other planning applications. Copies of the digital files or paper copies of the FIRM panels may be obtained by calling our FEMA Map Information eXchange (FMIX), toll free, at 1-877-FEMA MAP (1-877-336-2627). In addition, your community may be eligible for additional credits under our Community Rating System if you implement your activities using digital mapping files.

If you have any questions, please contact your designated CCO.

Sincerely,

A handwritten signature in black ink, appearing to read "Luis Rodriguez", with a large, stylized flourish at the end.

Luis Rodriguez, P.E., Chief
Engineering Management Branch
Federal Insurance and Mitigation Administration

Enclosure:

LFD letter dated January 18, 2011, including Summary of Map Actions

cc: Community Map Repository
Kari Papelbon, Zoning Administrator, Town of Underhill

NOTICE OF CORRECTION

CDM, a mapping partner working under contract to the Federal Emergency Management Agency (FEMA), sent a Letter of Final Determination (LFD) on January 18, 2011, signed by Luis Rodriguez, Chief, Engineering Management Branch, Federal Insurance and Mitigation Administration, to Steve Walkerman, Chairperson, Board of Selectmen of the Town of Underhill.

The enclosed letter corrects the January 18, 2011 letter and clarifies that your community has met the adoption requirements.

Please note that the map effective date remains July 18, 2011, and FEMA requires that floodplain ordinances are legally enforceable by local authorities.

We apologize for this inconvenience and if you have any questions regarding this correction letter, please contact:

Tim Hillier
Program Manager, CDM
HillierTS@cdm.com
Phone: (617) 452-6317



Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:
19P

January 18, 2011

Steve Walkerman
Chairperson, Board of Selectmen
Town of Underhill
Town Hall
12 Pleasant Valley Road
Underhill, Vermont 05490

Community: Town of Underhill,
Chittenden County, Vermont
Community No.: 500042
Map Panels Affected: See FIRM Index

Dear Mr. Walkerman:

This is to formally notify you of the final flood elevation determination for the Town of Underhill, Chittenden County, Vermont (All Jurisdictions), in compliance with Title 44, Chapter I, Part 67, Section 67.11, Code of Federal Regulations (CFR). This section requires that notice of final flood elevations shall be sent to the Chief Executive Officer of the community, all individual appellants, and the State Coordinating Agency, and shall be published in the *Federal Register*.

On June 15, 1988, the Department of Homeland Security's Federal Emergency Management Agency (FEMA) issued a Flood Insurance Rate Map (FIRM) that identified the Special Flood Hazard Areas (SFHAs), the areas subject to inundation by the base (1-percent-annual-chance) flood, in your community. Recently, FEMA completed a re-evaluation of flood hazards in your community. On July 10, 2009, FEMA provided you with Preliminary copies of the Flood Insurance Study (FIS) report and FIRM that identify existing flood hazards in your community, including Base Flood Elevations (BFEs). The proposed BFEs for your community were published in the *Seven Days Newspaper* on October 21, 2009, and October 28, 2009; the *Burlington Free Press, Williston Observer, and Essex Reporter* on October 22, 2009, and October 29, 2009; and in the *Federal Register*, at Part 67, Volume 74, Page 46078 and 46079, on September 8, 2009.

The statutory 90-day appeal period, which was initiated on the second newspaper publication date cited above, has ended. FEMA did not receive any appeals of the proposed BFEs during that time. Accordingly, the BFEs for your community are considered final. The final rule for BFEs will be published in the *Federal Register* as soon as possible. The FIRM for your community will become effective on July 18, 2011. Before the effective date, FEMA will send you final printed copies of the FIS report and FIRM.

Because the FIS report establishing the BFEs for your community has been completed, certain additional requirements must be met under Section 1361 of the National Flood Insurance Act of 1968, as amended, within 6 months from the date of this letter. Prior to July 18, 2011, your community is required, as a condition of continued eligibility in the National Flood Insurance Program (NFIP), to adopt or show evidence of adoption of floodplain management regulations that meet the standards of Paragraph 60.3(d) of the NFIP regulations (44 CFR 59, etc.) by the effective date of the FIRM. These standards are the minimum requirements and do not supersede any State or local requirements of a more stringent nature.

It must be emphasized that all the standards specified in Paragraph 60.3(d) of the NFIP regulations must be enacted in a legally enforceable document. This includes adoption of the current effective FIS report and FIRM to which the regulations apply and other modifications made by this map revision. Some of the standards should already have been enacted by your community in order to establish initial eligibility in the NFIP. Your community can meet any additional requirements by taking one of the following actions:

1. Amending existing regulations to incorporate any additional requirements of Paragraph 60.3(d);
2. Adopting all the standards of Paragraph 60.3(d) into one new, comprehensive set of regulations;
or
3. Showing evidence that regulations have previously been adopted that meet or exceed the minimum requirements of Paragraph 60.3(d).

Communities that fail to enact the necessary floodplain management regulations will be suspended from participation in the NFIP and subject to the prohibitions contained in Section 202(a) of the Flood Disaster Protection Act of 1973 (Public Law 93-234) as amended.

In addition to your community using the FIS report and FIRM to manage development in the floodplain, FEMA will use the FIS report and FIRM to establish appropriate flood insurance rates. On the effective date of the revised FIRM, actuarial rates for flood insurance will be charged for all new structures and substantial improvements to existing structures located in the identified SFHAs. These rates may be higher if structures are not built in compliance with the floodplain management standards of the NFIP. The actuarial flood insurance rates increase as the lowest elevations (including basement) of new structures decrease in relation to the BFEs established for your community. This is an important consideration for new construction because building at a higher elevation can greatly reduce the cost of flood insurance.

To assist your community in maintaining the FIRM, we have enclosed a Summary of Map Actions to document previous Letter of Map Change (LOMC) actions (i.e., Letters of Map Amendment (LOMAs), Letters of Map Revision (LOMRs)) that will be superseded when the revised FIRM panels referenced above become effective. Information on LOMCs is presented in the following four categories: (1) LOMCs for which results have been included on the revised FIRM panels; (2) LOMCs for which results could not be shown on the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lots or structures involved were outside the SFHA as shown on the FIRM; (3) LOMCs for which results have not been included on the revised FIRM panels because the flood hazard information on which the original determinations were based are being superseded by new flood hazard information; and (4) LOMCs issued for multiple lots or structures where the determination for one or more of the lots or structures cannot be revalidated through an administrative process like the LOMCs in Category 2 above. LOMCs in Category 2 will be revalidated through a single letter that reaffirms the validity of a previously issued LOMC; the letter will be sent to your community shortly before the effective date of the revised FIRM and will become effective 1 day after the revised FIRM becomes effective. For the LOMCs listed in Category 4, we will review the data previously submitted for the LOMA or LOMR request and issue a new determination for the affected properties after the revised FIRM becomes effective.

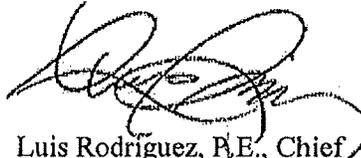
The FIRM and FIS report for your community have been prepared in our countywide format, which means that flood hazard information for all jurisdictions has been combined into one FIRM and FIS report. When the FIRM and FIS report are printed and distributed, your community will receive only those panels that present flood hazard information for your community. We will provide complete sets of

the FIRM panels to county officials, where they will be available for review by your community.

The FIRM panels have been computer-generated. Once the FIRM and FIS report are printed and distributed, the digital files containing the flood hazard data for the entire county can be provided to your community for use in a computer mapping system. These files can be used in conjunction with other thematic data for floodplain management purposes, insurance purchase and rating requirements, and many other planning applications. Copies of the digital files or paper copies of the FIRM panels may be obtained by calling our FEMA Map Information eXchange (FMIX), toll free, at 1-877-FEMA MAP (1-877-336-2627). In addition, your community may be eligible for additional credits under our Community Rating System if you implement your activities using digital mapping files.

If your community is encountering difficulties in enacting the necessary floodplain management measures required to continue participation in the NFIP, we urge you to call the Director, Federal Insurance and Mitigation Division of FEMA, Region I, in Boston, Massachusetts, at (617) 956-7573 for assistance. If you have any questions concerning mapping issues in general or the enclosed Summary of Map Actions, please call our FEMA Map Information eXchange (FMIX), toll free, at 1-877-FEMA MAP (1-877-336-2627). Additional information and resources your community may find helpful regarding the NFIP and floodplain management, such as *The National Flood Insurance Program Code of Federal Regulations*, *Answers to Questions About the National Flood Insurance Program*, *Frequently Asked Questions Regarding the Effects that Revised Flood Hazards have on Existing Structure*, *Use of Flood Insurance Study (FIS) Data as Available Data*, and *National Flood Insurance Program Elevation Certificate and Instructions*, can be found on our website at <http://www.floodmaps.fema.gov/lfd>. Paper copies of these documents may also be obtained by calling our (FMIX).

Sincerely,



Luis Rodriguez, P.E., Chief
Engineering Management Branch
Federal Insurance and Mitigation Administration

Enclosure:

Final Summary of Map Actions

cc: Community Map Repository
Kari Papelon, Zoning Administrator, Town of Underhill

FINAL SUMMARY OF MAP ACTIONS

Community: UNDERHILL, TOWN OF

Community No: 500042

To assist your community in maintaining the Flood Insurance Rate Map (FIRM), we have summarized below the previously issued Letter of Map Change (LOMC) actions (i.e., Letters of Map Revision (LOMRs) and Letters of Map Amendment (LOMAs)) that will be affected when the revised FIRM becomes effective on July 18, 2011.

1. LOMCs Incorporated

The modifications effected by the LOMCs listed below will be reflected on the revised FIRM. In addition, these LOMCs will remain in effect until the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
			NO CASES RECORDED		

2. LOMCs Not Incorporated

The modifications effected by the LOMCs listed below will not be reflected on the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lot(s) or structure(s) involved were outside the Special Flood Hazard Area, as shown on the FIRM. These LOMCs will remain in effect until the revised FIRM becomes effective. These LOMCs will be revalidated free of charge 1 day after the revised FIRM becomes effective through a single revalidation letter that reaffirms the validity of the previous LOMCs.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
LOMA	500004272R01	11/19/1997	11 BARRETT LANE	5000420016B	50007C0187D
LOMA	03-01-0678A	02/13/2003	288 RIVER ROAD	5000420017B	50007C0194D
LOMA	03-01-1642A	08/05/2003	20 NORTH UNDERHILL STATION ROAD	5000420010B	50007C0185D
LOMA	07-01-0336A	01/09/2007	779 VERMONT ROUTE 15 (VT)	5000420010B	50007C0180D
LOMA	08-01-1225A	10/30/2008	3 KELLEY ROAD -- PARCEL KY003	5000420010B	50007C0187D
LOMA	09-01-0513A	02/03/2009	928 VERMONT ROUTE 15	5000420010B	50007C0185D
LOMA	10-01-0536A	02/12/2010	311 Pleasant Valley Road	5000420010B	50007C0225D
LOMA	10-01-1794A	09/14/2010	26 IRISH SETTLEMENT ROAD	5000420017B	50007C0194D

FINAL SUMMARY OF MAP ACTIONS

Community: UNDERHILL, TOWN OF

Community No: 500042

3. LOMCs Superseded

The modifications effected by the LOMCs listed below have not been reflected on the Final revised FIRM panels because they are being superseded by new detailed flood hazard information or the information available was not sufficient to make a determination. The reason each is being superseded is noted below. These LOMCs will no longer be in effect when the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Reason Determination Will be Superseded
			NO CASES RECORDED	

1. Insufficient information available to make a determination.
2. Lowest Adjacent Grade and Lowest Finished Floor are below the proposed Base Flood Elevation.
3. Lowest Ground Elevation is below the proposed Base Flood Elevation.
4. Revised hydrologic and hydraulic analyses.
5. Revised topographic information.

4. LOMCs To Be Redetermined

The LOMCs in Category 2 above will be revalidated through a single revalidation letter that reaffirms the validity of the determination in the previously issued LOMC. For LOMCs issued for multiple lots or structures where the determination for one or more of the lots or structures has changed, the LOMC cannot be revalidated through this administrative process. Therefore, we will review the data previously submitted for the LOMC requests listed below and issue a new determination for the affected properties after the effective date of the revised FIRM.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
LOMA	02-01-0420A	01/09/2002	14 GREEN STREET	5000420017B	50007C0194D