

Article 18

UPDATE TO THE FLOODPLAIN DISTRICT



FEMA

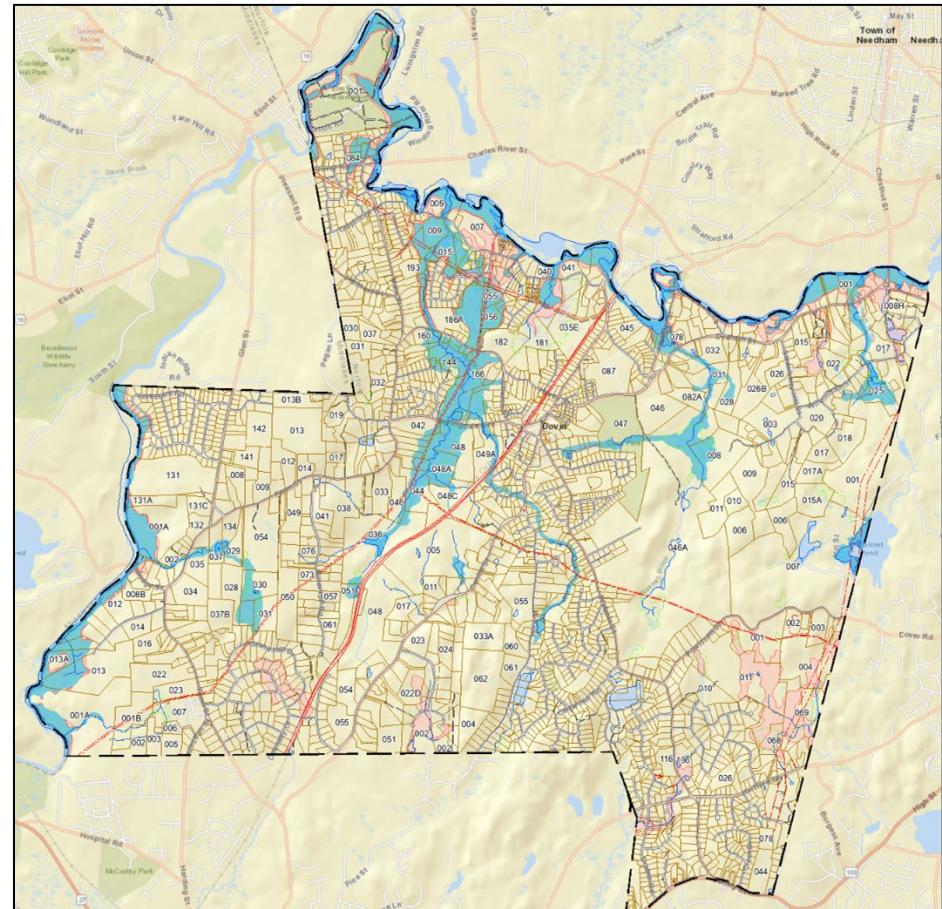


What is the National Flood Insurance Program?

- Managed by the Federal Emergency Management Agency (FEMA), this Program enables homeowners, business owners and renters in participating communities to purchase federally backed flood insurance
- This insurance offers an alternative to disaster assistance, which may not be available from other sources, to meet the escalating costs of repairing flood damage to buildings and their contents
- Participating communities agree to adopt and enforce floodplain management ordinances to reduce future flood damage
- Available to residents and business owners in both high-risk and moderate-to-low risk areas (an estimated 40 local buildings are located in the Floodplain District and require flood insurance; property owners have been notified and received a copy of the new bylaw)

Flood Insurance Rate Maps

- A Flood Insurance Rate Map (FIRM) is an official map of a community that **displays the floodplains, special hazard areas, and risk premium zones**, as delineated by FEMA; these maps must be adopted under the local zoning for communities to participate in the National Flood Insurance Program
- FIRM maps are updated every **FIVE to TEN** year; the last update to the Dover maps was July 2012 and the current effective Norfolk County maps are from July 2021; new maps are expected by December and will be ready for the Town to adopt in 2024
- No changes to any maps are included in this proposed bylaw





FEMA



Summary of Bylaw Updates

- Update Section 185-44 to align with the new state model bylaw and remain in compliance with the requirements of FEMA's National Flood Insurance Program
- This includes new requirements, definitions and clarifications on work limitations within flood zones (see next slide for further detail)
- This bylaw has been reviewed by Eric Carlson, the State's Flood Insurance Program Coordinator, and Town Counsel to ensure compliance

Notable Bylaw Updates

- Designation of community floodplain administrator (Building Inspector/Zoning Enforcement Officer)
- Permitting requirements for development with the Floodplain District
- Requirements for recreational vehicles
- Requirement for Dover to submit new data to FEMA when available to be incorporated into Flood Insurance Rate Maps
- Standards for variances

Voting Implications

Passes by 2/3 majority

Dover and its residents are able to continue to participate in the National Flood Insurance Program.

Fails to pass by 2/3 majority

Dover may be deemed ineligible and removed from the National Flood Insurance Program, thus adversely affecting the owners of an estimated 40 local buildings which require flood insurance. Owners of property with buildings in the Floodplain District received a copy of the new bylaw.

Thank you

QUESTIONS AND COMMENTS