

**Thetford Planning Commission  
Minutes – Public Forum – Flood Hazard Regulations  
December 4, 2007**

**Present from Planning Commission:** Liora Alschuler, Stuart Blood, Hayden Brownell, Heather Carlos, Dennis Donahue, Lori Howard, Rick Howard, Kevin O’Hara, Wayne Parks (Chair)

**Absent:** None

**Speakers:**

- Rob Evans, Vermont Department of Environmental Conservation (DEC), National Flood Insurance Coordinator
- Kevin Geiger, Two Rivers - Ottauquechee Regional Commission, Senior Planner
- Adair Mulligan, Connecticut River Joint Commissions, Conservation Director
- Rebecca Pfeiffer, National Flood Insurance Program (NFIP), Community Assistance Program Coordinator
- Ned Swanberg, Vermont Flood Hazard Map Modernization Coordinator

**Materials handed out:**

- “Thetford Flood Hazard Regulations -- Educational Session”, Thetford Planning Commission, December 4, 2007
- *“Excerpts from the Riverwide Overview Water Resources Chapter”*, Connecticut River Management Plan, final draft 11/26/97
- Vermont Department of Environmental Conservation, Water Quality Division, River Management Program, “Additional Information & Contacts”
- FEMA brochures: “The Benefits of Flood Insurance Versus Disaster Assistance”, “National Flood Insurance Program, How the NFIP Works”, “NFIP Top Ten Facts for Consumers”
- The Connecticut River Joint Commissions brochure: “The Connecticut River Valley”

**7:18: Meeting Called to Order.** Parks welcomed the speakers and audience, and stated the purpose of the meeting: The Planning Commission is in the process of rewriting by-laws for the Town. Currently the Town is not in compliance with Flood Hazard Regulations. If cited the following would happen: 1.) \$50.00 surcharge to every homeowner. 2.) Then, Flood insurance

could be withdrawn from all Thetford residents, which would also impact home values. 3.) Thetford would not be eligible for Federal disaster funding.

### **7:21: Presentations:**

Ned Swanberg's presentation covered examples of inundation and erosion, the history of FEMA, and mapping of Flood zones.

Rebecca Pfeiffer's presentation covered the National Flood Insurance Program, the limitations of FEMA maps, and the need for enhanced floodplain protection. She noted that Ned Swanberg is currently working on an enhanced floodplain protection model ordinance, which will be available soon; and in the meanwhile he is available for advice. Pfeiffer recommends no new development in the Floodplain.

Adair Mulligan's presentation covered the history of The Connecticut River Joint Commissions, and the Connecticut River Management Plan. She commented that she appreciates Thetford having this discussion.

### **8:10: Public Comment:**

- Richard Blacklow, Zoning Administrator, asked for clarification on the Fluvial Erosion Hazard Study mapping the State is currently doing in relationship to FEMA mapping, in regard to the Planning Commission's current ordinance drafting.

Swanberg responded that in Vermont there is more loss from erosion than flooding, though FEMA's focus is on inundation. He explained that in Vermont the concern is River Management, and stated that erosion is expensive and changes the river. He said the mapping of Thetford is in progress, and soon there will be a rough draft. In the meantime, a Fluvial Overlay is accessible on the Website. Pfeiffer added that the Provisional Map can be used, which is phase one mapping, using current data and photos; though it is not as extensive as phase two mapping, which involves going into the rivers.

- Dennis Donahue commented that there is a large variation in potential flooding from the existing streams and waterways, and asked how you narrow down the development restrictions. The response from the presenters was to require buffers and setbacks.
- Wayne Parks asked how other towns are handling the situation. Kevin Geiger responded that Royalton, Piermont, Lyme, and Hanover have decided on no new development in the floodplain; Hartland is requiring a 50 foot setback; and Hartford has shoreline protection.
- Jim Masland asked for clarification on erosion and scouring. Swanberg explained that scouring is accelerated erosion. The presenters explained that erosion and scouring cause the river to become faster, and over time the river system loses connection with the flood plain.

- Mary Daly asked what role hydro dams play. Adair Mulligan explained that the hydro dams are not built for flood protection, and only offer a small amount of protection in a flood.
- Parks asked, if the Town were to allow building one foot above the Base Flood Elevations (BFE), what would be the role of the Zoning Administrator, and the cost of required studies? Swanberg replied that this practice causes an administrative burden on small towns, even with the assistance the State provides; and therefore he recommends a policy of no building in the Flood Zone. He noted that NFIP favors towns who have engineers on staff.
- Stuart Blood read a letter from Donald Fifield, TVFD Fire Chief, Thetford Emergency Manager. Excerpt follows:
 

“We are not trained or equipped to perform swift water rescue. Neither is the public, but they may attempt to help stranded neighbors, and eventually TVFD might have to make some extreme choices.

I am asking the Planning Board to consider the potential expense to this community to notify, evacuate, transport, shelter, and re-locate flood victims. TVFD will make every effort to save lives and protect property, but there are situations where we cannot guarantee public safety.”
- Sean Mullen, DRB, noted that there are two points to weigh: people’s ability to use land in a reasonable way, and the public safety of the Town.
- Kenneth Gulick commented that his barn is in the mapped flood zone of the Connecticut River, and yet there has not been a flood there in over 100 years. He asked how accurate the maps are. Pfeiffer responded that the maps are the best data available, but are based on past events.

9:20: Parks thanked the presenters and visitors. The meeting adjourned.

Respectfully submitted,

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Ann Fenton  
Recording Clerk, Thetford Planning Commission