



MINUTES

Thursday – March 16, 2023

5:30 PM

The Park House – Manchester

Present: Ned Swanberg, Nick Zaiac, John LaVecchia Jr., Dixie Zens, Gordon Black, Nancy Faesy, Ellen Maloney, Tyler Yandow, Walter Klinger, Sheila Kearns, Jay Reichman

Staff: Jim Henderson, Scott Grimm-Lyon, Callie Fishburn, Jonathan Cooper, Bill Colvin, Allison Strohl, Janet Hurley

After enjoying a meal from Zoey's Deli, the meeting was called to order at 5:57PM.

I. Minutes of January 2023 Meeting

Motion (Zens): Approve as presented. Second by Klinger. Passed unanimously with one abstention (Reichman).

II. Public Hearing to Confirm Dorset Town Plan

Motion to open the hearing (Faesy). Second by Zens. Planning commission hearing held on February 28th, select board hearing will be held in April. Final plan approval likely in May. Motion to close the hearing (Zens). Second by Black.

Ballot Results: There were twelve votes in the affirmative (representing ten municipalities) and no votes opposed.

III. FEMA Flood Maps Update Process

Jim Henderson introduced Ned Swanberg from the Vermont Department of Environmental Conservation to discuss the FEMA flood mapping update process (see attached presentation).

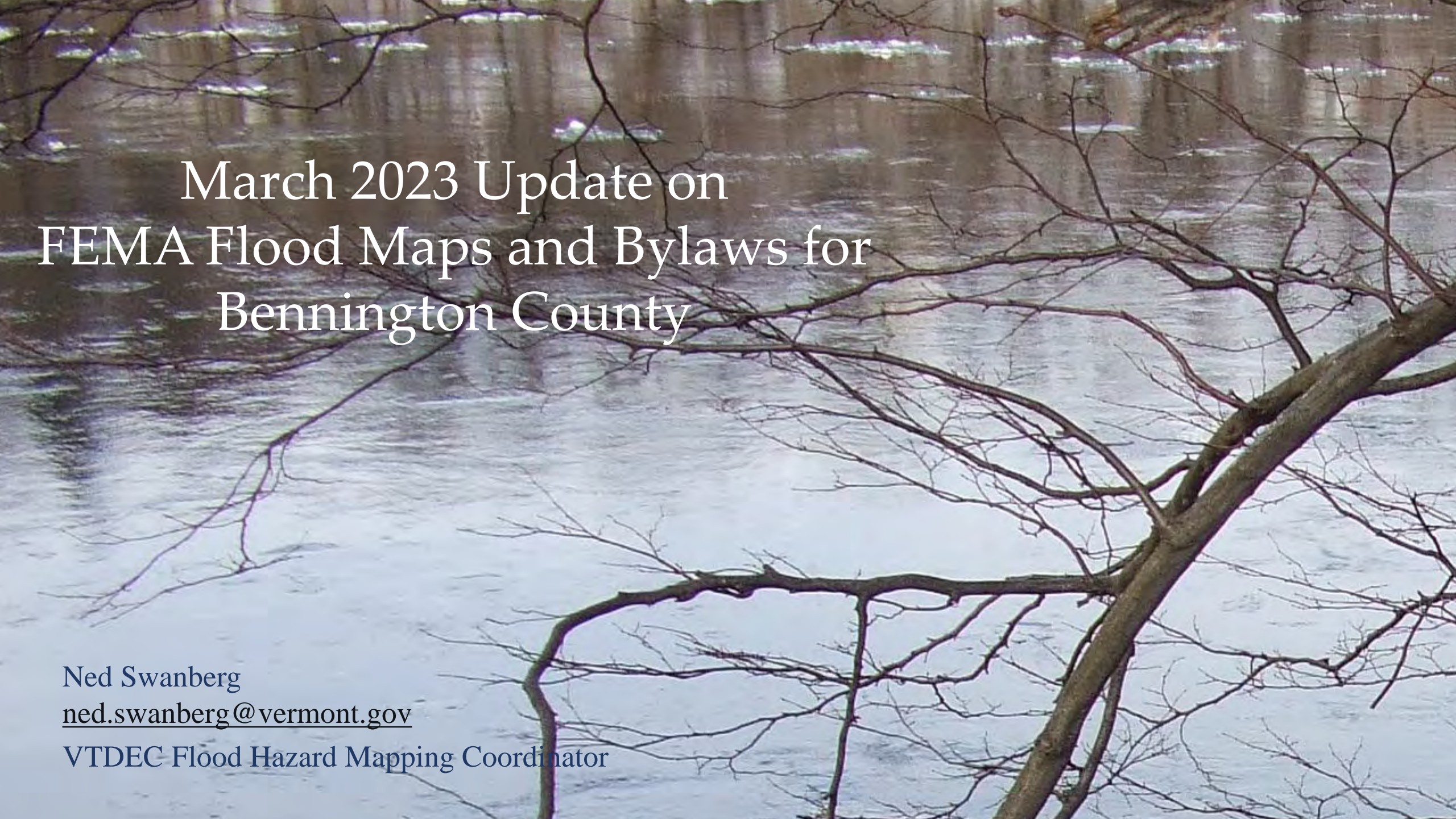
IV. Overview of Dorset Housing Study

BCRC staff members Jonathan Cooper and Scott Grimm-Lyon presented the findings from the recently completed Dorset Housing Study that BCRC completed for the Town of Dorset (see attached presentation).

The commissioners discussed the benefits of a Dorset-Manchester partnership to address housing and wastewater constraints.

Save the date for the annual meeting on May 18, 2023.

There being no further business, the meeting was adjourned at 7:20PM.



March 2023 Update on FEMA Flood Maps and Bylaws for Bennington County

Ned Swanberg

ned.swanberg@vermont.gov

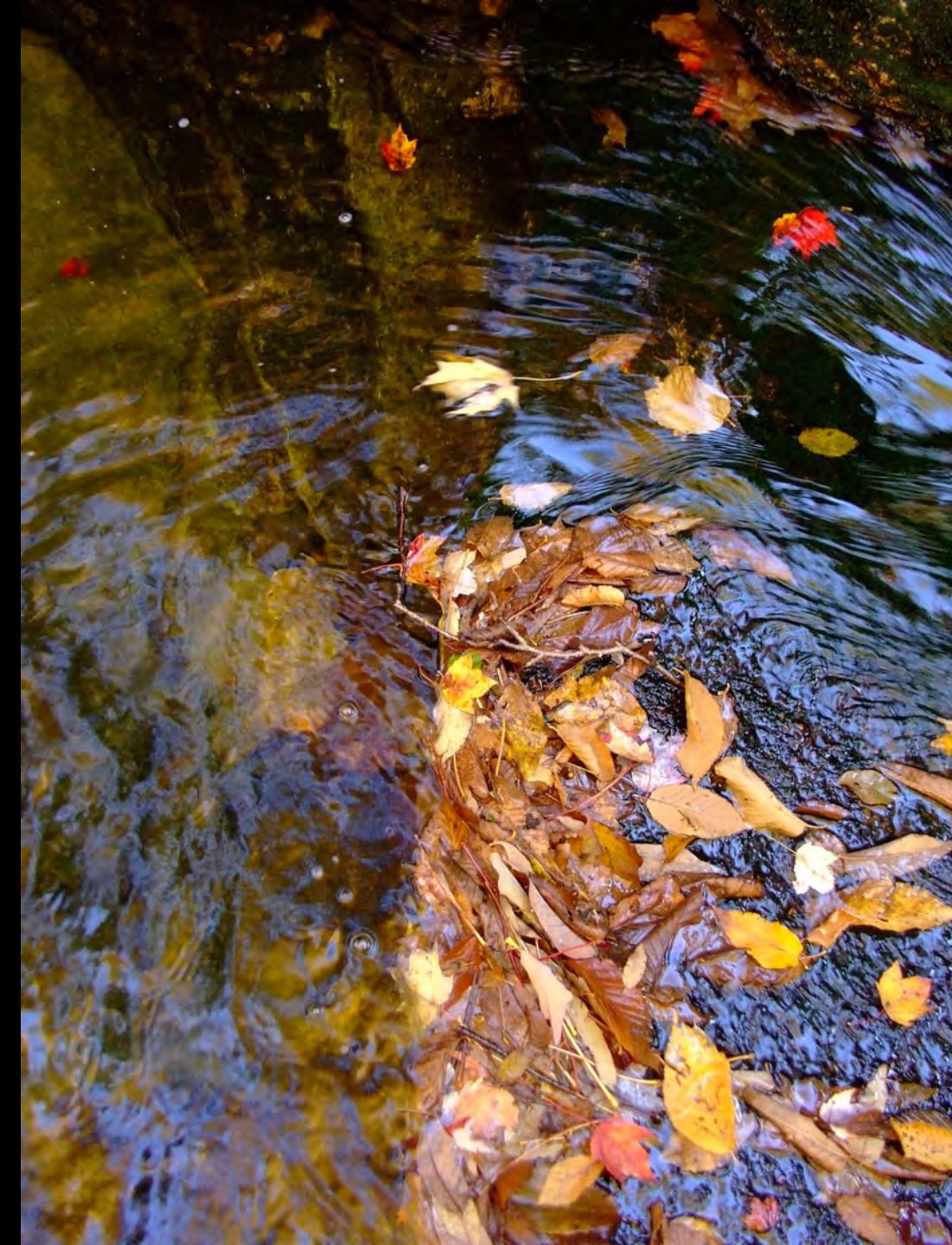
VTDEC Flood Hazard Mapping Coordinator

- Municipal Officials and Communities
- Bennington County Regional Commission
Jim Henderson jhenderson@bcrcvt.org
- VT DEC River Corridor and Floodplain Protection Program
www.FloodReady.vt.gov , www.FloodTraining.vt.gov and VTDEC bit.ly/flood-manager

John.Broker-Campbell@vermont.gov

Ned.Swanberg@vermont.gov

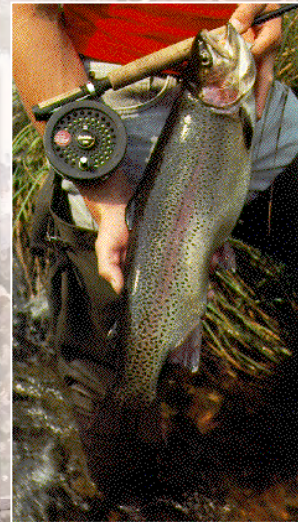




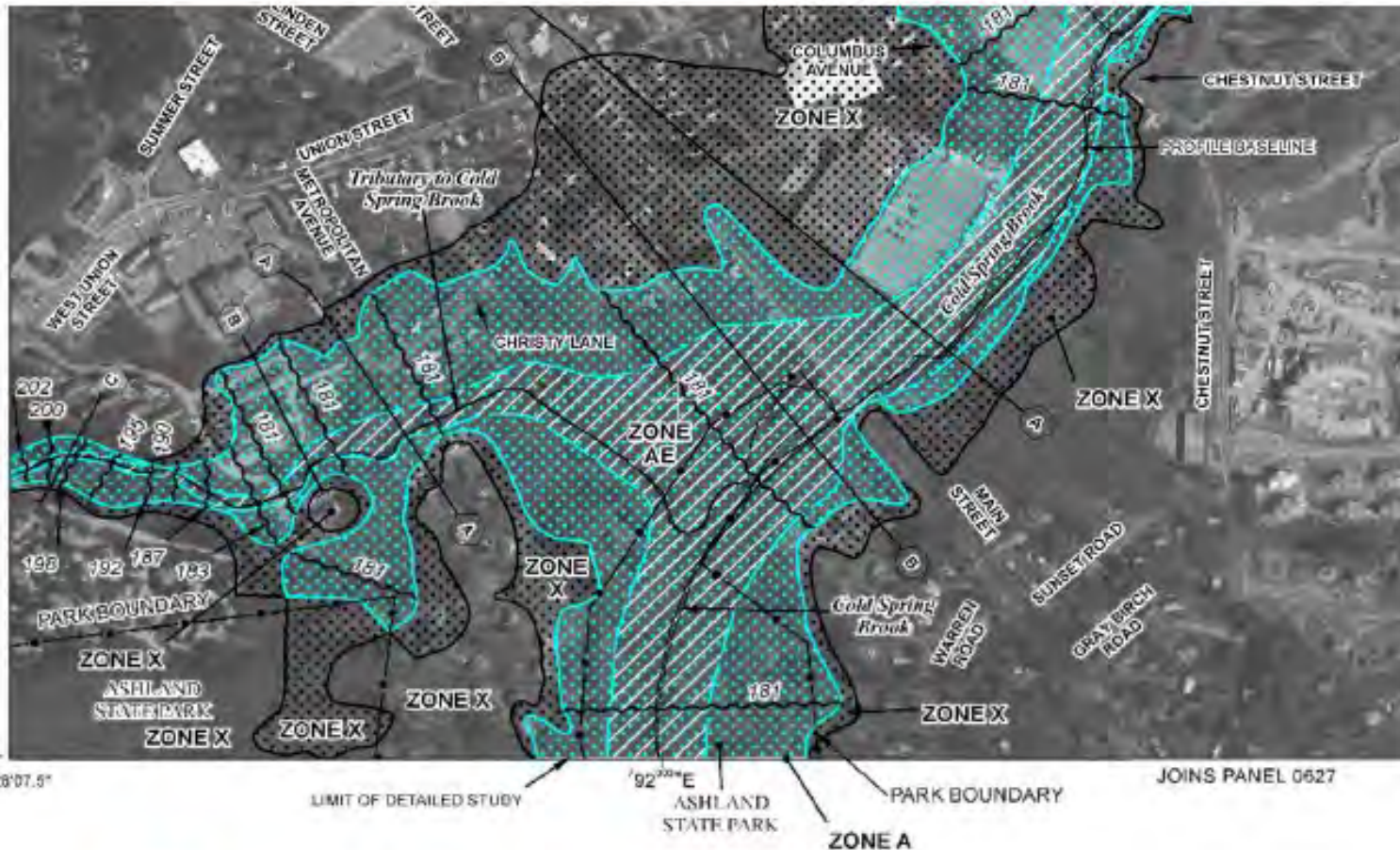
1. Map Update Process
2. Bylaw Update Process
3. Model Bylaws for *No Adverse Impact*

Floodplain Natural and Beneficial Functions

- Store and move floodwater, ice, debris
- Keep water clean (trapping sediments, nutrients)
- Enrich soil
- Recharge water supply
- Provide space for agriculture, forestry
- Wildlife and natural communities
- Recreation, beauty, inspiration
- Reduce flood levels and flood power.



History of the Mapping Program



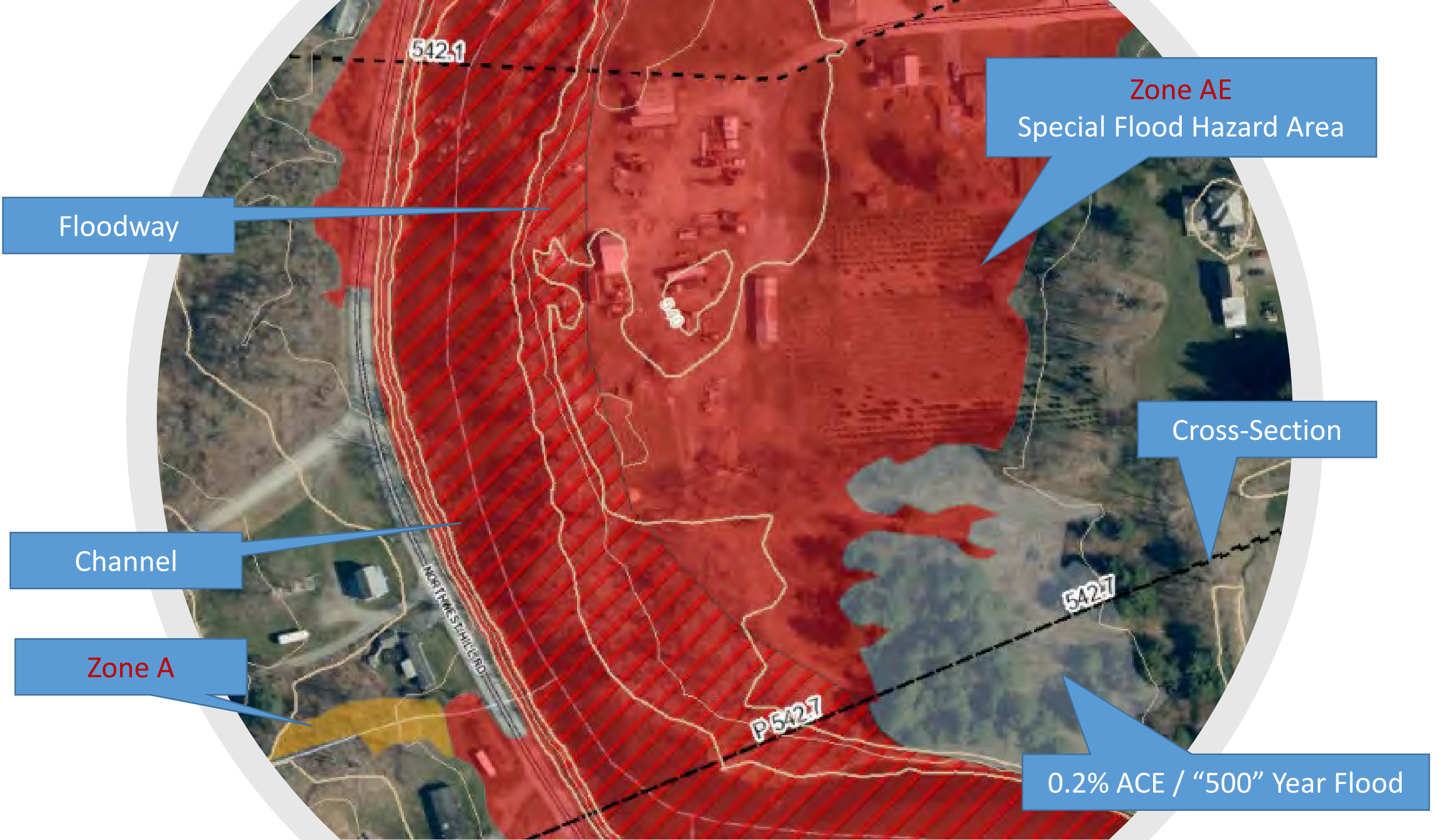
- Map Modernization began in 2004
- Transition to digital maps (DFIRMs)
- Ortho based (not vector based)
- Now able to see structures
- Many maps were a digital “uplift”
- County-based mapping

County-wide DFIRMs – FEMA Map Modernization Program

- 09/28/2007 Windsor
- 09/28/2007 Windham
- 08/28/2008 Rutland
- 07/18/2011 Chittenden
- 03/19/2013 Washington
- 12/02/2015 Bennington

A few Municipal Digital Flood Insurance Rate Maps (DFIRM) - before 2007
including: Bradford, Hardwick, Wolcott, Stowe, Montgomery, Jay, Newbury





Floodway

Channel

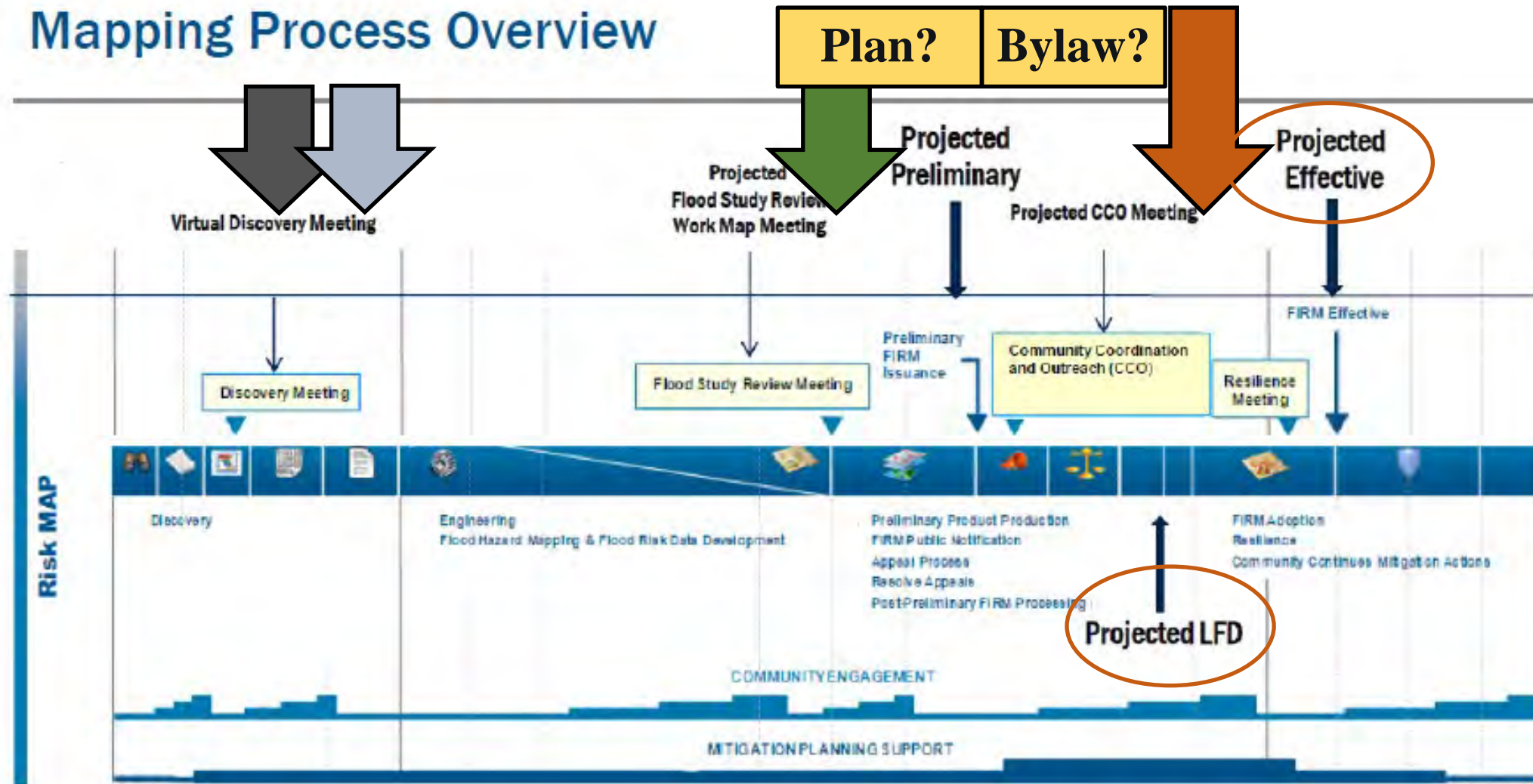
Zone A

Zone AE
Special Flood Hazard Area

Cross-Section

0.2% ACE / "500" Year Flood

Mapping Process Overview



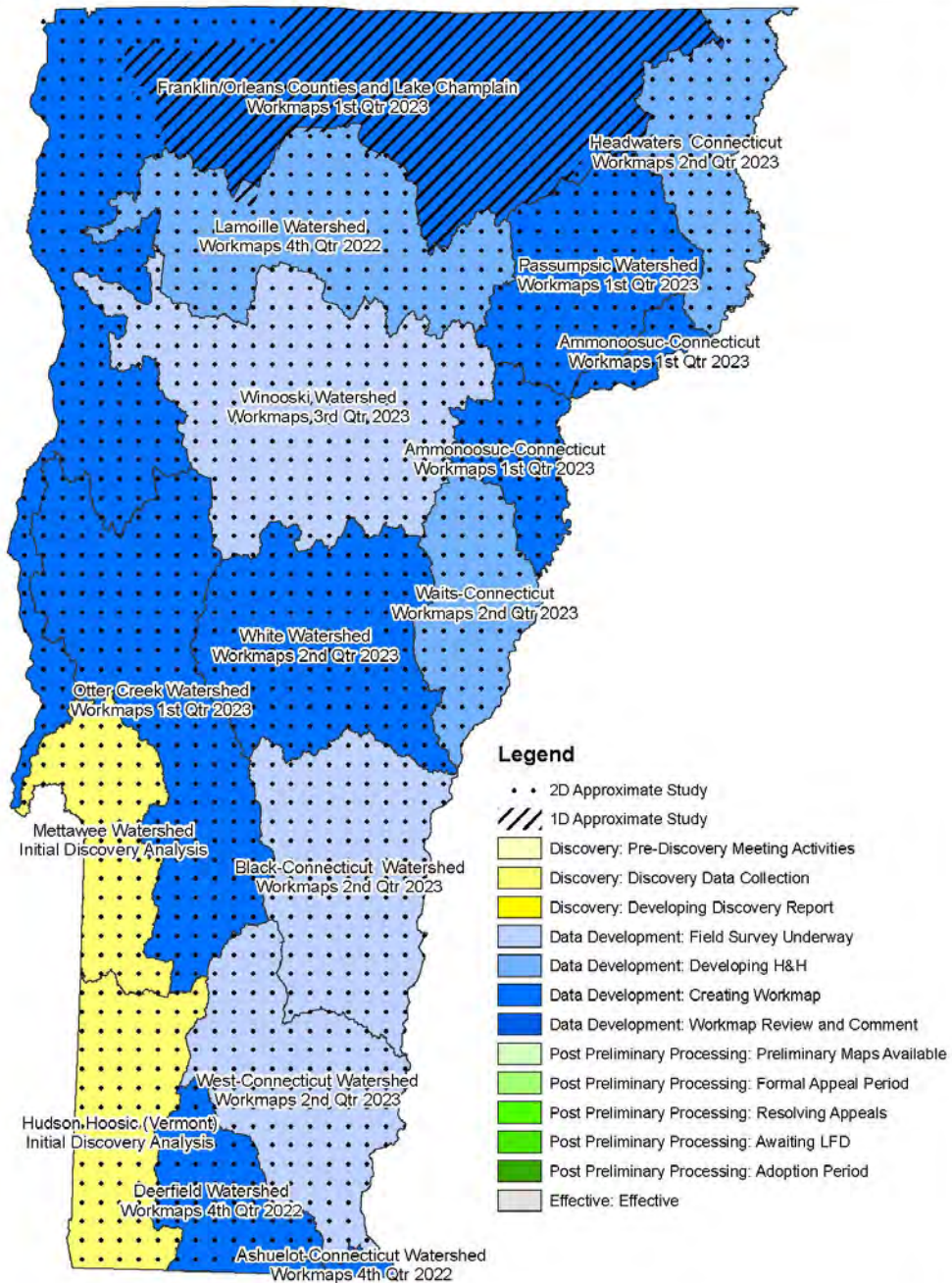
FEMA

Projected Last Work Map Meetings

County	
Grand Isle	Spring 2023
Franklin	Spring 2023
Orleans	Spring 2023
Essex	Fall 2023
Windsor	Winter 2024
Chittenden	Winter 2024
Lamoille	Winter 2024
Caledonia	Winter 2024
Orange	Winter 2024
Washington	Winter 2024
Windham	Winter 2024
Bennington	Fall 2024
Rutland	Fall 2024
Addison	Fall 2024

After the last Work Map Meeting we have ~ 2 years to get ready.

bit.ly/fema-map-update



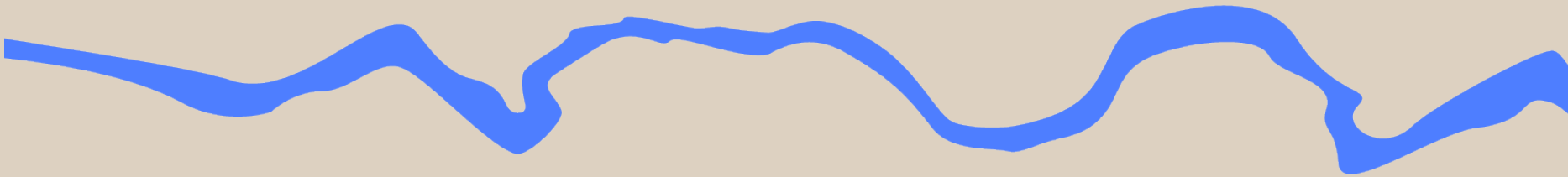
	NFIP Communities	Non-Participating Communities	May need a Plan Update	Adopt by Ballot?	Last Work Map Meeting in the County	Likely Prep Deadline
Bennington County	17	2	3	16	Fall 2024	Winter 2027

Glastonbury
Old Bennington Village

Bennington
Woodford
Old Bennington Village

FEMA Flood Studies Underway

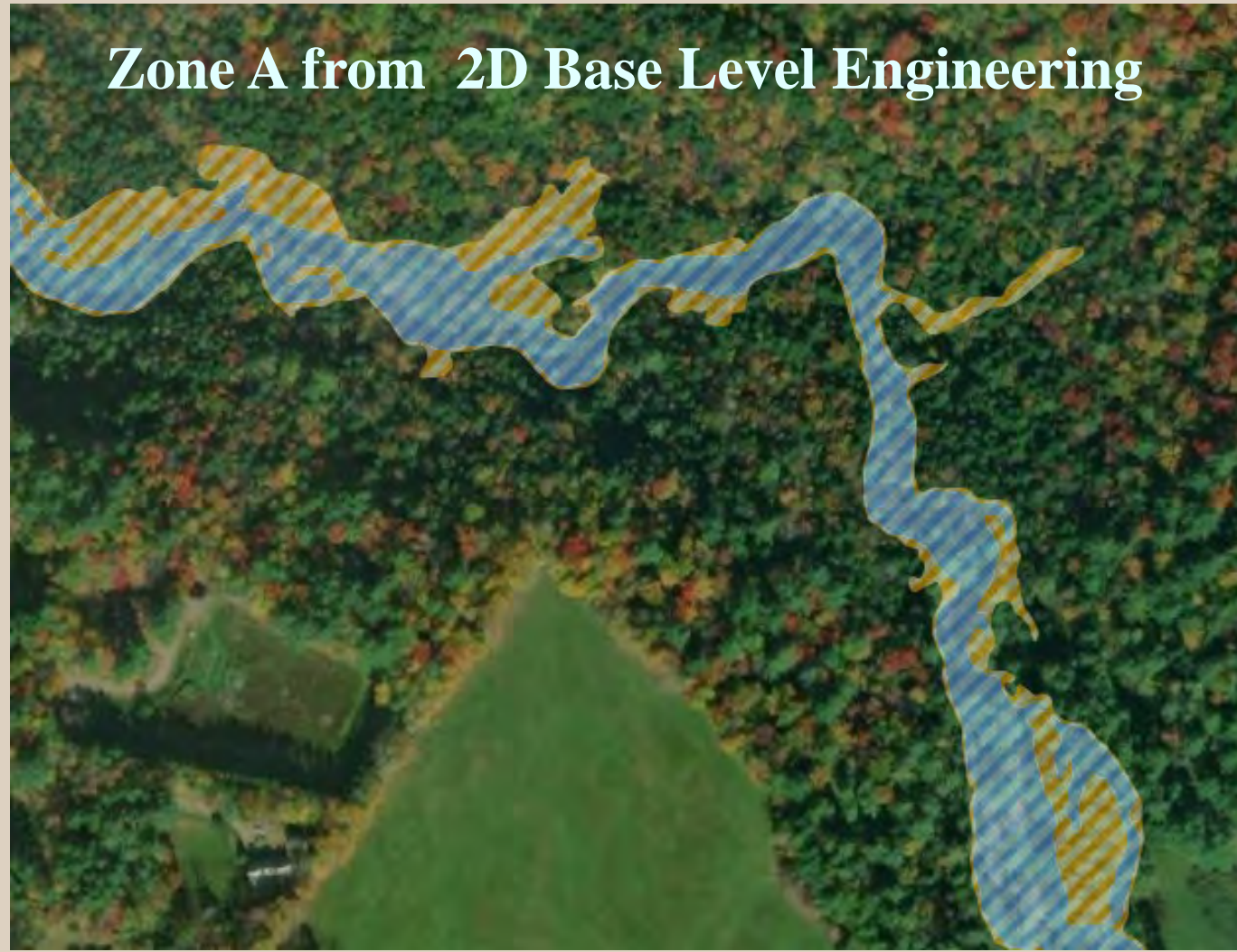
1. **Zone A** from 2D Base Level Engineering (BLE)
2. Redelineated **Zone AE** using the new 1' contours
3. Some updated detailed studies with Zone AE and Floodways



Zone A existing map



Zone A from 2D Base Level Engineering



Effective FIRM



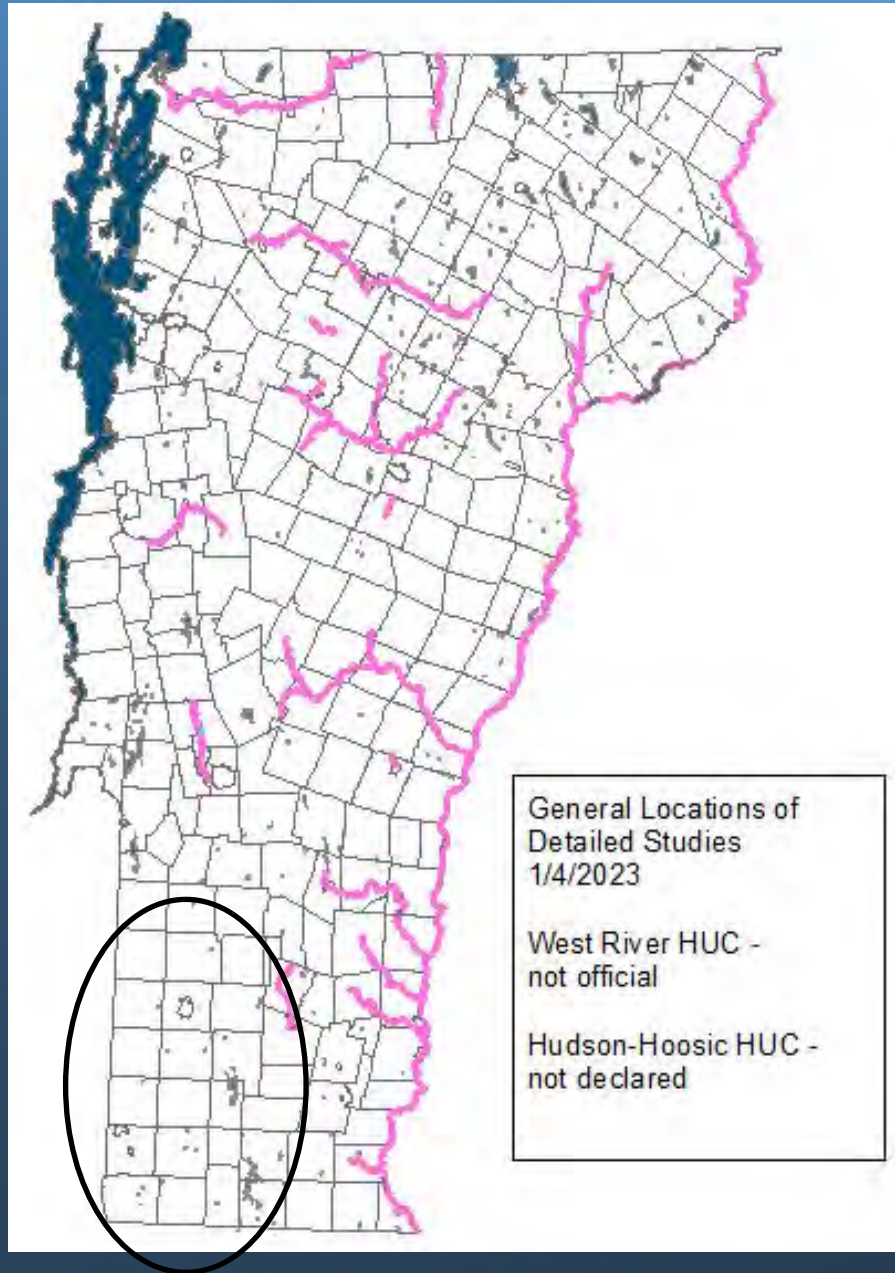
Draft Work Map for next FIRM



Mettawee and
Hudson / Hoosic

Discovery Meeting Date 9/19/2022

Discovery Report Date Spring 2023





Nov 1927

Aug 2011

Q100

HIS

NOV 03 1927

AUG 28 2011

SEP 22 1938

JUN 27 1998

MAR 06 1979

AUG 10 1976

APR 18 1982

MAR 31 1987

JAN 19 1996

JUN 02 1947

JUN 30 1973

DEC 31 1948

OCT 24 1990

1989

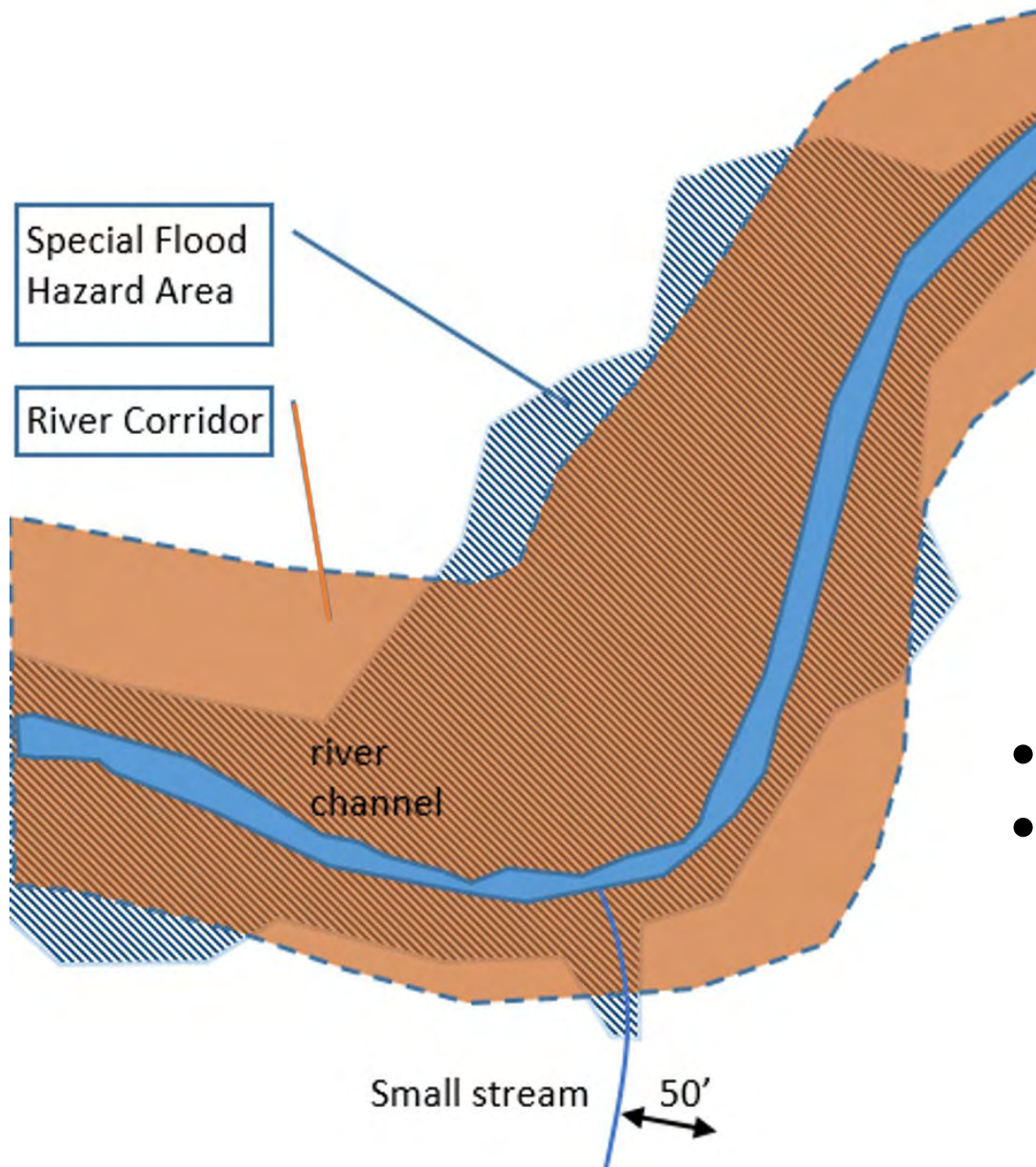
1984

1972

2014

1914

*2002



- *Protect the room needed by the river*
- *Protect floodplain functions*

No adverse impact

Town of _____

Flood Hazard and River Corridor Bylaw

I. Statutory Authorization and Effect

II. Purpose

III. Summary Table: Development Review in Hazard Areas

IV. River Corridor Protection

V. Flood Hazard Area Protection

VI. Other Provisions

VII. Administration

VIII. Definitions

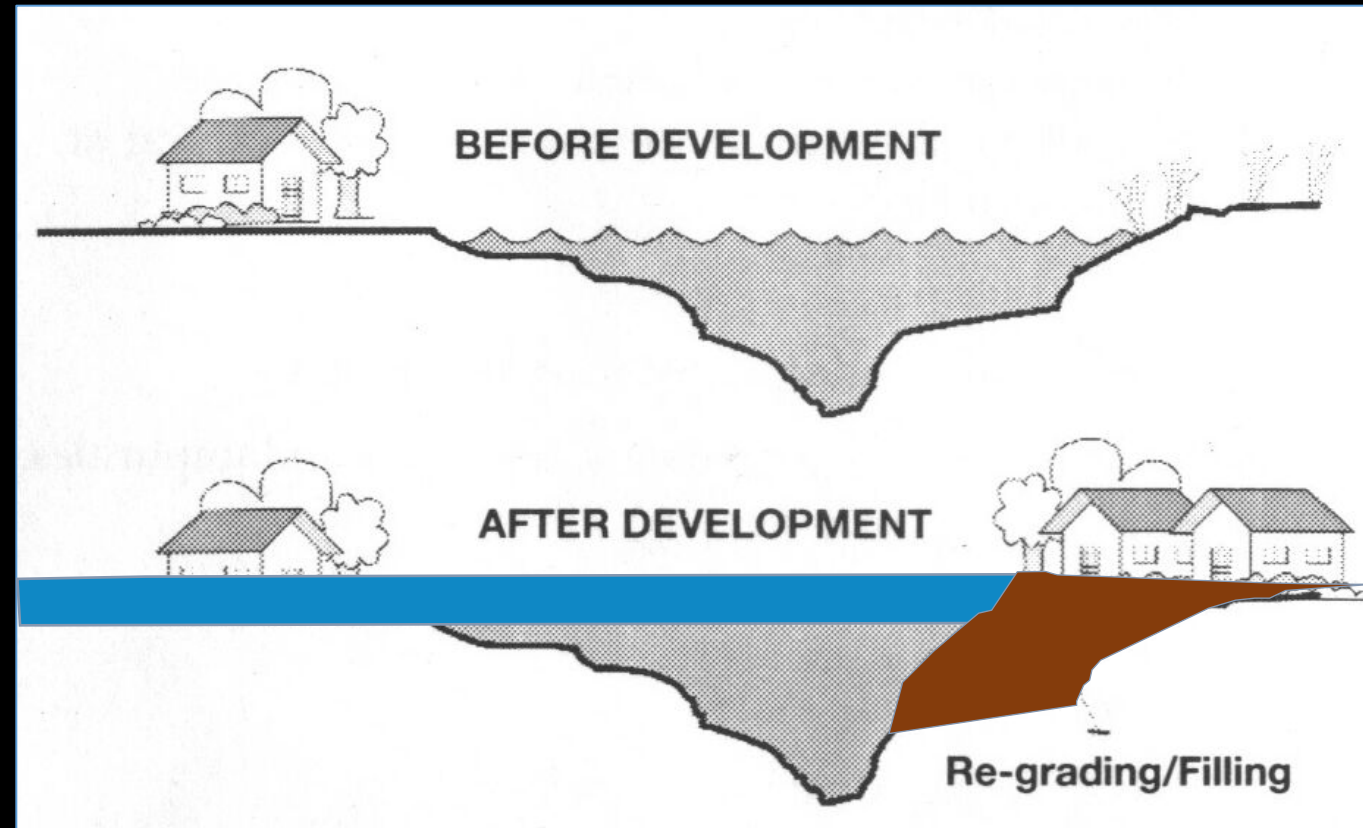
Within the River Corridor
don't build closer than
what's already there.

No net fill in the
Special Flood Hazard Area.

Lowest Floor Elevation at least
two feet above the base flood.

No Adverse Impact
Stand Alone Model
bit.ly/model-regulations

Why not
add fill
in a floodplain?

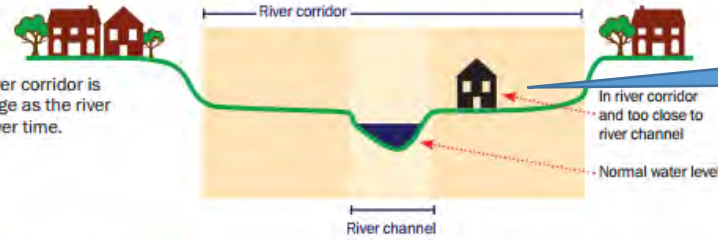


- Fill deflects flood waters toward and onto other land
- Increases flood water heights, power, and erosive damage.

Why protect River Corridors?

1. Development in River Corridor

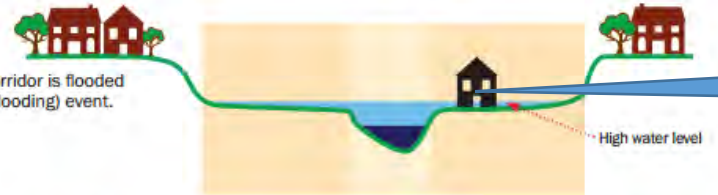
Structure built in river corridor is vulnerable to damage as the river channel changes over time.



House placed too close to stream!

2. Flooding Event

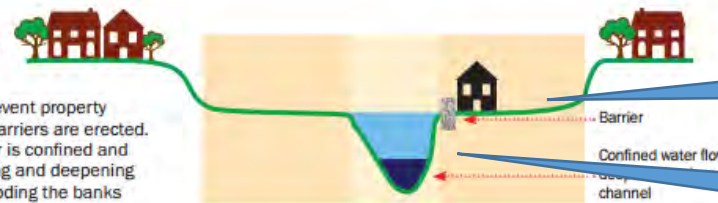
Structure in river corridor is flooded during high water (flooding) event.



House damaged by water and erosion

3. Attempt to Protect Property after Flooding

In an attempt to prevent property damage, physical barriers are erected. As a result, the river is confined and flows faster, scouring and deepening the channel and eroding the banks downstream.

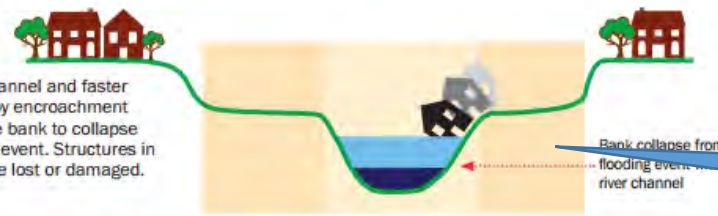


Bank armoring to protect house.

Stream energy digs channel deeper.

4. Unintended Damage

The deeper river channel and faster water flow caused by encroachment eventually leads the bank to collapse during a high water event. Structures in the river corridor are lost or damaged.

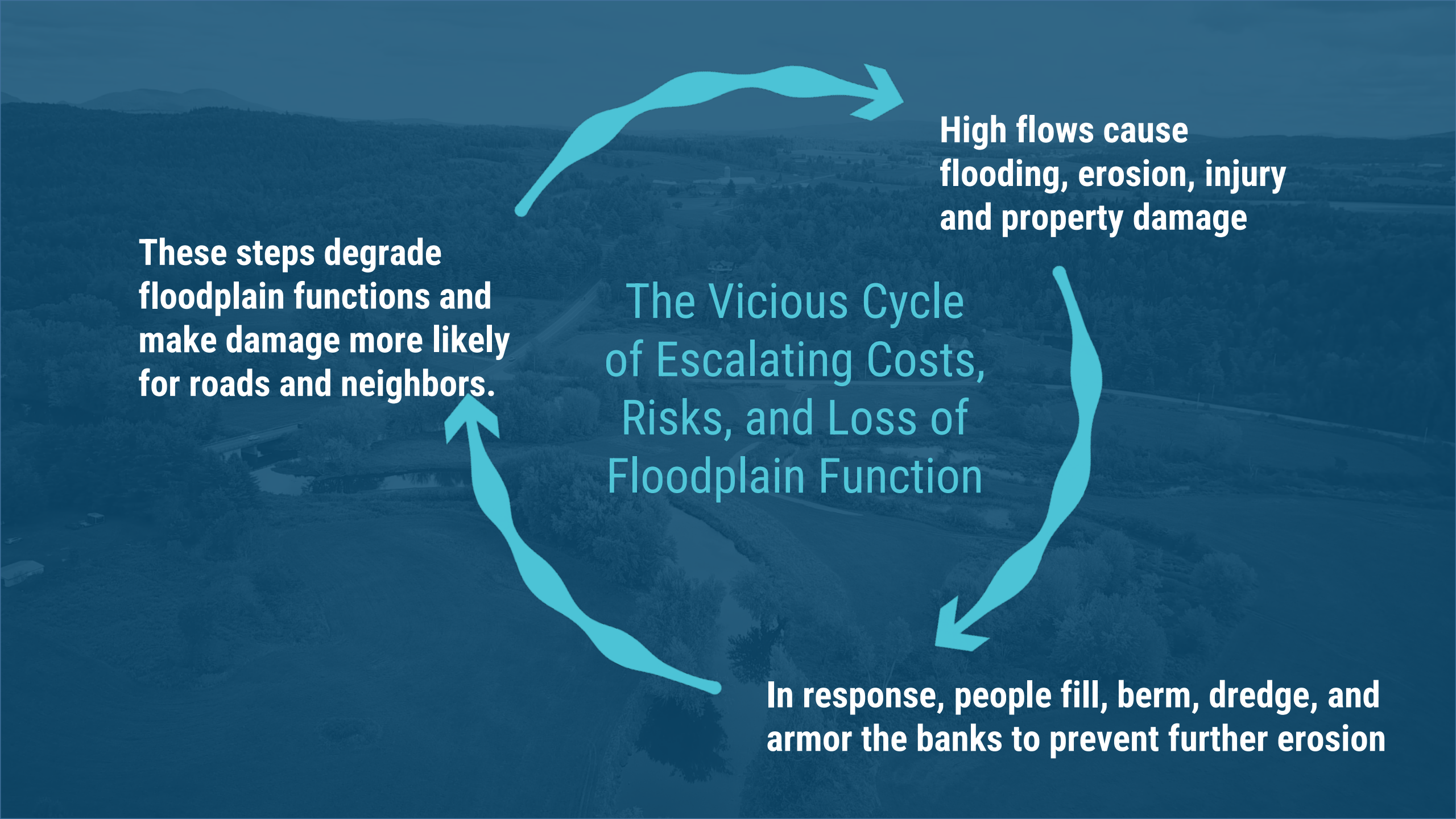


Stream bank fails.

5. Reduced Flood Risk

The energy from scouring water redistributes sediments and establishes a new floodplain. With room in the river corridor for the river to move and to flood, property damage is reduced.





High flows cause flooding, erosion, injury and property damage

These steps degrade floodplain functions and make damage more likely for roads and neighbors.

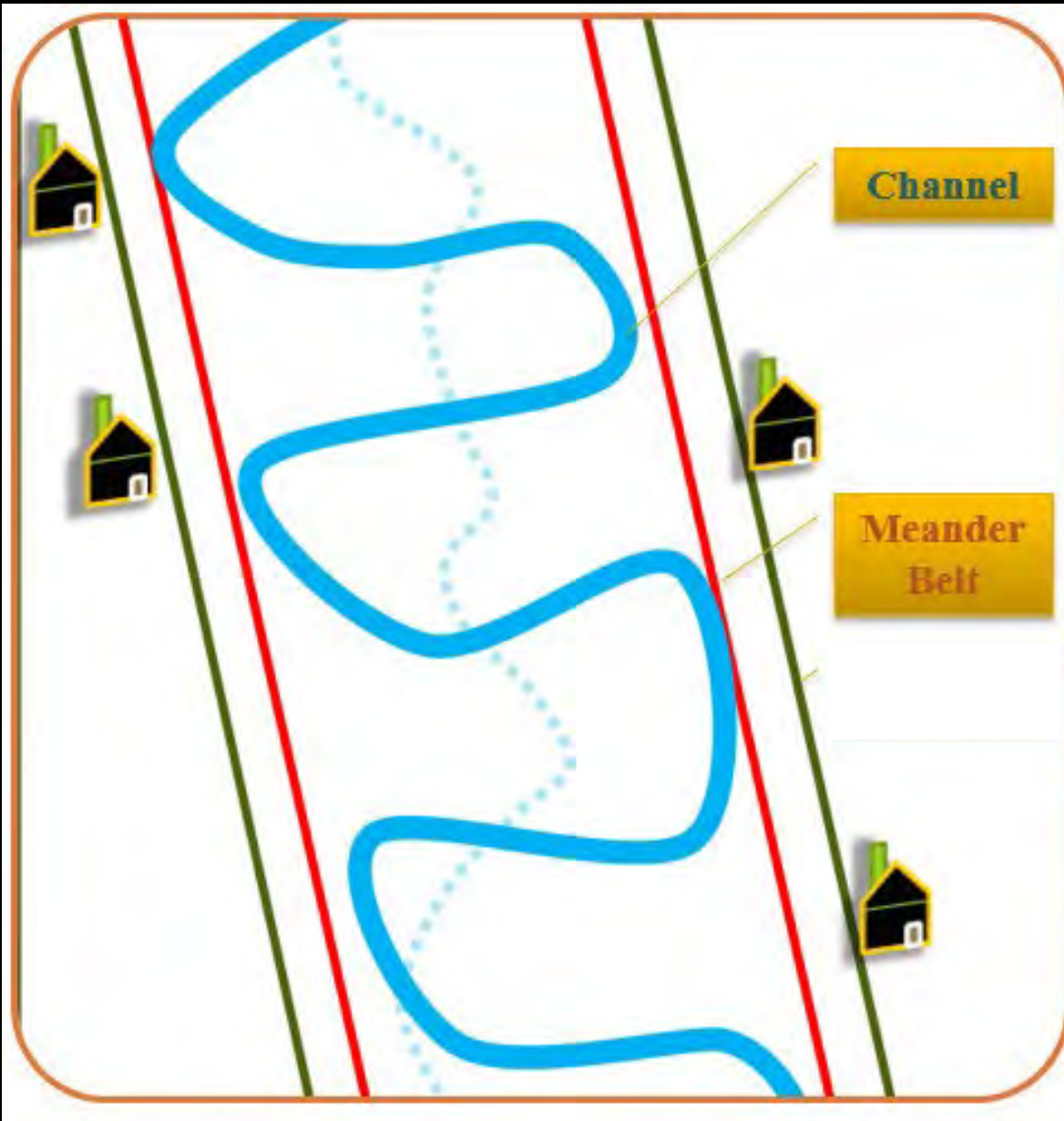
The Vicious Cycle of Escalating Costs, Risks, and Loss of Floodplain Function

In response, people fill, berm, dredge, and armor the banks to prevent further erosion

A protected River Corridor allows the river to move over time, maintaining the slowest, least erosive path.

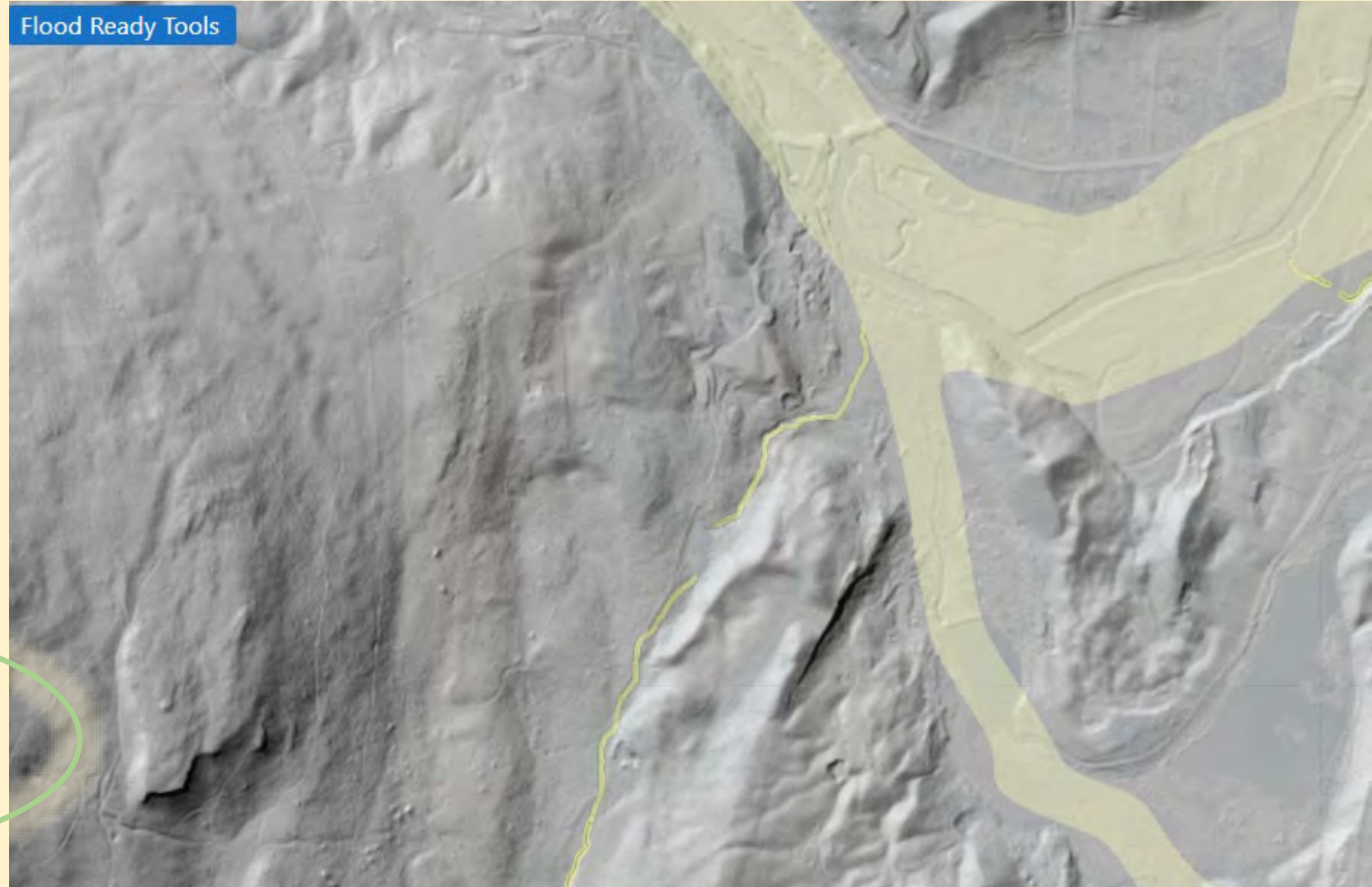


River Corridors protect us.



The River Corridor includes the **meander belt** and an area for a **stable bank**.

The River Corridor includes a 50' setback from small streams with at least a one half square mile watershed.



Flood Ready Atlas
bit.ly/floodatlas

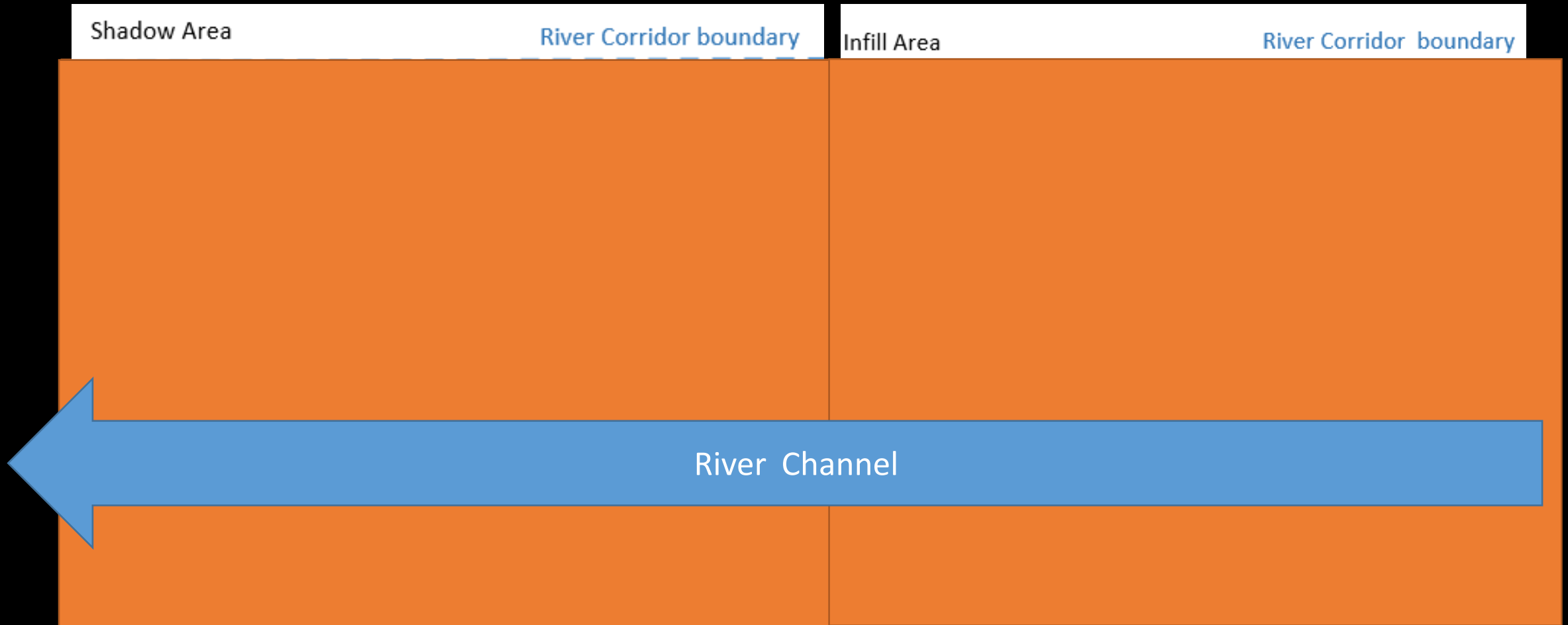
Room for Rivers



Don't build closer to the river than what is already there.



No Adverse Impact on River Corridor Functions



How can we avoid losses
due to flooding?



Develop data to identify
inundation and erosion
hazards.

Provide model regulations

Develop incentives for
communities.

Regulations to avoid known
hazards, and to not aggravate the
risk to structures, families, and
assets already in the hazard zone.

Take steps to reduce existing
exposure, and

Improve emergency response.

Make a family plan.
Prepare an emergency kit.
Practice the plan.
Get insurance.
Get finances in order.
Elevate structure.
Relocate structure.



Flood Ready
State of Vermont

VERMONT .gov
the website

tinyurl.com/erafvt

Home

Rising Danger - Flood Costs

Community Risk Assessment

Update Your Plans

Use Natural Flood Protection

Improve Infrastructure

Find Funding

National Flood Insurance Program

Emergency Relief Assistance Fund

Hazard Mitigation Assistance

Post-Disaster Funds

Making It Happen

Get Help

Map Your Community

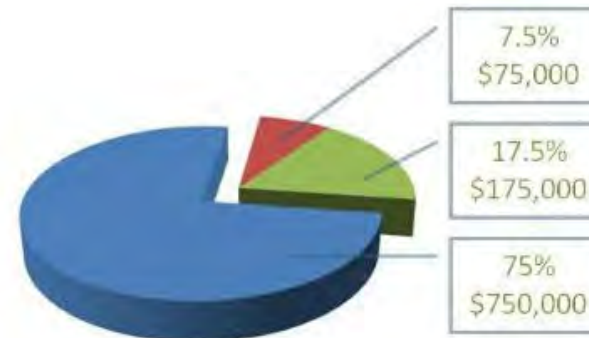


Emergency Relief Assistance Fund

The Emergency Relief and Assistance Fund (ERAF) provides State funding to match [Federal Public Assistance](#) after [federally-declared disasters](#). Eligible public costs are reimbursed by federal taxpayers at 75%. For disasters after October 23, 2014, the State of Vermont will contribute an additional 7.5% toward the costs. For communities that take specific steps to reduce flood damage the State will contribute 12.5% or 17.5% of the total cost.

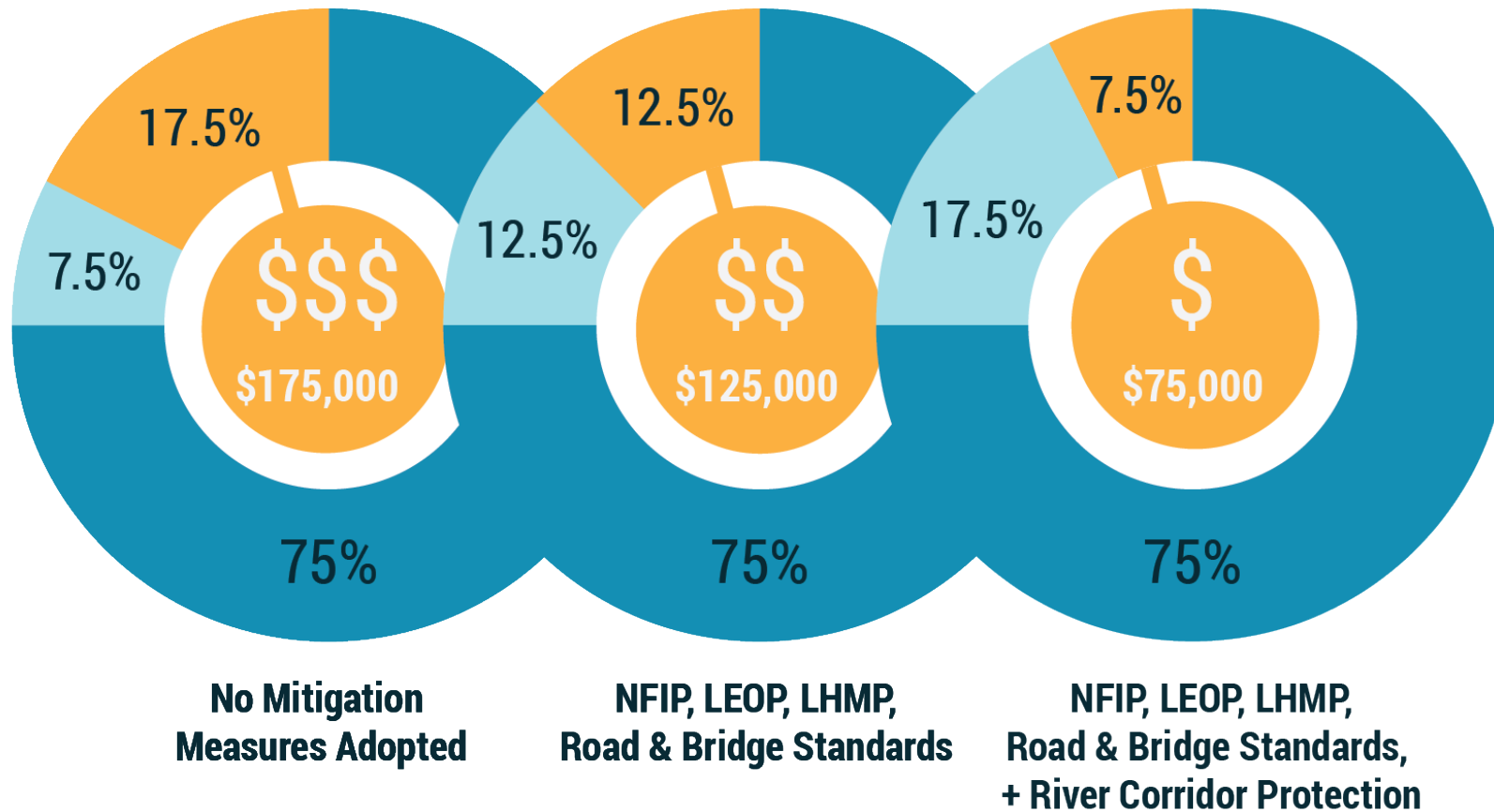
Links to sections below:

- [Letter to Vermont Select Boards](#)
- [What specific steps can we take?](#)
- [What has my community done?](#)
- [How can we become more flood resilient?](#)
- [Who administers ERAF?](#)
- [More Resources](#)



Emergency Relief and Assistance Fund (ERAF) Rates

Local State Federal



In the event of a \$1,000,000 recovery project, the dollar value shown would be the town's responsibility.

Community Reports

How many public buildings are in the Special Flood Hazard Area (SFHA)?

How many structures in the flood hazard area have insurance today?

What are the next steps we can take to become more flood resilient?

The links below will bring you to the search box for each report.

Be sure your browser allows pop-ups so you can see the reports!

Community

- [Expanded Community Report](#)
Flood risk data, ERAF mitigation actions and dates, and status of plans.

Summaries by community, region, county, or state

- [Flood Hazard Summary Report](#)
Summary of flood risk data and mitigation actions for ERAF.
- [ERAF Summary Sheet](#)
Community mitigation actions and dates for ERAF.
- [Municipal Road and Bridge Standards Summary Report](#)
Summary of standards and grants information
- [Municipal River Corridor Protections Summary Report](#)
- [FEMA Data and Other Reports Online](#)



floodready.vermont.gov/assessment/community_reports

10/6/2022
11:22:50 AM

ERAF Summary Report

Summary of Flood Hazard Mitigation Actions for:

Flood Hazard Summary R

10/6/2022
11:26:55 AM

Summary of Flood Hazard Mitigation Actions for:

Community	ERAF Rate
Albany	7.5%
Albany Village	7.5%
Barton	12.5%
Barton Village	7.5%
Brownington	7.5%
Charleston	7.5%
Coventry	12.5%
Craftsbury	7.5%
Derby	12.5%
Derby Line Village	12.5%
Glover	7.5%
Greensboro	7.5%
Holland	7.5%
Irasburg	7.5%
Jay	7.5%
Lowell	7.5%
Morgan	7.5%
Newport City	12.5%
Newport Town	7.5%
North Troy Village	12.5%
Orleans Village	12.5%
Troy	17.5%
Westfield	7.5%

Community	ERAF Rate	(1) NFIP	(2) Rd Stds	(3) LEMP	(4) LHMP	(5) RC
Bakersfield	7.5%	Yes	Yes	No	Yes	
Berkshire	7.5%	Yes	Yes	Yes	No	
Enosburg Falls Village	7.5%	Yes	Yes	Yes	Yes	N
Enosburgh	7.5%	Yes	Yes	Yes	Yes	
Fairfax	12.5%	Yes	Yes	Yes	Yes	
Fairfield	7.5%	Yes	Yes	Yes	Yes	
Fletcher	7.5%	Yes	Yes	Yes	Yes	
Franklin	17.5%	Yes	Yes	No	Yes	
Georgia	7.5%	Yes	Yes	Yes	Yes	
Highgate	7.5%	Yes	Yes	Yes	Yes	
Montgomery	7.5%	Yes	Yes	Yes	Yes	
Richford	7.5%	Yes	Yes	Yes	Yes	
Richford Village	7.5%	Yes	Yes	Yes	Yes	
Sheldon	7.5%	Yes	Yes	Yes	Yes	
St Albans City	12.5%	Yes	Yes	Yes	Yes	N
St Albans	7.5%	Yes	Yes	Yes	Yes	

Expanded Community Report for Corinth

Emergency Relief and Assistance Fund (ERAF) - State Post-Disaster Funding

10/6/2022
11:24:59 AM

Flood Hazard Mitigation Action	Action Dates	Responsible	ERAF Status
1. Road and Bridge Standards			
2. Local Emergency Management Plan	07/07/2019	Corinth	Yes
3. National Flood Insurance Program	07/06/2021	Corinth	No
4. Local Hazard Mitigation Plan	06/30/1976	Corinth	Yes
5. River Corridor Protection	Expired	Corinth	No
ERAF Status for Actions 1 - 4: 12.5%			Yes
Actions 1 - 5: 17.5%			No
ERAF Rate for:		Corinth	7.6%
35	Buildings in the Special Flood Hazard Area (SFHA) (estimated from e911 sites)		
6	Flood Insurance Policies in SFHA (Zone A, AE, AO, A-1-30)		
17%	Percent of buildings in the SFHA with flood insurance in force.		
0	Critical or public structures in SFHA or 0.2% flood hazard area (est. from e911 sites.)		
4%	Percent of buildings in the SFHA.		
06/30/1976	National Flood Insurance Program (NFIP) (Enrollment Date)		
Vector	Flood Insurance Rate Map Standard (Digital FIRM (DFIRM), Rough Digital, Paper)		
Corinth	NFIP Status: Regular Program		
0	Community Rating System (CRS) Class		
No	Local Emergency Management Plan (LEMP) ERAF Status: valid for Corinth?		
07/06/2021	LEMP - annual update after Town Meeting and before May 1.		
No	Local Hazard Mitigation Plan (LHMP) ERAF Status: valid for Corinth?		
07/02/2017	LHMP - Valid for 5 years from FEMA final approval date		
FEMA Formal Approval	LHMP - Status of review (Plans currently in review are valid for ERAF)		
Yes	River Corridor Protection in Corinth?		
06/14/2012	River Corridor Interim Protection Status for ERAF valid for Corinth?		
10/12/2010	Municipal Plan - Valid for 8 years from adoption date		
06/11/2015	Zoning Adoption / Amendment Date		
Yes	Hazard Area Regulation Adoption / Amendment Date		
03/03/00	Road and Bridge Standards		
07/07/2019	Town Highway Mileage in Corinth		
4/13/2021	Corinth Road and Bridge Standards		
4/9/2019	Corinth		



Is your
community
ready?

FLOOD READY VERMONT

Learn what you can do to prepare for the next flood.

floodready.vt.gov

COMMUNITY DATA • ERAF STATUS • HAZARD MAPS • ASSISTANCE IN UPDATING PLANS

www.floodready.vt.gov (community reports)

www.floodtraining.vt.gov (map update info)

bit.ly/floodatlas (river corridor and flood maps)

bit.ly/model-regulations (model bylaws)

floodready.vermont.gov/info (handouts)

Ned Swanberg

ned.swanberg@vermont.gov

VTDEC Flood Hazard Mapping Coordinator

- Municipal Officials and Communities
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- VT DEC River Corridor and Floodplain Protection Program
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John.Broker-Campbell@vermont.gov

Ned.Swanberg@vermont.gov





Housing in Dorset, VT

Trends & Affordability

Introduction

Needs Assessment

Housing in Dorset Vermont

Current Context:

- Revision of Land Use and Development Regulations
- Acquisition of 307 Acre Parcel at Raptor Lane

Why a needs assessment?

- Broad state conversation
- Market shifts, local to national



Introduction

Project Scope

Trends:

- Housing stock
- Development
- Affordability
- Local Economy

Summary of:

- Municipal tools
- Best practices
- Partnership models



Local Conditions

Key Takeaways

- Limited Options to Access the Market
- Limited Options for Residents to Scale Up/Down
- Increased Vulnerability and Risk to Residents
- Recruitment and Retention Ramifications

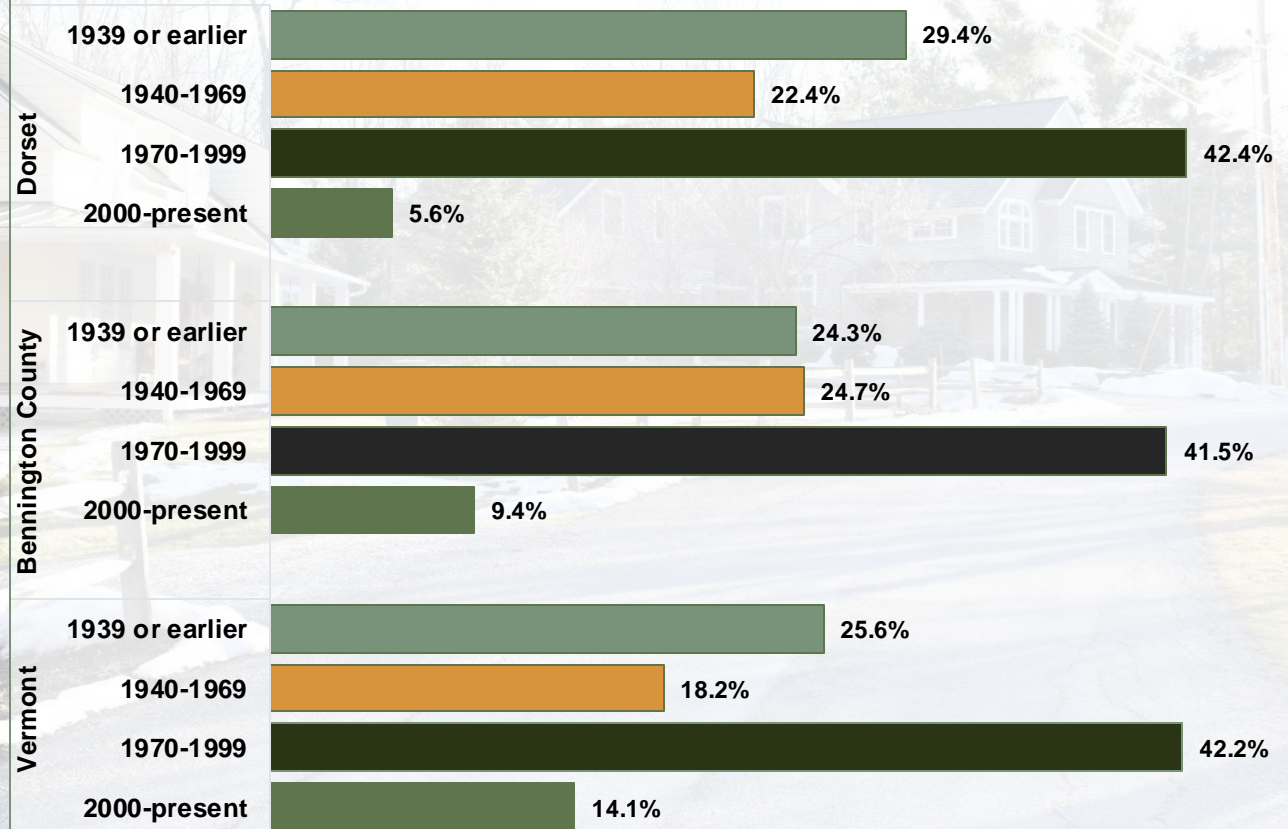


Housing Stock: Age

More pre-War, minimal post-2000

- 30 percent built before 1940
 - Increased maintenance and heating costs
- Just 5.6 percent build since 2000
 - VT: 14.1
 - County: 9.4
- 2000s drought preceded by significant 1990s boom

Existing Housing Stock: Construction Dates
Vermont, Bennington County, and Dorset

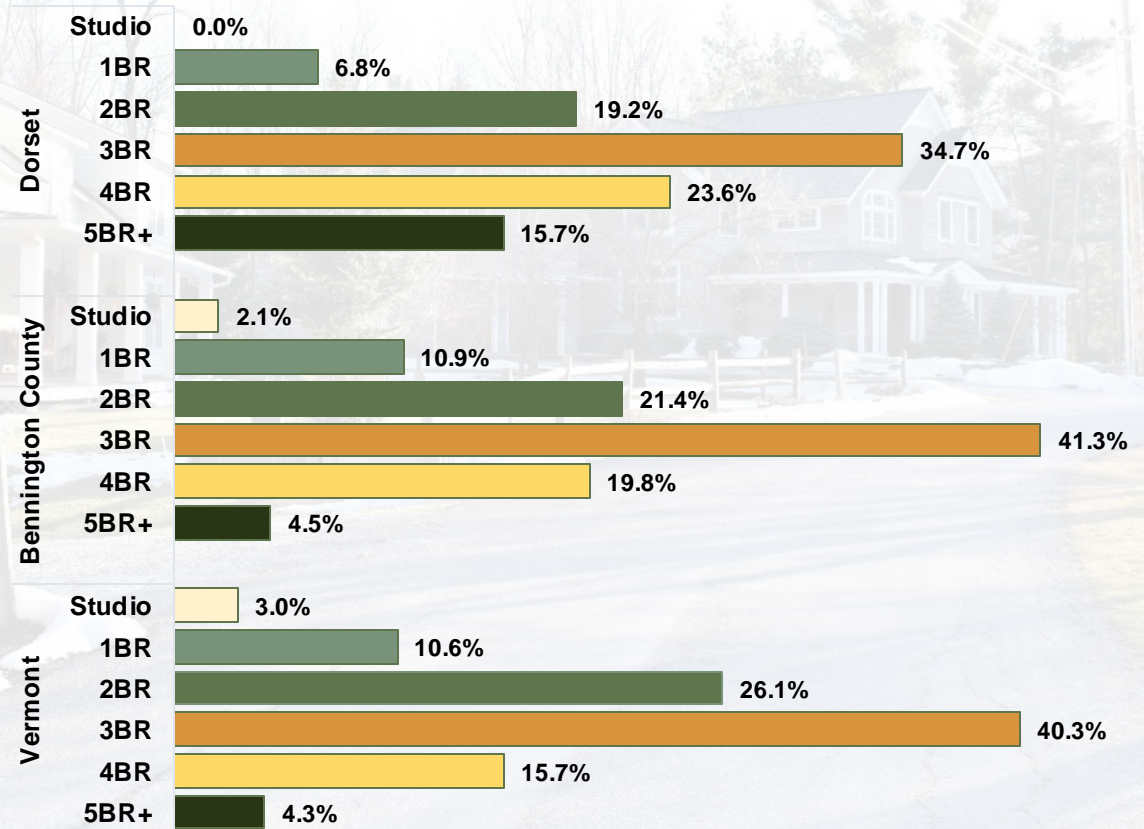


House Size

Tends towards larger structures

- 7 percent are 1-bedrooms
 - VT/County: 11 percent
- 16 percent are 5+ bedrooms
 - VT/County: 4%
- Remnant of larger family/household sizes in previous decades

Housing Stock: Number of Bedrooms Vermont, Bennington County, and Dorset



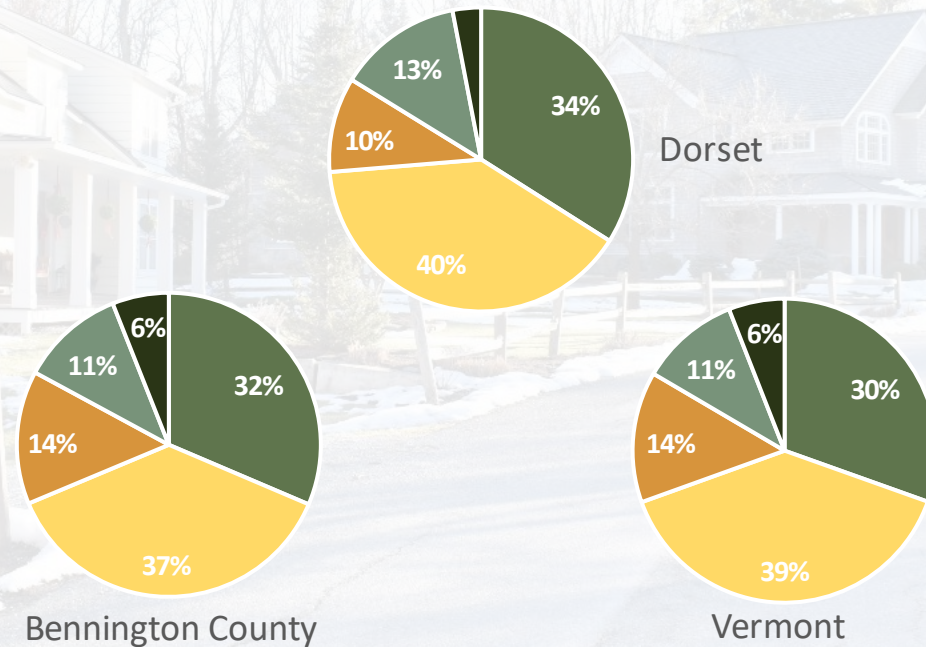
Household Composition

Primarily 1 or 2 person households

- 73 percent are one or two-person households
- 12 percent are people over the age of 65 living alone
- 23 percent have children, on par with state/county
- 11 percent have children under the age of six
 - VT: 22.2
 - County: 20.3

Household Size
Vermont, Bennington County, and Dorset

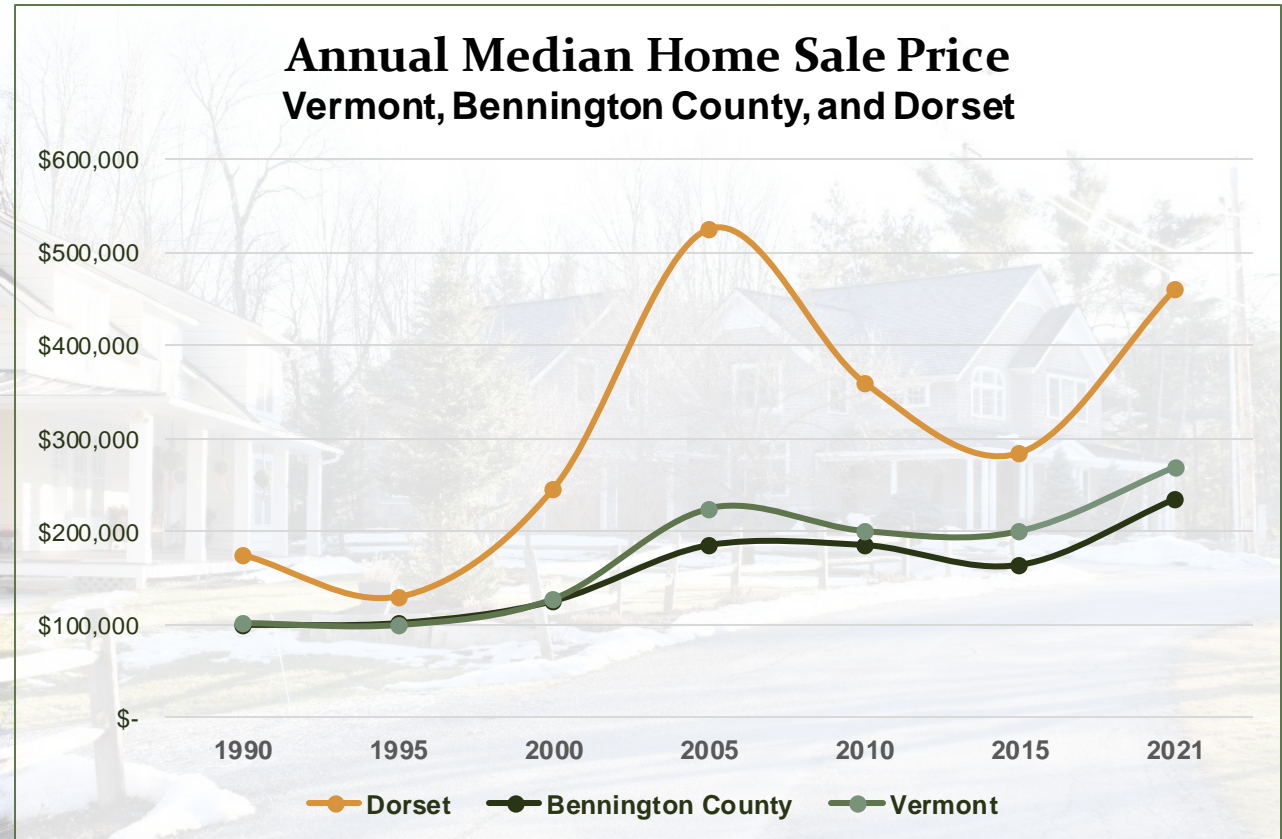
■ 1 person ■ 2 person ■ 3 person ■ 4 person ■ 5 or more



Prices

Follows trends, at a premium

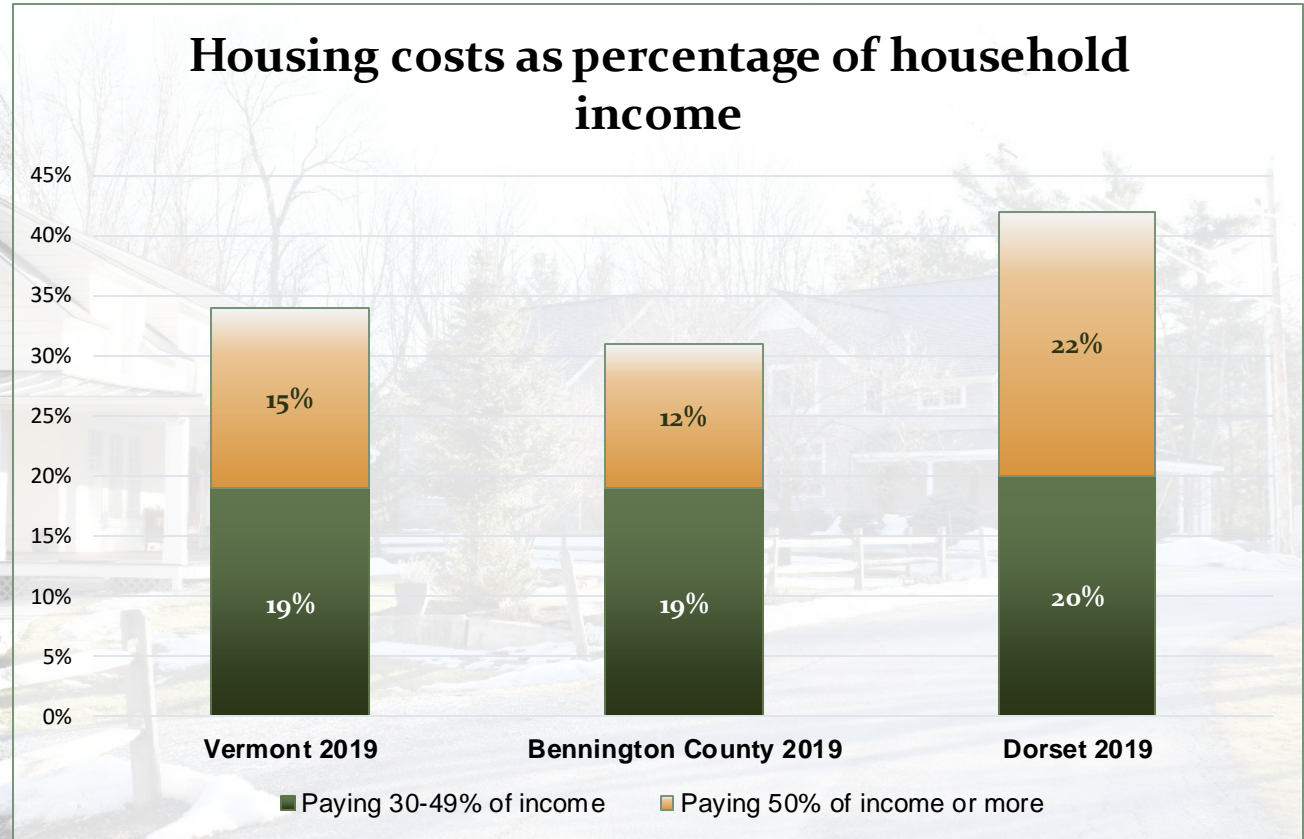
- Reflects 25-year trend
- Dorset Median Price: \$461,000
 - Income: \$133,365
 - Cash: \$40,500
- County Median Price: \$235,000
 - Income: \$78,110
 - Cash: \$24,975
- 43 percent of county households earn more than \$75,000
- 11 percent earn more than \$150,000



Cost-Burdened Households

Vulnerability and Constraints

- Includes mortgage, taxes, utilities, insurance
- Can create difficult choices around upkeep and maintenance
- Vulnerability around income loss, inflation, and illness
- Seniors are often the most impacted



Workforce

Employer Perspectives

“It's a huge, huge problem... None of our employees at any level have been able to find a house in Dorset.”

“We're telling people to look in New York or up to fifty miles.”

“Forty, fifty minutes is average [commute] for a lot of us.”

“Missing middle is where the focus should be.”



Municipal Tools

Regulatory Tools

25 Tools Including:

- Zoning Incentives
 - Inclusionary Zoning
 - PUD
- Permit & Fee Waivers
- Tax Increment Financing
- Transfer of Development Rights
- Land Donations
- Land Bank
- Housing Trust Fund

Examples:

Workforce Density Bonus

- Manchester, VT
- 60 to 250 percent of area median income (from \$35,000 to \$145,000)

Transfer of Farmland Development Rights

- Stowe, VT
- Financial incentive for landowners
- Moves development potential to targeted areas

Housing Trust Fund

- Charlotte, VT
- Up to \$30K Grants for ADU & Rental Unit Construction



Partnership Models

For Towns

For Profit Developers

- Incentive focus
- Subject to debt market volatility
- Rentals preferred

Non-profit Rental Developers

- Access additional grant funds
- Low income focused
- Rentals preferred

Deed Restricted Ownership

- Access additional grant funds
- Ownership model
- Cooperative governance

Mixed Partnerships



Shires Housing Built in 2019



Best Practices

Managing Windfall Profit Incentives

Permanent Stock of Affordable Housing

- Required for Vermont Housing & Conservation Board Loans

Shared Equity Models of Homeownership

- Deed Restricted Housing
- Cooperatives
- Community Land Trusts



Best Practices

Affordable Housing in a Rural Context

Shape the program for your need

- Targeted Populations
 - Senior
 - Workforce
 - Supportive Housing
 - Disabled
 - Treatment
- Rental Housing
- Manufactured Homes
- Gentle Infill/Rehab
- Accessory Dwelling Units
- Retention of Affordable homes
- Downsizing/Aging in Place

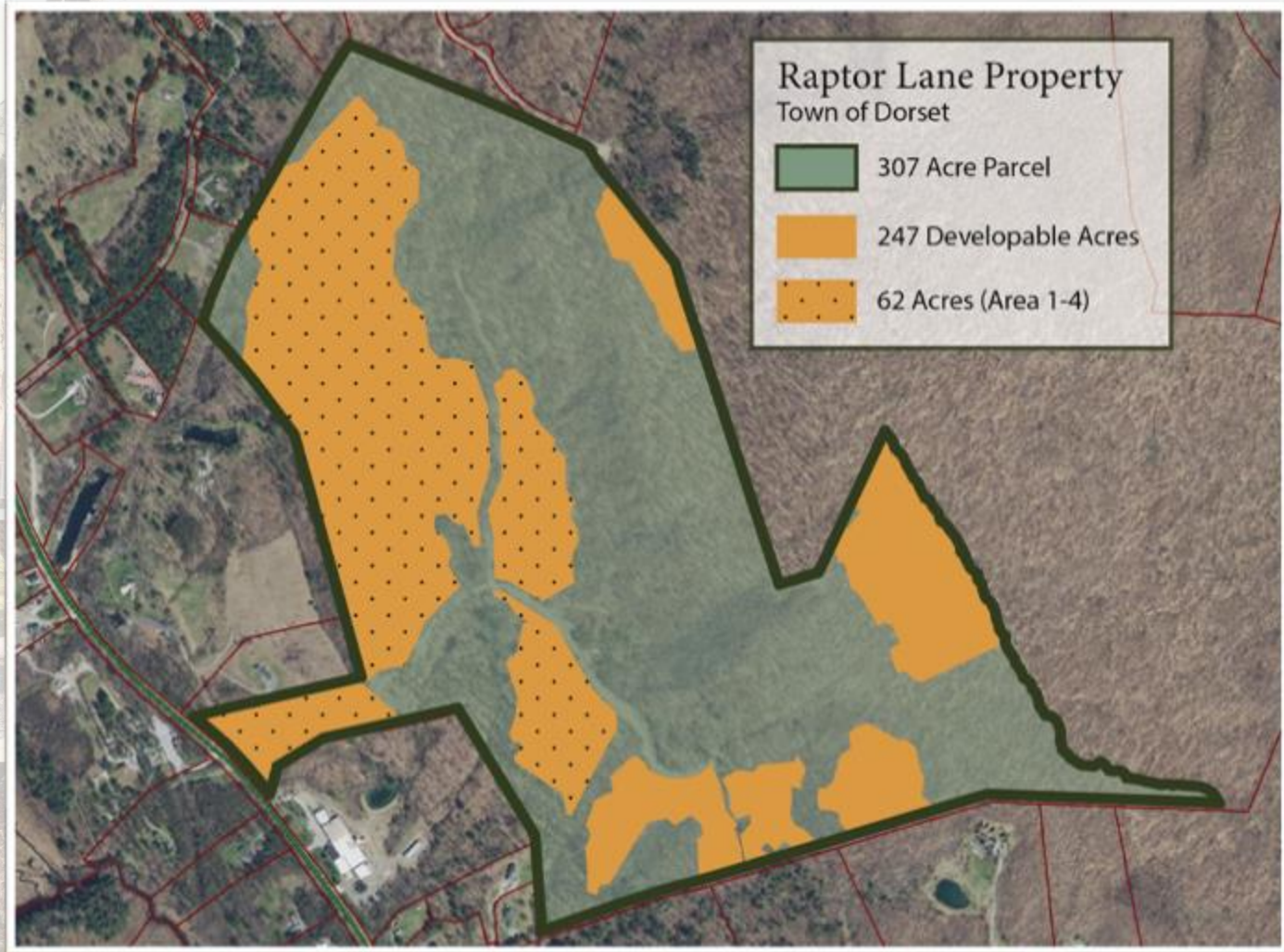


Bromley Manor Senior Community,
Manchester, VT



Recommendations

Development Potential of Raptor Lane



Recommendations

Assess & Leverage Potential of Raptor Lane

Build on engagement of Raptor Lane Committee re Priorities and Goals

Find Project Partners

Examine Funding Opportunities

- VT Missing Middle Homeownership Program
- Housing & Infrastructure Grants

Consider Long Term

Property Management/Ownership Restrictions

Meeting Housing needs post development

Develop a Neighborhood Plan

- Use PUD to maximize/cluster units
- Mix of market & affordable if desired
 - Revenue for Housing Trust Fund
- Incorporate
 - Proposed Town Office
 - Recreation Areas
 - RMU Zone Allowable Services





Timeline & Questions

Housing in Dorset VT