# WATERBURY PLANNING COMMISSION <u>SPECIAL MEETING</u> APPROVED MINUTES Monday, February 10, 2014

Members present: Becca Washburn, Chair; Ken Belliveau; Mary Koen; Judi Kamien; Jason Wulff Staff present: Steve Lotspeich, Clare Rock, Patti Spence

The meeting was opened at 7:00 p.m.

# FLOODPLAIN MANAGEMENT PROGRAM

Local Floodplain Management Incentives & Funding Programs:

 Staff presented an overview of the National Flood Insurance Program's Community Rating System, the Emergency Relief and Assistance Fund rules, the Hazard Mitigation Grant Program, etc., in light of changes in the Flood Insurance program, and the intersection with regulations.

Steve opened the presentation by stating that the key aspect is providing for public safety and welfare of residents. It is important to keep this in mind along with, to a lesser extent, protection of property. The increase in flood insurance costs is becoming prohibitive to some homeowners and also to perspective buyers.

# **Community Rating System (CRS)**

A handout outlined some of the projects and aspects of a floodplain management program. The purpose of the Community Rating System, a nationally program coordinated by FEMA, is to recognize good flood management plans and programs. The incentive is that good planning translates to points and a reduction in flood insurance premiums for property owners.

The current Waterbury interim flood hazard area regulations expire in October, 2014. The Town would like to get on extension of the current regulations to allow for the incorporation of the results and recommendations of the Malone and McBroom study. That study and final report are due in December, 2014.

The CRS rewards community actions that meet three goals: (1) reduce flood damage to insurable property; (2) strengthen and support the insurance aspects of the National Flood Insurance Program (NFIP); and (3) encourage a comprehensive approach to floodplain management.

Initially the CRS program provides a guideline and some direction to how the Town can move forward in this process. As we move forward with the floodplain management program it will become clearer how the CRS might be a benefit to the community.

This program has an intention to exceed the minimum federal standards for regulating the floodplain. Determining what is feasible and what is best for the community will be part of the challenge.

# Public Assistance Programs

Federal funding for flood relief and/or repair typically requires a 25% matching for the 75% in federal funds. At the State level there is an Emergency Relief and Assistance fund that covers a portion of the 25% match to the federal 75%. If four conditions are met, then the State covers 12.5% and the Municipality 12.5% of the match. Waterbury meets this threshold to qualify for this 12.5% State funding. However there is a program that can increase the State funding level to 70% of the 25% matching fund. This increase level of funding requires either maintaining a class rating under the CRS program OR adoption of a Fluvial Erosion Hazard (FEH) or other river corridor or floodplain protection by-law that meets or exceeds the ANR model.

There are other grant funded programs that could be considered and applied for. If the Town regulations exceed the minimum Federal standards, more funding sources are available.

# DISCUSS POSSIBLE POLICIES FOR DEVELOPMENT IN THE FLOODPLAIN

The Commission discussed options for policies for development in the floodplain that will provide the basis for re-writing the Flood Hazard Area Regulations and other regulatory and non-regulatory programs. An outline of policy topics and issues was discussed as follows.

The flowing issues were discussed:

- New development in the floodplain:
  - What should be allowed as new development? (new structures)
  - What about renovations to existing buildings?
  - Should our regulations be more stringent than the current regulations?
  - Do we allow infill development in floodplain?
  - How many undeveloped lots are in this area?
  - Identify areas within the zone that could be developed, such as already developed areas.
     Currently undeveloped areas could not be developed in.
  - Only build if you can meet certain standards.
  - · Limit or restrict use of fill.
  - The cost of complying with regulations should be considered.
  - Residential vs. commercial infill was discussed.
- Existing structures
  - We should revitalize existing areas.
  - Can existing structures be demolished and replaced in the same footprint?
- How does State Complex fit in to the new regulations?
- How do we allow for growth in the Village within these regulations?
- Encourage development outside of the Village area.
- Who are we putting at risk? (Public employees, volunteers?)
- Under current regulations certain historic structures are exempt from the substantial improvement or substantial damage requirements. Will we continue to exempt these structures? Or will they be required to meet higher standards of review than under the current Flood Hazard Area Regulations?

Additional information needs:

• Mapping (Milone & MacBroom, Central Vt. Regional Planning Commission).

- Examine examples from other communities.
- Develop chart with range of risk as it relates to different development scenarios for the floodplain.
- Analyze the value of structures located in the 100-year floodplain.

March 10th or 24th are potential dates for a Town wide public input meeting.

# **MINUTES:**

The draft minutes for 11/25/13, 12/09/13 and 1/13/14, were reviewed.

MOTION:

Mary Koen moved and Ken Belliveau seconded the motion to approve the minutes of 11/25/13, 12/09/13 and 1/13/14.

VOTE:

The motion passed unanimously.

### **NEXT MEETING:**

The next Planning Commission meeting will be held on February 24, 2014. Meeting site TBD, possibly Thatcher Brook Primary School library.

# **ADJOURNMENT**

The meeting was adjourned at 9:00 p.m.

Respectfully submitted:

Patti Spence Secretary

These minutes were approved on March 24, 2014.

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