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October 29, 2009

RE: Underhill Notice for the FEMA Preliminary Digital Flood Insurance Rate Map
Appeal Period

Dear Landowner:

The Federal Emergency Management Agency (FEMA) is in the process of revising and modernizing the Flood Insurance Rate Maps, commonly referred to as floodplain maps, for Chittenden County. You are receiving this letter because a portion of your property is located within or in close proximity to the Special Flood Hazard Area (SFHA), land subject to a 1-percent or greater chance of flooding in any given year, with revised Base Flood Elevations as depicted on the Preliminary Digital Flood Insurance Rate Maps (DFIRMs).

Allow me to provide a brief summary of the process to date and upcoming tentative schedule. A detailed study along the Browns River and lower portion of The Creek was conducted between 2006 and early 2009 which produced new or revised Base Flood Elevations (BFEs) – the anticipated elevations to which floodwaters may rise during a flood – to include on the proposed DFIRMs. Town officials received copies of the proposed maps and Flood Insurance Study (FIS) report in July and were asked to review them to identify necessary changes or corrections to non-technical data. Paper copies of the maps are available for public review Monday through Friday from 8:00 AM – 4:00 PM at the Town Hall, and Adobe PDF files are available for download on the Town's website, www.underhillvt.gov (News).

On July 28, 2009, final Community Coordination Meetings were held at the Williston Fire Department to formally introduce the Preliminary DFIRMs. Following this meeting and a due diligence review of the maps and FIS report, the Town provided comments and requested revisions to errors discovered during the review of the proposed maps. FEMA and their consulting firm, CDM, have received the Town's letter and will be working together to determine the next steps for revisions to the maps as appropriate.

The next step in the adoption process is a federally-mandated 90-day appeal period, which began today. During the appeal period, any owner or lessee of real property in Underhill who believes that their property rights will be adversely affected by the proposed BFEs may submit an appeal to the Zoning Administrator. It is also during this period that objections to information contained on the proposed DFIRMs and in the FIS that does not involve the proposed BFEs may be submitted as protests. The attached tables provide details on both appeals and protests.

All appeals and protests submitted to the Town during the appeal period will be forwarded to FEMA Region I. Any documents submitted outside of the appeal period will be considered comments.

Upon resolution of any appeals and the expiration of the appeal period, updates to the DFIRMs and FIS will be prepared by FEMA as necessary. The Underhill Planning Commission will also be revising the Flood Hazard Regulations during this time as required by the National Flood Insurance Program regulations. Updates on the process will be posted on the Town website under the "News" section. Based on the current timeline, the proposed DFIRMS and FIS report are anticipated to become effective around the end of August 2010.

How do the Preliminary DFIRMs and FIS report affect me as a landowner/lessee?

The Town of Underhill participates in the National Flood Insurance Program (NFIP) and is required to regulate development in the mapped floodplains. Changes to the flood maps could potentially affect areas of permitted, conditional, and prohibited development in the SFHAs. Additionally, changes to the flood maps may affect flood insurance rates for policy holders.

Flood insurance rates for buildings constructed after the adoption of the floodplain maps are based on their level of protection from the mapped hazard. Since the NFIP's regulations and insurance coverage depend on the accuracy and utility of the maps, it is beneficial for landowners and lessees to review the maps and submit additional information that may be used to improve the maps. Better, more accurate maps mean better protection from flood damage.

If you have any questions, please feel free to contact me at the addresses or phone number above.

Sincerely,



Kari Papelbon

INFORMATION ON APPEALS AND PROTESTS OF THE PROPOSED FEMA DFIRM

Submit all appeals and protests to:

Zoning Administrator
 Attn: DFIRM Appeals/Protests
 P.O. Box 32
 Underhill Center, VT 05490

APPEAL PERIOD START DATE: OCTOBER 29, 2009
APPEAL PERIOD END DATE: JANUARY 27, 2010

APPEALS

Scientifically Incorrect Data

Basis of Formal Appeal	Required Submissions	Certification
Hydrologic methodology is inappropriate or incorrect	<ol style="list-style-type: none"> 1. New hydrologic analysis based on an alternative methodology. 2. Explanation for superiority of alternative methodology. 3. New hydraulic analysis based on flood discharge values from new hydrologic analysis. 4. Revised flood profiles. 5. Revised floodplain and floodway boundary delineations. 	Registered professional engineer
Hydraulic methodology is inappropriate or incorrect	<ol style="list-style-type: none"> 1. New hydraulic analysis based on alternative methodology and original flood discharge values. 2. Explanation for superiority of alternative methodology. 3. Revised flood profiles. 4. Revised floodplain and floodway boundary delineations. 	Registered professional engineer

Technically Incorrect Data

Basis of Formal Appeal	Required Submissions	Certification
Hydrologic methodology has not been applied correctly	<ol style="list-style-type: none"> 1. New hydrologic analysis in which original methodology has been applied differently. 2. Explanation for superiority of new application. 3. New hydraulic analysis based on flood discharge values from new hydrologic analysis. 4. Revised flood profiles. 5. Revised floodplain and floodway boundary delineations. 	Registered professional engineer
Hydraulic methodology has not been applied correctly	<ol style="list-style-type: none"> 1. New hydraulic analysis, based on original flood discharge values, in which original methodology has been applied differently. 2. Explanation for superiority of new application. 3. Revised flood profiles. 4. Revised floodplain and floodway boundary delineations. 	Registered professional engineer

Insufficient/poor-quality hydrologic data were used	<ol style="list-style-type: none"> 1. Data believed to be better than those used in original hydrologic analysis. 2. Documentation for source of data. 3. Explanation for improvement resulting from use of new data. 4. New hydrologic analysis based on better data. 5. New hydraulic analysis based on flood discharge values resulting from new hydrologic analysis. 6. Revised flood profiles. 7. Revised floodplain and floodway boundary delineations. 	Registered professional engineer
Insufficient/poor-quality hydraulic data were used	<ol style="list-style-type: none"> 1. Data believed to be better than those used in original hydraulic analysis. 2. Documentation for source of new data. 3. Explanation for improvement resulting from use of new data. 4. New hydraulic analysis based on better data and original flood discharge values. 5. Revised floodplain and floodway boundary delineations. 	Registered professional engineer
Analysis contains indisputable errors	<ol style="list-style-type: none"> 1. Identify the error(s). 2. Provide the correct measurement, if applicable. 	Registered professional engineer
Appeal based on the effects of physical changes that have occurred in the floodplain	<ol style="list-style-type: none"> 1. Identify the changes that have occurred. 2. Provide the data FEMA needs to perform a reanalysis – topographic maps, grading plans, new stream channel and floodplain cross-sections, dimensions of structures. 	Registered professional engineer or licensed land surveyor

PROTESTS

Changes to Floodplain Boundaries

Basis of Protest	Required Submissions	Certification
Flooding sources studied by detailed methods	<ol style="list-style-type: none"> 1. Topographic maps or ground elevation data that are of greater detail than those used by FEMA or that show more recent topographic conditions. 2. Data must reflect existing conditions. 	Registered professional engineer or licensed land surveyor or prepared by an authoritative source (USACE, USGS, etc.)
Flooding sources studied by approximate methods	<ol style="list-style-type: none"> 1. Published flood maps that are more recent or more detailed than those used by FEMA. 2. Analyses that are more detailed than those performed by FEMA or that are based on better data than those used by FEMA. 	Registered professional engineer or licensed land surveyor