

Flood Hazard and River Corridor Fact Sheet

Summary

The Town of Mount Holly is considering updating and expanding the Town's existing Flood Hazard Area (FHA) Regulations. The principal change would be to manage development within specifically identified river corridors. This change would further reduce the risks of injury and damage to people and property from flooding and erosion, and would entitle the Town to additional State relief funds following FEMA-declared disasters.

This change was recommended by the Local Hazard Mitigation Plan adopted by the Select Board in February 2021, and the advantages that would accompany this change were affirmed by the Select Board at its October meeting this year.

What we have now

The Town of Mount Holly adopted our current FHA Regulations on June 24, 2008.

The purpose of the FHA Regulations is to:

1. Minimize and prevent the loss of life and property, the disruption of commerce, the impairment of the tax base, and the extraordinary public expenditures and demands on public services that result from flooding and other flood related hazards; and
2. Ensure that the design and construction of development in flood and other hazard areas are accomplished in a manner that minimizes or eliminates the potential for flood and loss or damage to life and property; and
3. Manage all flood hazard areas as required by state law; and
4. Make the Town, and individuals eligible for federal flood insurance and other federal disaster recovery and hazard mitigation funds as may be available.

These regulations only apply to areas that lie within FEMA designated "special flood hazard areas."

In short, our current FHA regulations protect us from flooding-related hazards in areas prone to flooding and make us eligible to receive state and federal disaster relief, currently up to 87.5% of costs.

What we propose to do

The Planning Commission is proposing to update and expand the Town's FHA Regulations based on a model prepared by the Vermont Department of Environmental Conservation (DEC) and approved by FEMA. The model involves very few changes to regulation of activities within the special flood hazard area already defined.

However, the model includes new provisions governing development in river corridors. Adding these provisions will allow the Town to receive **a 40% increase in disaster relief funding from the State (from 12.5% to 17.5% of the Town's costs)**, for a total of 92.5% of combined State and federal reimbursement, during FEMA-declared disasters.

As per State law and the DEC model regulation, the new provisions would regulate development within State identified river corridors. "River corridors" include both larger rivers and also those streams that have a watershed area between ½ and 2 square miles. These provisions apply to the river corridor areas as mapped by the State and, where not mapped by the State, to a default setback area 50 feet from the top bank. The State maps are available in the Town Office and [online](#). Note that some parts of these rivers and streams are also in areas designated as flood hazard areas, and so are already regulated under the Town's FHA Regulations.

In the future, FEMA and the State will update the flood maps for Otter Creek/Mill River, West River, and Black River/Branch Brook. Once those maps are done, we will be required to update our FHA regulations. The changes to our FHA regulations that the Planning Commission is now proposing will give us a headstart on this process.

How does this affect you?

By managing development in the specified river corridors, the proposed regulation would reduce the risk of damage to property and personal injury resulting from structures and objects being washed downstream in extreme flooding. Also, the additional State disaster relief available to the Town would reduce the cost of recovery to Town taxpayers.

The regulation of development within these river corridors will have no effect on your property unless you are planning a new development within a "river corridor." Otherwise, the proposed inclusion of the river corridor provisions would not apply to you at all. We have provided a map of the affected areas for people to review.

If your property lies within the special flood hazard area, any development is already required to be permitted under our existing FHA Regulations—regardless of whether we adopt the proposed update. The proposed changes to the existing FHA Regulations were discussed at a Planning Commission special meeting on November 2nd and will be discussed in detail at the public hearing on December 7th.

This updated bylaw will offer you additional protection for your property from upstream hazards. It will also reduce the cost to the Town (paid by taxes) in the event of another FEMA-declared disaster.

Next Steps

The Planning Commission held a public hearing at the Town Office and on Zoom on Wednesday December 7, 6:00 PM. On December 21, the Planning Commission unanimously approved the final draft of the bylaw. The next step is for the Select Board to schedule another public hearing, after which it will vote on adoption.

The draft bylaw is available at the Town Office and posted on the web site: <https://www.mounthollyvt.org/planning-commission/flood-hazard-area/#River-Corridors>

Please email your thoughts or questions to: planningcomm@mounthollyvt.org

More information

- [Town of Mount Holly Flood Hazard and River Corridor Bylaw Draft](#)
- [Map of Flood Hazard Areas and River Corridors](#)
- [River Corridors - Frequently Asked Questions - FAQs](#)
- [Interactive Maps of River Corridors](#) - Use Flood Ready Tools to Zoom to Address and "Toggle River Corridors on"
- [Emergency Relief and Assistance Fund](#)