

# Substantial Damage Determinations - VT Floodplain Manager Drop-In Discussion - Thurs July 20 at 9 am-20230720\_090308-Meeting Recording

July 20, 2023, 1:03PM

4h 0m 0s



**Pfeiffer, Rebecca** 0:04

Umm.

But UM, sorry the so for today the the intention, usually we do these sessions for an hour.

I wanna make sure we have time for questions.

So our staff will be here to answer any questions as long as you have them.

What I plan to do today, I'm not a big fan of doing a lot of PowerPoints, but today I'm gonna do PowerPoints cause it's something that I can save and then send to to you and you can have on hand to go through it at a future time.

 **Matt Osborn** joined the meeting

 **Mary O'Neil** joined the meeting



**Pfeiffer, Rebecca** 0:36

It's a like a reference manual for you, but a lot of why we're here today.

I think I started saying that a lot of towns are in the middle of post flood recovery and some may be aware or just learned that they also need to do post flood permitting.

 **Maggie O'Brien** joined the meeting

 **Brian Bannon** joined the meeting

 **Chris Yurek** joined the meeting



**Pfeiffer, Rebecca** 0:55

And I know I see several people on here who have gone through it before, who have

done it before, and there's gonna be a lot of folks who this is going to be new to. So for folks who have done it before, you know, feel free to speak up. Use your experience as well, umm and and share what you know. That's what this is meant to be is a way for people to share ask questions. I am going to. I feel like I always screw this up, so just bear with me for a second. I'm gonna try to share my slides.

 **Reed, Olin** joined the meeting



**Pfeiffer, Rebecca** 1:33

And let's see, hopefully this should work. You guys all seeing this, it says post flood permitting substantial damage estimates.



**Swanberg, Ned (he/ki)** 1:40

Looks good.



**Pfeiffer, Rebecca** 1:42

OK, let me know if something gets screwed up. Umm, this is a pretty new PowerPoint, so bear with me as I maybe stumble through a little bit of it. We have also on the line with us too. Actually, I'll have my staff. You'll probably know them. Just introduce themselves by also wanted to point to Jessica Arts, who's here with us. She's with the South Carolina state program. She's one of our counterparts in South Carolina. They've been giving us a ton of support to get information out to you, so she's here to be able to share their experience. South Carolina's also shared a field collector app that our staff can use to bring to your communities. If we're doing substantial, if we're helping you to do substantial damage estimates, so we'll talk a little bit more about that. But just wanted to recognize Jessica and all the work the South Carolina team has been doing by giving us, giving us assistance and help and guidance.



**Jessica Artz** 2:39

Good morning, everyone.



**Pfeiffer, Rebecca** 2:42

Umm, I think I said.

Someone see?

Someone asked about getting these slides as a PDF.

Yes, that is the intent and that's why I'm doing PowerPoint slides, which I normally am not wanting to do in these drop in sessions, but the intent is so that we'll have a PDF for people to take back with them and refer to when when we're not here.

Umm.

So before we begin, just real quick, have my staff maybe turn your cameras on and just kind of say what part of the state that you cover just so that folks who maybe haven't mentioned before can see your face and and learn your name?



**Chris Yuen** joined the meeting



**Keith Cubbon** joined the meeting



**Swanberg, Ned (he/ki)** 3:21

Good morning.

I'm Ned swanberg.



**Janet Shatney** joined the meeting



**Swanberg, Ned (he/ki)** 3:22

I'm the Central Vermont regional floodplain manager, working with Rebecca for a Washington County.



**Brian Voigt** joined the meeting



**Sewell, Krystal T** joined the meeting



**Michelle La Barge-Burke** joined the meeting



**Swanberg, Ned (he/ki)** 3:28

And Orange County, thank you.



**Emily Johnson** joined the meeting



**Medash, Kyle** 3:34

Kyle.

Midrash I'm the regional floodplain manager for Rutland, Addison, and Chittenden County.

Next, Sasha, there's, I don't know.



**Peal, Alice** joined the meeting



**Stephanie Magnan** joined the meeting



**Pfeiffer, Rebecca** 3:43

And.



**Medash, Kyle** 3:45

Sasha might not be in here yet.



**Pfeiffer, Rebecca** 3:46

I was just gonna say Sasha might not be on here.

I think we had a little confusion with two invites going out.



**Tyler Machi (Richmond) (Guest)** joined the meeting



**Pfeiffer, Rebecca** 3:51

So Sasha, I think is just in there when she pops into this group, I think then we'll have her just turn on her camera and say hi.

The other person who's not with us today, but should be back shortly, is John Brooker Campbell.

He covers the southeastern, the southern, southeastern part of the state.

So Bennington, Windham and most of Windsor counties.

OK, so let's, let's get going.

So there's a slide probably.

If you've ever sat in in any of our presentations, you'll recognize this and looks probably somewhat familiar to some of the flooding we saw this past about a week ago.

 **Kristen Leahy (Guest)** joined the meeting



**Pfeiffer, Rebecca** 4:30

You know, floods are a number one natural disaster.

It's something that we're gonna see increasing levels of flooding in northeastern United States, and especially here in Vermont.

A lot of the flooding that we experienced in this past flood event is inundation flooding.

 **Lorraine (Guest)** joined the meeting



**Pfeiffer, Rebecca** 4:47

Water comes up and fills out that floodplain.

You know, this shows the park and ride by Richmond the day after Irene.

You know, similar photos?

Umm would be, you know from, from the Winooski River, from the Lamoille River this past week.



**PA Peal, Alice** 4:58

Wow.



**Pfeiffer, Rebecca** 5:08

So with inundation and then this is Lake Champlain, also another area.


Lake Champlain didn't come up as isn't coming up to flood stage, but it's come up quite a bit.


So in addition, can happen on lakes, on ponds.

I know, like up in Morgan, I think like Seymour from some of the rain they got in the the end of last week started to to bring those links up as well.


So on our rivers and our lakes, a lot of times our staff is always talking about erosion,

hazards, damage from erosion, from roads, washing out, rivers, moving course. We definitely did see that in this flood, but a lot of the flood damages that we've been hearing from both our stream engineers and from from you all and from and being out and seeing is the inundation damage. And so again, inundation damage, water comes up and out of the riverbanks, floods out onto that floodplain.

 **Lorraine (Guest)** 5:55  
Thank you.

 **Pfeiffer, Rebecca** 6:03  
And so a lot of what towns may have in your flood hazard regulations are standards that look at elevating houses, buildings, structures above the height of those floodwaters or some towns may not allow new structures in that area to avoid flood damages, but you still have a lot of our historic villages and towns are in these large floodplains.  
And so after a flood like this, we have lots of homes and buildings that have been damaged.  
Umm, just a few terms for you.  
If you're not as familiar with the flood national flood insurance program, Fema's National Flood Insurance program, we use the term special flood hazard area, and it's comprised of a few different areas.  
There is the area right around the stream channel called the floodway.  
Not all streams may have that mapped.  
Large rivers like the Winooski Little Moil, the Otter Creek will usually have a floodway. It's a more protective area and then you have the areas outside that floodway and that's the part that FEMA mapped floodplain, that the town has, that the town references in your flood hazard regulations.

 **Rose Goings (Guest)** joined the meeting

 **Pfeiffer, Rebecca** 7:16  
So that whole thing is a special flood hazard area.  
A lot of the shorthand is FHA, so I may use that today.  
So just so everyone knows those terms and knows those knows what that means, I'm

on the lake.

We just use.

There is no floodway.

There's just the special flood hazard area, so a lot of you are here because you're your community, is a participant in Fema's national flood insurance program on the National Flood Insurance Program, is a voluntary program that towns join, and FEMA provides flood hazard maps.

 **Nick-Marlboro** joined the meeting



**Pfeiffer, Rebecca** 7:50

And when it's community joins the program, it allows all the people in your town, regardless of where they're buildings may be located.

Anyone in in the community can buy flood insurance.

You have access to national, to the National Flood Insurance program, to Fema's flood insurance.

Umm.

In basically, when FEMA gives you your flood hazard maps, the town is agreeing to regulate development in those mapped floodplains.

That femus providing you can also have additional areas that your community may regulate, but to make flood insurance available and disaster assistance available to your community and flood hazard areas, the town agrees to regulating development in these mapped flood hazard areas.

So again, some of these slides are gonna be wordy and not how I normally do them, but I want them to be a reference for you when you go back.

So this is just a list again of because the Community participates in the National Flood Insurance Program, it allows flood insurance policy access for anyone in the community, the Community and individuals are able to receive federal grants or loans for buildings and structures and work within the special Flood Hazard area. This is especially important for a lot of the flood damages.

Umm.

And the mitigation grants that you may receive if that work is in a special flood hazard area.

FEMA special Flood Hazard area you're only able to access that if you have if your community is in national flood insurance program.

Umm.

And lastly, it allows for federal disaster assistance to repair insurable buildings in the special Flood Hazard area.

Yeah.

Well, I think a lot of people, after finding out they're in the National Flood insurance program, you need to issue permits for post flood repair.

There's kind of like, why are we even doing this?

This is really hard and we have a lot of people who are in a really bad place and why are we having to do this?

And so these are the benefits that many of the many towns join the National Flood Insurance Program in order to access these benefits.

So this is just a quick map.

Umm.

I'm imagining all of you are here because you're already.

You already know you're not in the National Flood insurance program.

You can access this on our flood ready Atlas.

Yes, umm to see if your community participates in the National Flood Insurance program.

If you're not sure.

I but again communities join the program and they must adopt, implement and enforce what Hazard regulations.

So we're here and and looking to assist communities to make sure that you're doing the these types of things after flooding cause FEMA will come to look at post flood records.

Umm, that's one of the things we saw after Irene.

They visited several different towns across the state to say let's let's look at your post flood permitting records and your substantial damage estimates.

And one of the things I've said to my staff, umm, is that in the past several years, FEMA is really, I think increased that scrutiny that post flood recovery, scrutiny of community permits and records to show that they issued permits for repairs and then the community has done.

So we'll talk about substantial damage estimates are, yeah, the intent of this is that it's meant to help reduce future flood damages for those homeowners, residents and building owners.

Yeah.



So it's a mechanism to require some level of mitigation or to, you know, allow someone to think maybe I shouldn't put my hot water heater back in the same exact place it was before.

Some communities require that after a flood, if you're replacing that, the machinery or equipment that it has to be elevated, so always take a look at your own flood regulations to see.

I see Mike Miller here from Montpelier.

Montpelier requires that mitigation and elevation of your equipment.

Umm.

And the idea is that we're trying to reduce this flooding, these flood damages in the future, protecting the, you know, in the interest of public safety.

So after flooding communities I've I've kind of alluded to this, but just to have it all in one place, the towns must issue permits for all repair work, for work in the FEMA special Flood Hazard area.

 **Kolb, Lisa** left the meeting

 **Karen Lathrop** joined the meeting



**Pfeiffer, Rebecca** 12:08

Towns are required to make substantial damage estimates.

We'll talk more about what that is for buildings in the special Flood Hazard area and for those buildings that are substantially damaged, those buildings are required to be mitigated, basically brought up to your current flood hazard regulation standards. Umm so I've been using this term substantial damage estimates, substantial damage. What does this mean?

Substantial damage is when the repairs needed to bring a building back to its pre flooded condition.

If the cost of those repairs is equal to or exceeds 50% of the building's value, the building has to be mitigated, and so that's a real big mouthful.

It's a lot to unpack what it means is if you're looking at a house and you bring up the assessed value of it.

Let's say the structure itself without the land or outbuildings, it has a nicest value of \$100,000.

 **Steven Bauer** joined the meeting



**Pfeiffer, Rebecca** 13:11

That means if it takes \$50,000 or more to bring it back to that pre flood condition, that buildings considered substantially damaged.

And I know \$1000 is kind of or \$100,000 is kind of a low ball number for house value. But just for example, \$300,000 building without the land, without any outbuildings, just the building.

Then it would take \$150,000 of those to bring it back to its pre flooded condition. If it's \$150,000 or more than the building substantially damaged umm.

And so again that if that building substantially damaged it means it needs to meet the current flood hazard regulations.

That means that the building may need to be elevated, actually lift it up.

It could mean that buildings that have basements, maybe just the basement, needs to be filled in and all the utilities are brought up.

And one of the things that a lot of people kind of a common misconception is that well, this building, they don't have flood insurance so that we don't need to do this for this building and it this substantial damage estimate applies regardless of whether or not they have flood insurance, because this is essentially zoning.

And so that zoning standard, that's substantial damage requirement applies to all the buildings in that flood zone.

So flood insurance doesn't have a bearing on whether or not you have to do the estimates.

The one thing I didn't I did not include here.

I'm just realizing I'll make sure I make that change before we send these out.

Is that this standard, substantial damage and substantial improvement in, I think almost all cases in Vermont, many communities exempt historic structures from this standard.

So again, I I see my mics in my screen.

Mike Miller and Montpelier.

You know many of the block buildings in downtown Montpelier.

We saw the pictures of flooded, you know, many of those are historic structures, either individually nominated or contributing to the Montpelier Historic District.

So many cases those buildings may not be required to be substantially, you know,

have that substantial damage determination.

So our staff, we can help you figure those types of things out.

Umm, you know what should the buildings in your in your floodplain may be on the register?

We can help if you don't have that already.

We can help you figure that out and and look at your towns regulations to see what may apply.

Yeah, Christine.

 **Christine Forde** 15:52

Sorry, just point of clarification.

So for those historic structures, so when they're repaired, does that mean that they have to satisfy new regulations or no, they can be repaired as they were?

 **Pfeiffer, Rebecca** 16:05

If they're substantially damaged, then they have to meet the current regulations.

So if your town may require like new structures or substantially improved structures must be elevated 1 foot above base flood elevation 2 feet above base flood elevation.

 **Bill Finger** joined the meeting

 **Tabi Freedman (Guest)** joined the meeting

 **Pfeiffer, Rebecca** 16:22

A substantially damaged building will need to meet that new standard.

They may need, like I said, they may need to actually lift the building.

It may mean that, like in some case like in Waterbury, after Irene, a lot of the first floors of the buildings may have been above the base flood elevation, but they have full basements.

And so in those cases, they may have been filling in basements and elevating utilities.

So what applies to that?

Each individual structure will really depend on, you know, how deep are they in the floodplain?

What are your Community standards?

Is it historic or not?

And nonresidential buildings can also be dry flood proofed.

It can sometimes be hard to retrofit.

Like a dry flood proofing retrofit, but like nonresidential buildings also have that option.

 **Meredith Crandall (Guest)** joined the meeting



**Pfeiffer, Rebecca** 17:19

OK, so one of the things again, I just want to keep emphasizing, this is something I remember going through Irene that I just had to keep reminding myself and talking to towns with.

We have a lot of flood risks that are not on our floodplain maps that the FEMA floodplain maps some of.

You may have river corridors.

Some of you may have seen most of the communities damages outside of your FEMA map floodplain, but the substantial damage determinations are they only apply in that FEMA mapped floodplain.

So just to emphasize that you know, especially this is usually more relevant where we see a lot of flash flooding damages or if we see the river taking a new path where you might have lots of damages outside of that FEMA floodplain.

 **Pealer, Sacha** joined the meeting



**Pfeiffer, Rebecca** 18:02

But the key piece is to see is it in that FEMA floodplain?

It's and that's where the substantial damage requirement applies.

Or the need to get post flood permits applies.

It's when they're in that mapped floodplain.

So for some towns we've had the question come in, they may regulate river corridors.

Umm, the substantial damage determinations don't apply in river quarters.

 **Brett Stanciu (Guest)** joined the meeting



**Pfeiffer, Rebecca** 18:29

Again, it's only in that FEMA mapped floodplain.

So it's only in that FEMA floodplain where we apply these, the substantial damage standards and may require a permit for rebuilding.

So if you haven't already, I'm sure many of you have been doing this nonstop for the past week.

Tour your floodplain?

There's images.

There's aerial imagery, drone imagery at this link here.

The 2023 flood.mapvt.com it's a really great resource in some of the real hard hit areas.

They have a lot of drone imagery.

You can have an understanding like where the areas that did get flooded and may have been underwater.

If you don't, I'm sure you probably know that, but it's just some of the things that you may have if you're not quite sure, because the flooding may have been so.

Expansive and then most of the time you're doing that by driving or walking when it's safe to do so, you're looking to see where structures have been flooded.

There's usually high watermarks on them buildings.

They may have stuff starting to be pulled out of the house to dry out again.

A lot of you have probably been doing this kind of nonstop for the past week or two.

Umm so why like to think of this as a triage for permitting in terms of how you approach towns and how you approach permitting, it's really a triage.

There's the red kind of like the red, yellow, green.

And I know it's kind of hokey, but I think it's really helpful.

The buildings that have clearly been substantially damaged, like the building, is lifted off of its foundation and it's moved.

The foundation is cut in half, half the buildings missing, like those are the the building may have been flooded, like the entire building.

That's like a one story building.

It was flooded, you know, 5-6 feet up.

So those are the ones that are clear.

They're gonna need to do they're they've been substantially damaged.

They're likely gonna have to mitigate again.

We're looking to see are they historic, are they in the map floodplain?

So some of those tests, you'll have to kind of think about, but those are the ones that

it's clear to say to the homeowners before you start actually rebuilding, we need to, we need to talk, we need to talk about how we mitigate your building.

Umm, there's the green ones, the kind of minor flood damage.

You have a little bit of basement flooding.

Maybe some of the utilities got flooded and damaged.

People wanna go in and put something like their hot water heater back and replace that.

That's the kind of thing where you can say, you know, let's think about elevating your utilities and maybe your time requires them to elevate utilities.

But that's the kind of thing is like documentary damages document what you're replacing.

We're gonna do permits.

A lot of towns may waive permit fees.

We'll talk a little bit more about that permit process, but I think that's like the minor thing you say to the homeowners like document, what you've got.

We'll talk umm.

And then there's kind of the yellow.

These are the ones that are like you don't really know.

They had some flooding.

They had maybe a foot or two or three in the first floor.

It's not really clear, and that's where it's really critical for a town to do those substantial damage estimates.

You know FEMA will will wanna look to see how did you estimate if they're substantially damaged?

And again, like the just before I go off this, the substantial damage estimate is the towns first step.

The first cut in the process and it's a way to just get an idea where the structures we may need to more information for.

Yeah, Tyler.

**TM** **Tyler Machi (Richmond) (Guest)** 22:03

Umm one quick question I had.

So if they're, if they're green, like, then do we just?

Should we?

Do we even bother trying to do the SDS?

I determination or do we have to do the SDS I determination regardless.



**Pfeiffer, Rebecca** 22:17

What I would recommend, and you probably already know, like they had a foot of water in their basement, they they pumped it out.



**Karen Sauther** joined the meeting



**Tyler Machi (Richmond) (Guest)** 22:19

I said no.



**Pfeiffer, Rebecca** 22:24

I would just make a note.

You know, I think I don't think I'd do the full all kind of show.

What?

I'm not gonna go into extreme detail of how to do an SDE, but I'm gonna just show some of the overview of it.

I think that's just a node of like basement flooding 1 foot.

It's just that note in either it's in the spreadsheet, it's in the permit file to say that you acknowledge the fact that there had been flooded.

It's also important just to note that and to note the damage amounts because some and actually many of our towns do cumulative, substantial improvement or cumulative substantial damage.

I'll talk a little bit more about that.

So it's just important to note, I don't know \$15,000 worth of damage for the file so that you have something there in the future because if you, we'll go into cumulative substantial damage in a little bit.

So it's just a note of it, but I don't think you need to go into the detail of like a building that maybe substantially damaged, yeah.




**Tyler Machi (Richmond) (Guest)** 23:22


Yeah, because that's that's one of my issue, at least initially.

When I first looked at it was like because we do cumulative, so it's like OK, where does cumulative start, you know, is it from when we enter MF IP and you take the

value from then like adjusted somehow and then like ohh if it's any improvement past them equals 50% of the value of the property then it you're all every time it's substantial it's substantially improved at that point.


 **Pfeiffer, Rebecca** 23:46  
OK.


 **TM Tyler Machi (Richmond) (Guest)** 23:47  
So that's what I'm just trying to to figure out.


 **Pfeiffer, Rebecca** 23:48  
Yeah.  
Understand.  
Yeah.

For towns that track improvements or damages over time, usually there's a defined time period might say over three years over five years, like substantial improvements or substantial damage tracked over five years, there are a handful of towns, but not many that may track it over the life of a structure.


 **Sewell, Krystal T** joined the meeting

 **Pfeiffer, Rebecca** 24:11  
That's not very.

 **TM Tyler Machi (Richmond) (Guest)** 24:12  
I think that's what ours does, which is what concerns me.

 **Pfeiffer, Rebecca** 24:14  
And so in that case, it's kind of like you're.

 **TM Tyler Machi (Richmond) (Guest)** 24:15  
If I look at it.

 **Pfeiffer, Rebecca** 24:17  
Yeah.



And if that's the case and what we did, Bridgewater is one that has that we'd after Irene.

Umm there is there is some big damage there.

What we did is we kind of looked at each instance as like a snapshot.

So, Irene, you know the value of the structure pre damaged structure was this the damage to the house?

Was this here?

Is that percentage and then if there was another event or there were improving the House then that is its own level event, you add them together you know.

So it's like each is a snapshot in time that can then be added like this was a 35% damage the next time they come in to improve it's 10%.

So then you're you're, you know,  $35 + 1035\% + 10\%$ .

So, umm, and we can go into more detail on that with you, Tyler, I think I I don't wanna go too far down that road just because of the fact that it may only apply to a handful of towns, but we can talk about that and said that before to follow up with me or with Kyle.

 **Mitch Osiecki** joined the meeting



**Pfeiffer, Rebecca** 25:24

Umm, but I don't wanna confuse people too much because it may only be a few towns that have that.

 **Mary O'Neil** left the meeting



**Tyler Machi (Richmond) (Guest)** 25:31

Thank you.



**Pfeiffer, Rebecca** 25:32

Sure.

Yep.

So just like I said, I I really look at this as a triage and you're really trying to focus in on those ones that you're not sure if they've been substantially damaged once you start getting a feel for looking at towns or looking at structures in your town, you might start to get a better sense of, like, OK, like I know now this neighborhood is

not going to likely be substantially damaged.

We can talk to those homeowners.

Take a different approach.

Or yeah, this this is this is an area we're gonna have to focus on.

So I said this before and but just to emphasize a few pieces, substantial damage means the building must meet the Community's current flood regulations, regardless of how much they actually intend to repair.

We've also had that question before, a homeowner said.

Well, I might have had 60% damage, but I'm only gonna replace.

I'm gonna just replace my subfloors and I'm gonna replace my.

Sheetrock.

But we're not gonna do the cabinets.

I'm not gonna do that.

You know, we're not gonna do with these finishing elements so that we can get back in.

So we then we don't have to do the the elevation or the mitigation, that's a really common thing people people say and you know from FEMA standpoint they are saying like if the building substantially damaged regardless of how much that homeowner wants to put back into it to repair it, they have to elevate or mitigate that building.

So that's a common approach that people might say, because people might be I don't have the money to bring it back to what it was before the flood or I'm not gonna do that.

So that I don't have to mitigate the building and so it it once it's substantially damaged.

It doesn't matter how much they intend to put back into the building to repair it.

That building needs to be mitigated.

One of the things that we have all I'll have a link to it at the end is we have resources for folks.

There's a FEMA handout where they talk about like temporary occupancy of substantially damaged buildings because, umm, our housing market is tight.

And they're like, there's nowhere.

There's not a lot of places for people to go rent or go buy.

That's not in the flood, you know that outside of what's already there, there's not a lot on the market.

And so we may have situations where there might be people who have buildings that are substantially damaged.

It may be they may be able to make it somewhat safe for them to inhabit, you know, get the mold out.

They don't have a lot of issues with that and they wanna live there and and part of what I think a community needs to think about.

Like I said, there's a handout that talks about basically setting like a Community policy.

 **Sewell, Krystal T** joined the meeting



**Pfeiffer, Rebecca** 28:14

If we're gonna allow people to occupy substantially damaged buildings, you know the key that they that FEMA talks about is like setting up some sort of uniform decision of, like giving a time limit of when they may need to.

Like they have to come in to to begin their permitting to, to mitigate by, you know, like it's six months or whatever it might be.

I think the big thing is consistency.

If you're considering allowing for people to occupy and live in substantially damaged buildings, yeah, Tom is you have your hand up.



**Tom Badowski (Guest)** 28:49

So the you you can, you gotta get pushed back on this right and going down the regulatory Rd then if you're what's the steps to to enforce these regulations, is it solely on the shoulders of the of the municipalities or is this the state take a piece of the regulatory cost?

 **Evans, Rob** joined the meeting



**Pfeiffer, Rebecca** 29:17

Umm if fall so that are like I don't want to go too far down this road yet, but it'll be the cost of, like, zoning enforcement.

So the town.

However, I think that the Community does have some ability to recover some of those costs.

There's umm, FEMA in 2018 passed some new legislation that allows towns municipalities to recover costs for post flood, permitting.

Umm.

Kind of post flood permitting and compliance after a flood event.

I think the the costs are only reimbursable for six months, 180 days after the disaster declaration.

But you can recover costs, so that means that you can either as a community.

I don't wanna go too far down this road right now, but maybe one of my folks can post the 12:06.

It's called FEMA.

The Dr the Disaster Relief, Relief and Recovery Act is the name of it, and it's section 1206 is the kind of shorthand I'm sure you're hearing a lot of those short hands for Fema's public assistance program.

And it's gonna be like an alphabet soup and of, like, letters and numbers.

So 1206, one of my group I'm sure, will probably post that in the chat and we're trying.

We've met with FEMA the other day to try to find out more information for folks to talk to communities about being able to hire additional assistance for enforcing for enforcement, for permitting, for substantial damage estimates.

Any of that post flood recovery permitting work is reimbursable.

OK.

And just and I just wanted to reiterate here against substantial damage estimates are required even if the building doesn't have flood insurance, it's come up a bunch.

It gets asked all the time.

I don't have flood insurance.

I don't need it, umm, one of the other things you run into is that after an event, people who have been substantially damaged or may have had flood damage, but maybe aren't substantially damaged but have had significant damages, just not substantially damaged.

 **Jeff Chase** left the meeting



**Pfeiffer, Rebecca** 31:36

They may say, well, you know what?

We always hated this kitchen anyway.

And you know what?

We're taking out loans for the house or rent anyway.

We're gonna do a remodel.

Remodel we've been wanting to do take advantage of low interest loans, whatever it might be.

Umm.

And so if you have a situation where you have a building that's been damaged, but it's not substantially damaged, and then a homeowner's proposing improvements.

So, like, we're gonna renovate the kitchen, and we're gonna add that extra sunroom.

We wanted to do while we're at it because we're lifting the whole building up, whatever it might be like, all those get added together, the damages and the improvements get added together.

It's like 1 big.

It's kind of like an effort is added together so improvements and damages are added together.

And again, I mentioned like make check to see if your community tracks substantial damage or substantial improvement over a period of time, because if you track substantial improvement or substantial damage over, you know, five years over three years, it's important to also think did they also come in a year ago and do you know a 25% improvement that we permitted, you know that wasn't a substantial improvement then, but that gets added to the damage or improvements they're doing post flood as well.

If your community has that.

Umm, so for towns we just say the big thing is for damage assessments is use the same approach for all properties.

We recommend adopting a process to stay consistent.

We have a draft, one that we put out in 2018 that you're welcome to look at and consider adopting if you just to show that this is how we're gonna do it.

What we've seen is that, umm, typically in Vermont we use assessed values as a starting place.

All towns have them all.

Towns have blisters.

It's a starting place and it's like the substantial damage estimates are first estimates.

It's a first draft is the way I look at it and so that owners can always provide contractors estimates or recent real estate appraisal to refine numbers.

The community can refine your assessed value by issuing, you know, a common level of appraisal adjustment or common level of adjustment on the appraisal, because a lot today's housing market is all over the place.

And so you may have last done your assessment in town five years ago.

You're just on the precipice of about to do a new one.

This happened.

You can talk to your listeners about applying a common level of adjustment to those assessed values in the Community, and you can do a more detailed assessment of an individual structure.

We had a lot of these after Irene that are like right on that squeaky line like, right around there.

And so you could just sit down and and you as a community could do a more detailed appraisal, cause a lot of these might be very kind of like quick because you got a lot of them or maybe you can't get inside the building.

 **Administrative Assistant** left the meeting



**Pfeiffer, Rebecca** 34:35

The owners aren't there because they're living somewhere else.

Post flood because they can't live in their house.

Whatever it might be, so an option always is to meet with the homeowner.

If they'll let you in the House, take a look at the damages.

You can do a better assessment there or estimate then that way too umm, one of the things that a town may want to consider is your approach for how to refine that estimate in a lot of cases we had towns say we think you may be substantially damaged.

Please bring us more information.

You know, some town.

Said you are substantially damaged, you can appeal this decision by going like the normal appeal route.

So I think it probably depends on maybe the size of your community, how many you're, you know, estimates you're dealing with.

Umm.

Kind of doing the back and forth on the front end before the community makes an official determination.

Or you can just say, here's our determination and you have the right to appeal.

We'll waive appeal fees or something like that.

So those are considerations for how you want to have.

But again, it's like trying to be consistent.

So you don't wanna tell someone you know, like you're definitely substantially damaged.

And then like having negotiation with someone else on the other side without having that same process like you wanna go through and be consistent with how you approach it.

Umm, so Tyler had asked. I think.

Uh, hold on.

Let me pull up that chat.

Tired as if the property owners won't let you on the property, I'll speak quickly about that in a minute.

But you're going to use a best guess on the information that you can see if it's a property that you can't see, or at all if you don't have access, then you're gonna do a best estimate based on what you know.

That's again where those like the the drone imagery could come in handy.

Like maybe you can't access that at all because I have a long driveway, you know, they flooded back there.

But you have no idea how much.

See if that drone imagery maybe has some clues for you or could be something where it's like we need to have access to your property.

If to make this determination, you know, issuing a letter basically and saying if we're not able to make this determination like, then we need you to provide us information and pictures, blah blah, blah, blah, blah. Yeah.

So it's like if you won't let us on the property to assess it, then we'll we'll need to see post flood pictures to be able to make a determination.

Umm, so how to actually do the assessments?

There's kind of two tools that are they're pretty similar.

It's just a different approach to get the same thing FEMA has or substantial damage estimator.

The tool tool, the 3.0 version was updated in August 2017.

FEMA has an online independent study force.

If that's like 2 days long, if you want to sit down to do that, that's a lot.

There's also a handbook, the user manual on field workbook, that has field forms and discussion about different aspects of substantial damage.

It's a lot we're looking to have female come to to do like a two day class.

But as telling a female, I feel like right now is not the time to do a two day class and substantial damage because people need to get out there now.

Like maybe that's something we bring in, like two or three, four weeks from now.

But that's not like a class.

I think that's reasonable for right now.

The other thing in in Jessica, like I mentioned, I introduced her at the beginning.

Jessica Arts from South Carolina's program, South Carolina.

Unfortunately, has had a lot of flooding kind of from starting 2015 on, and they actually developed their own apps.

It uses like an online called Arcgis.

It's like a GIS program where we can collect points and input data.

It's basically the same data that FEMA uses to estimate damages, but we can collect it on an app and that's what my team we've been setting that up with.

We've used the South Carolina app as a base.

We've been inputting the data for Vermont towns structures in the floodplain, and there's a statewide assessed lists, and we've been using that as a starting point.

But again, that's another one of those places where your community can refine that.

So our program has been scrambling to get this together so that we can have teams that can come to your Community to help you do these assessments.

We can help you gather the data and try to make those assessment calls and then provide that to you and to the community for your substantial damage determinations.

So this app, you know basically like I said, it has the address.

We used information from that grand list that statewide grand list about like structure information like one story, two story, that kind of stuff.

But you can input that in the app, collect it all, run like a town wide, substantial damage determination as a first, as a first cut.

Yeah, Tyler.

**TM** Tyler Machi (Richmond) (Guest) 39:47

Yeah.

So that's gonna when I guess my biggest issue thankfully Richmond, you know



compared to a lot of other communities didn't receive all that much damage. So I guess I'm kind of using this more as a as a stress test to kind of see where our our needs are as in terms of Community, in terms of what you know, what things do we need to kind of put in place for if in the event we do get substantially damaged in the future that we're not trying to, having to reinvent everything from scratch. I guess what's been a little confusing from my standpoint is that there doesn't seem to be one way to do it that like ohh well, you could take out a paper form or you can use the FEMA app or you can use this South or the South Carolina app. And I don't necessarily care what it is, right? But the issue is, is that I don't know if those resources are gonna be around for forever. You know what I mean? Like I don't know if I'm gonna have access to this, so am I better off our friends? You know, taking a FEMA form or using some FEMA form, manually writing it in, having a hard copy of it, and then if I have access to those tools, go back and put that information in, or is it better to just rely solely on this app and then let's say ohh I lose the dated for it. Right, for whatever reason or, you know, I don't get a copy of it back. How do I put that back in my records if I don't have a hard copy of the?



**Pfeiffer, Rebecca** 41:07

Umm of it, it's a good question.



**Tyler Machi (Richmond) (Guest)** 41:08

How to do it?

And that's that's my biggest issue.

It's just that it seems like there isn't like one way to do it, and you're gonna wind up with a whole bunch of towns just doing whatever.



**Pfeiffer, Rebecca** 41:13

How?

What do you use? Yep.



**Tyler Machi (Richmond) (Guest)** 41:19

And then maybe, you know, maybe some towns are really good about hard copy, doing like a digital, scanning it in, doing a digital backup.

 **Brett Stanciu (Guest)** left the meeting

 **TM Tyler Machi (Richmond) (Guest)** 41:26

Maybe some communities don't have the bandwidth to do that, and they're just gonna kinda do.

Do whatever and then you know, that's what I'm that's kind of been my, my, my concern, yeah.

 **mghia** left the meeting

 **Pfeiffer, Rebecca** 41:37

Question.

Yeah.

No, I think it's a really valid one.

So the the South Carolina app is just a way to collect the data in the field.

It's using the same like estimator that the FEMA software uses, so FEMA software has been around for a long time and a bunch of different iterations.

So the South Carolina app is based on females.

It's just a different way to gather the data to do it in the field by using points and like an iPad versus field forms.

There's no requirement for you to have to use that app.

There's no requirement for you to have to use themas.

I think the biggest thing is that you're consistent.

You can use paper field form.

So Ned, I think put in the link in the chat we have on our after a flood site, we have kind of post flood substantial damage tools and we have the paper copies.

I'm gonna show that also, umm, I think it's actually the next slide is paper copies.

So the app is basically just these paper copies put into an app and then the app that we have, the South Carolina one that we're borrowing will export those records as like an Excel spreadsheet.

You can just use the paper copies and that's a link that Ned put in the in the I'm in the chat, so one of the things I'm doing later today is I'm going to S6 to my to the

Essex office and I'm gonna print out a lot of these because we're gonna bring those to towns where we might not have cell coverage.

Maybe Internet is not good, that kind of thing.

Towns would rather have them as paper copies from the get go and do it by hand, so we wanna have that ready.

So like Tyler said, it doesn't matter if you do it all in paper.

It doesn't matter if you use femus tool.

Theme is online tool where you're gathering data and then you enter it.

Kinda after the fact into a spreadsheet or into their tool.

Or if you use the app and get the the export of that as a spreadsheet to keep it the big thing.

Umm is that you're consistent, so will use the same category, so you could do some by paper and some on the app because they're using the same estimates the same way.

To estimate it, you know?

Like what is the damage?

How much does how much of the damage assessment is this?

I see Lorraine in the chat, says the FEMA app does not work offline.

That is my understanding.

The FEMA app is like something that you fill in back at your office on a desktop, but maybe Jessica, you have.

You have better knowledge of it in after I rein was an earlier iteration of the SDS, the the FEMA substantial damage software, and that was something like the zoning administrator or the the town was like filling that out on the back end.

So I remember Alice and Wilmington.

She's no longer there, but she, like, spent days.

She had some folks from FEMA help her enter data.

It's almost like a big database and then you can enter like your field form answers into it to make the estimate.

So all right, yeah.

So, Lorraine, that's kind of why we've been working with South Carolina and kind of taking this crash course and in their collector app so that we can bring that to the towns.

Cause I know not all the towns are gonna have that or have the knowledge of how to do it.

 **mghia** joined the meeting

 **Pfeiffer, Rebecca** 45:06

Have the information have the iPads it actually for this year's UMM budget had put in to get an iPad to try out the South Carolina stuff so we could have it on before a flood happens so that we're not learning it on the fly and then 10 days into the fiscal year this happened.

So we're we are learning it on the file.

Umm, so that's where like Ned's been working with other folks within our Division department to try to prepopulate as much of that as we can.

 **Regalado, Sean** joined the meeting

 **Pfeiffer, Rebecca** 45:35

Can towns can always, you know, refine that information by what you have in your town seance here.

Sean Regalado, who's also been working.

And you might know him more from like water quality data at in the watershed management division.

But so I think the biggest thing again is just consistency, as in like the FEMA app and the South Carolina app are using the same.

Background formulas.

It's just how you're collecting and analyzing the data.

Yeah.

Chris, I see.

Have your hand up.

 **Chris Campany** 46:12

Hey, and Rebecca bombings tell me that if you disagree with any of this but, umm, I mean, one of the important things here is, I mean, I know this isn't going to be easy for a lot of the the the zoning of the the administrators to do.

But I don't know exactly how rigorously it's been a been applied in Vermont, but I know in my own experience of the zoning officer in another state, UM, if a predecessor or somebody else, you know, uh, kind of let somebody off the hook,

ultimately the half the property still has to be brought into compliance with COVID bylaw.

And so you're not doing anybody any favors by letting them off the hook.

You know, as a favor, if they only then have to kind of come back and undo everything that they did, and then you also and again, I'm not going to get.

I don't.

I don't know how this is applied in Vermont, but you're also potentially put the program at risk.

You know, if you if and then under the NF IP program, if it's not effectively administered.

So I know that the what's coming is going to be really difficult for at a personal level in professional level among folk who are doing this, but.

You know, it's really in the interest of the homeowner, the safety of the homeowner, the safety of the property, the people downstream and everybody else to, you know, to try to do this as completely as possible.

And Rebecca, if you disagree with any of that, please filming.



**Pfeiffer, Rebecca** 47:49

No, I think you're 100% on it.

Umm, we have seen for a couple of structures where they just squeaked under the 50% line.

I think it could have been arguable one way or another, and they were like 48.9% damaged kind of thing and we've seen them come in for mitigation grants after the fact because, umm, they've been flooded again or they're realizing how vulnerable they are.

Umm yeah.

So, umm, I think you're 100% correct, Chris, and it's it's really hard.

You have people who are really traumatized, who have their life sitting there on the sidewalk, and you're going to talk to them and to some extent, the people in this, they don't mean this to come out the wrong way, but people where it's clearly they're substantially damaged, like they're already in process, where they're regrouping and trying to figure out their next steps.

Yeah, the people who have basement flooding, you can have that conversation.

Like, let's think about it a different way to do this.

So you don't have it replace your hot water heater next time.

Let's think about like an on demand system.

You can mount to the joist or moving it all into the first floor out of your basement with.

You know, I think the really hard ones are the people who are like right at that 50%, just a little over.

Umm, you know, it's a lot of damage.

They're already trying to figure out how they're gonna pay for it.

Just to recover, and now you're saying like, why?

So we may need to talk about lifting your old house like 4 feet in the air.

Umm you know?

So, umm, thank you Ned for putting that in the link.

The link in the chat about mental health.

Umm yeah, I think it's been a tough couple of years for a lot of people already.

And for some folks with COVID and and stuff and people's, you know, loss of income, loss of jobs, connections and this could be one of those things.

 **Dan Albrecht** left the meeting



**Pfeiffer, Rebecca** 49:55

Things, and I think in a really tough housing market like this too.

It's not like someone can just turn around and go rent another house by they figure this all out.

I think that's another thing that I've seen is like people are dealing with, like, my house is unlivable and I don't know where to go.

Like I don't know where to go live, and that's something that's like not in my.

Like someone else's figuring that out with FEMA right now.

But I I just I see it and you know, and there's no easy answers.

I think that's part of like bringing that conversation about is it safe to occupy a substantially damaged home?

 **Chris Yuen** left the meeting



**Pfeiffer, Rebecca** 50:33

In some cases it may be, but there may also be people who are living in homes that it's not safe for them to live in.

And so that's the other role that is like, so where do those folks who are living in an unsafe condition go?

They have mold, they have other things.

So these are bigger questions than we can answer here, but it's just things that you may see.

Yeah, Chris.

Do you have a?

Is it just your hands up?

 **Chris Company** 51:00

Yep, forgot to delete it.

So I'm going to get.

Sorry about that.

 **Pfeiffer, Rebecca** 51:02

OK, OK, now it's OK.

I saw there was a question someone had put in the chat about the how to get a recording.

Umm, we'll post that.

We have an after the flood site.

I think Ned or my other folks on our team have posted that in there, but at the end, we're gonna have a link where you can get the forms we've been talking about.

We're going to put a recording of this up.

Umm.

And so I think the other question about like what if we don't have cell service?

Our phones are Verizon.

This iPads have AT&T because sometimes that matters.

Sometimes it doesn't matter because you don't have service no matter what, you can still collect the data offline and enter it in.

So with our team comes out, we collect that data.

We can still enter it and bring it back.

 **Steven Bauer** left the meeting

 **Pfeiffer, Rebecca** 51:56

Bring it back to the office.

Upload it and have it available for you.

Umm, you know?

Someone had asked about kind of that continuation of software.

FEMA will always have some sort of SDK software, you know.

So again, the South Carolina app is using the exact same calculations on the back end.

It's just a little bit of an easier way to calculate things in a batch in the FEMA software, you have to kind of go structure by structure to make a determination like it's each individual project.

The South Carolina app will allow us to batch a lot of that, so it will kind of run through the numbers in one big go, but it doesn't matter if you use one or the other, it's more just what works for you and your situation.

If you have a handful of towns or a handful of structures in your town, you're looking at like 5 or 6 Helms, then it maybe just use the famous software and that's totally fine because you don't need to have the collector app to do a whole bunch of structures.

So I'm just trying to make sure and see if I've picked up all the questions that are in there.

Umm, can you talk a little more about what might be done to support renters with substantially damaged homes, or where that process stands?

I'd like to bring people as much information as possible about resources and it's a good question.

So I lorene I'm gonna come back to your question.

I'm just gonna have just a handful of slides left here just to it's some of the things we've been talking about.

We've talked about challenges, access to properties.

I'm people may make it clear that you're not welcome on the property, either by signs or by telling you, and that way you're gonna.

 **Marshall Dix Town Of Wilmington (Guest)** left the meeting



**Pfeiffer, Rebecca** 53:36

You're gonna try to do an estimate as best as you can.

If you can't see it all, you don't have drone footage.

Whatever it might be on that drone footage app or map, then it's I think it becomes



kind of like a standard zoning issue where it's like we need to have access to the property to be able to assess if you've had substantial damage, you know, in lieu of that, you can provide us with photos that adequately that we can adequately make a determination on that kind of thing.

And so we can help work with you on form letters for that.

If you run into that situation, you know and you may have someone who says you can't come on my property, but you can do an assessment from the road.

You know that you can stand on the road in the public right of way and at least be able to get enough information to go from.

I'm another challenge.

Spoke a little bit about mold.

Umm I, you know, one of the things that the clear weather for a couple of days after you know, Monday, Tuesday allowed a lot of people to clean out hopefully before a lot of the molds came in.

But it is something to be aware of.

There are fewer resources on on mold remediation.

You know how to get rid of mold.

You don't just spray it with bleach.

You know, there's there's information.

I think that's important for homeowners to look at right now.

I know that that the state Emergency Operations Center and Chris, you may actually have this at hand.

They've opened marks.

It's the shorthand.

It's a multiple agency Resource Center.

There's, I think one in Barry, one in Ludlow, maybe one in Barton.

And those marks have resources for homeowners.

 **Chris Campany** 55:23

They uh, that they they sent an expanded list today and the person who's coordinating this for agency of Human Services says that the information of where the marks are and will be open is going to be in the governor's briefing and other community briefings.



**Pfeiffer, Rebecca** 55:23

They have to get there.



**Chris Campany** 55:40

She says it will also be on Alistair are Public information office and include radio stations and news stations and will be on the VM's website.

I'll see if I can find that link on the VM website and.



**Pfeiffer, Rebecca** 55:52

Thank you, Chris.

So a lot of times if it's like help for individual honor homeowners to know about, like their resources and access, it's a little bit too Lorraine's question.

Those marks are where you have a bunch of state and federal folks in one place to help so someone can they just have to get there, which can be the hard part.

You know someone who's in a more remote place.

They may have to drive a little bit, or maybe the road still aren't that great and getting through is still a little bit of a a crapshoot of like which roads are actually open, which are being worked on, where they're replacing bridges or culverts or something.

Yeah, Mike.



**Michael Miller** 56:30

So we've had an issue trying to figure out where the marks are in which ones are open, and so I just wanted to go and let you guys know that under 211 Vermont it the the you know the 211 website, it says that Berry, the Berry facility closed on Thursday and it's now down in Woodstock.

But if you go to VE, MVVM says the Berry is still open.

Our Communications director has contacted uh.

The the folks are supposed to be running the mark to try to find out whether the very facility is still open or is not open and we haven't been able to get a clear answer on that.



**Maggie O'Brien** left the meeting



**Michael Miller** 57:11

But we do have conflicting data between the OEM website and 211.  
I just wanted to let you guys know where we're still trying to get that question answered.



**Chris Campany** 57:20

What I what I got today?  
If this helps, is it showing Barry open tomorrow?  
Uh, the 21st, 22nd and 23rd.



**Pfeiffer, Rebecca** 57:39

And I see Chris put that in the chat.  
Put the Chris Campany put the location of the marks in the chat.  
So that's a again that I know that it's not like the end all be all answer because people have to get there, they need to be able to take the time to go to do that.  
But they may be it's kind of intended to be a one stop shop to be able to get information from multiple agencies in one place.  
I see Christines comment is that the marks are moving every three days and I remember that from the lake flooding because that was I lived in the Northwest and that's where when we were impacted.  
And so the marks I know were kind of almost like big coach buses kind of moving from one place to another with staff and information and and from one place to another.  
Umm.  
So just to finish up here, the other thing another challenge is like someone totally demos their entire first floor or wherever they were flooded, replacing everything.  
And again, that comes back to, we were talking about, there's a substantial damage estimate, but then if they're doing improvements on top of the substantial damage estimate, you're counting both of those.  
But you don't wanna double count.  
So like in a situation like this, they've taken everything apart and they're gonna basically redo the whole first floor.  
You would just look at that as I think from like a substantial improvement standpoint like they're doing a complete redo of their first floor.

You don't want to double count the damage and then count the cost to improve it and kind of double count.

Go go ahead, Tyler.

 **Tyler Machi (Richmond) (Guest)** 59:17

Two questions kind of on that point is this is what I was getting to earlier is because when we had the FEMA director of believe, I wanted to say ohh when this like last Tuesday or Wednesday was talking about like just do what you need to do to repair your home and get into it.

 **Chris Campany** left the meeting

 **Tyler Machi (Richmond) (Guest)** 59:36

And what concerns me about that is the guy actually this if we have to permit stuff in the floodplain, if somebody comes in there for places their hot water heater and whatever turns out a substantially damage, I'm then having to go to them.

 **Malia Cordero** left the meeting

 **Tyler Machi (Richmond) (Guest)** 59:48

Hey, by the way, you're substantially damaged.

You're in the floodplain.

You actually have to raise this up above the BFE, so now you have to cut out all this stuff that you just had put in and then move it.

You know, I guess there's some I have some problems with that.

So I was trying to look at it for more of a maintenance standpoint.

I'm kind of see like where these aren't like new items.

These are older item.

These are, you know, essentially preexisting right.

And you're just, you know, having the replaced them to maintain them.

I guess you could say to a certain extent because what I didn't want somebody to have to do is to come back in and be like ohh oops, you know, you have to take all the stuff, cut it out and raise it up above the BFA.

 **Pfeiffer, Rebecca** 1:00:31

Umm well, there's not really a maintenance this like the ongoing debate of the national fund surance program like maintenance.

It's like if you're replacing your equipment, especially if it's been flooded, it's it has to be part of a substantial damage estimate.

The messaging has always been like this because no one wants to be the person who shows up on the TV and tells people they need to get permits for their post flood recovery and they leave it to the towns to have to do.

No one wants to stand up there and give the message that you may need to elevate your home.

That's been flooded after you've had this, and that's one of the difficulties we've always run into.

Umm is getting that message out even among FEMA.

Umm, they're the ones who established the standard through the National Flood Insurance program to have communities meet, but are also very quick to say that they don't issue permits.

And it's up to the town.

So someone if they're basement flooded and they have to replace a utilities that is flood damage, it needs to be permitted.

And there, that's part of that green light type of thing, though if they had.

Know I saw Mike.

You put in the VPA list.

Umm, you know, people have a foot or two of water.

They do need to replace some utilities.

That's likely not gonna hit substantial damage.

 **Tyler Machi (Richmond) (Guest)** 1:01:55

Right.

 **Pfeiffer, Rebecca** 1:01:56

Umm.

And almost everywhere in the state.

 **Tyler Machi (Richmond) (Guest)** 1:01:57

But my ongoing my my concern with that though is if somebody does it right and then it's like you have to then come turn around and come back and say, hey, you

have to cut this out and replace it, you know, and we're trying to get their home habitable, as you said, right, you know, I guess I would view that as well.

You know, we need to get these people, you know, back in their homes or what are they gonna do?

They're gonna be, you know, homely.

Granted, this happened during the summer, right?

So it's nice and warm out what happens if this happens in October or November and people are trying to get their, yeah.



**Pfeiffer, Rebecca** 1:02:32

For January, like the ice jam flooding in Swanton, you know it does.



**TM Tyler Machi (Richmond) (Guest)** 1:02:34

Or trying.

Yeah, people are trying to get their heating heating units back up and we say ohh oops, no sorry, you have to go back and you have to, you know, raise this above the BF assuming they have even the money to do that or they have to wait to get the money to do that.

That means they're either homeless or they're they're doing whatever.

I guess that's, you know, maybe it's full sophal thing, but I just have in issue with that.



**Clare Rock** left the meeting



**Pfeiffer, Rebecca** 1:02:57

Yeah, it's.



**TM Tyler Machi (Richmond) (Guest)** 1:02:59

You know what I mean given that, yes, I know we needed the whole purpose of this is to mitigate damage in the floodplain.

Therefore, you know you do need to take steps to replace it, but like is it.

I guess it is that how we should kind of be doing it cause again I I viewed it as took a more liberal view on as maintenance to a certain extent that as long you know you're not, it's like you're putting a new system in.

You know what I mean?

If you're replacing what's there, you know.



**Pfeiffer, Rebecca** 1:03:27

That's new.

That's new.

If they're replacing what?

Was there and it flooded.

It's new and if if FEMA comes, I'm just letting you know, FEMA comes to do a post flood roundup of the state.

They will say this is damage that needed to be counted or an improvement.

I'm just letting you know.

I know they will say it because it is.

It's it.

It's a substantial damage or it's a part of a damage estimate.

I mean, I think there's two ways of approaching.

I think part of it will also come with like having some experience at looking at what substantial damage is.



**Keith Cubbon** left the meeting



**Pfeiffer, Rebecca** 1:04:04

I think there's one thing between having people who are clearly not substantially damaged and following up with them after they're doing their work to give them their permit, and like the conversation we were having earlier about substantially like occupying substantially damaged buildings.



**mghia** left the meeting



**Pfeiffer, Rebecca** 1:04:21

Yeah, I think there's kind of like we know this is clearly not gonna be substantial damage come to me to get your permits.

Document what you're doing.

Take pictures.

Give all this and we can follow up and give you your permit.

Document the kind of damage you had, and then there's the difference between like you may be substantially damaged and you may.

Maybe your town says we're gonna allow you to occupy your substantially damaged home if it's safe for you to be there, you know, like I said, we have that.

There's that handout and guidance from FEMA that we can share.

I think that it's in the chat, but there needs to be some sort of like, but you need to come back to us within X time with a plan.

That plan could be dependent upon looking into mitigation grants.

You know, after flooding, there's FEMA grants that are available for elevating or buying out houses.

We also have state, the flood resilient communities fund.

It's a state flood mitigation program that the governor and the legislature created in 2021 with ARPA funding, and we've been using that for buyouts of homes in river quarters that aren't eligible for FEMA funding or to make buyouts or larger projects.

Mitigation projects happen that we haven't been able to use FEMA funding for to like make work like in manufactured home parks.

 **Brian Voigt** left the meeting



**Pfeiffer, Rebecca** 1:05:39

It's often really difficult to use FEMA funding to make those projects work, and so we've been using the flood Resilient Communities fund money to make kind of larger projects like that happen in Tri Park and Brattleboro.

Like we're the the flood Resilient Communities Fund program is buying the new homes and other parts of different programs and funding are helping to elevate them, relocate them out of the floodway, things like that.

So I think you know temporary temporary getting back into my house so that it's somewhat livable, like going from Joyce like a subfloor that may be cost that like they may need to pull the subfloor up because I have to elevate the home.

You know, maybe they end up doing a buyout and that's part of that information, you know, like, that's part of the discussion of a buyout.

Like, I don't think it's a having it pause on before making a determination of what that homeowner's gonna do is not.

I think it's just them knowing like you may still ultimately need to mitigate this House, whether it's using funding from FEMA, using insurance money if you have flood insurance, there is what's called increased cost of compliance coverage, where people can get up to \$30,000 to help them mitigate their home.



 **Sarah Noyes** left the meeting

 **Pfeiffer, Rebecca** 1:06:54

If it's substantially, if the home substantially damaged, so like up in Saint Albans after the lake flooding, we had people asking for a substantial damage determination so they could get that insurance money to be able to elevate their their camps or their homes to me, run into that too, which is not, it seems, kind of counterintuitive where people are kind of begging you to determine them to be substantially damaged, but you may get that.

So there's, you know, I think that's part of what a homeowner's trying to balance, and it's a lot, you know, taking that pause to say, what are we going to do here if they decide to do some minimal repairs so that it's somewhat livable, like in this picture, like the removal of most stuff.

And they have a subfloor down.

Umm.

And they tried to figure out what they want to do, but so they can still live here.

Then that's on them, but they may, but that's part of, like, the town saying you still need to come to us within six months or whatever it might be, with a plan of what you're what you're doing.

 **Emmalee Cherington** left the meeting

 **Pfeiffer, Rebecca** 1:07:51

Are you gonna elevate, or you gonna do a mitigation grant?

Umm for driveway washouts.

If it's just like a small driveway washout, probably not.

See Tyler's question in the chat.

Is there money for repair driveways?

There is NRCS, natural resource conservation service.

I think that's what Chris Company left to go sit on.

There's the emergency Watershed protection program where they're gonna help replace, like, major damage, like major erosion that threatens a building they may pay for some of that, but it's usually only, umm, it may be limited availability.

Umm.

I see there's someone who has a hand up, but just to answer Lorene question, she asked about a link to the flood resilient communities fund.

Yes, right now it's a little bit unpaused.

We were supposed to meet like Wednesday last Wednesday.

To talk about kind of the next round of grants, the July 31st deadline, I'm sure that that is gonna change because the folks like VM is the one who administers the program.

We help support the program with technical assistance.

I'm sure that that deadline will likely be pushed out and there may also be kind of a re.

Umm.

Consideration of things that may not have been funded or chosen yet, you know.

So I have a feeling that will probably be seeing some changes to the program to acknowledge and to acknowledge and look at mitigation projects.

 **Stephanie Magnan** left the meeting



**Pfeiffer, Rebecca** 1:09:29

Kind of post July flooding.

If you have something that like someone's ready and they know they wanna do a buyout there, like, there's no way I will ever go back into this house again.

I'm walking away.

That was like I will never live through that again.

Like start working on the application, but I'm I I would be.

I'm.

I'm like 99.999% sure that there will be a change in that deadline for to allow for kind of post flood.

Consider a project consideration.

I mean, that's the point of it.

That's the point of the program.

So I see someone has their hand up.

I'm not sure who it is, Nick.



**Nick-Marlboro** 1:10:09

Yeah.

Hi.

Thanks.

Thanks for doing this.

Uh.

Interesting and informative in Marlboro.

Most of our flood issues concern roads.

Are you gonna be doing any of these types things on?

You know how the town and the municipality can take advantage and and get assistance, you know, on on road issues.



**Pfeiffer, Rebecca** 1:10:34

Another or this is really focused just on the community doing post flood permitting for buildings.



**Nick-Marlboro** 1:10:38

OK.



**Pfeiffer, Rebecca** 1:10:41

So I'm like, since you're in, Morro, I think my next slide up maybe maybe I already passed it, but I had the auto shop on Route 9 for Marlboro.

So it's really focused not so much on the roads, but on the towns post flood assessments for buildings and permitting for post mod stuff.



**Nick-Marlboro** 1:11:01

OK.



**Pfeiffer, Rebecca** 1:11:03

So it's a good point though, Nick.

We're focused on buildings because that's where a lot of the post flood focus is from FEMA.

If you've got roads and bridges that are gonna need to be like new bridges, replace culverts.

Putting back what's there is one thing.

If you're doing kind of upsizing either to meet current stream malt standards or you're doing like a mitigation project, just be aware that those main that they will

need a local floodplain permit review of some sort.

But again, that's not as much of the priority for mitigating and doing bigger bridges or bigger culverts.

It's more about like documenting that those projects are gonna happen.

That'll happen like, not for the emergency repairs.

But that's gonna be when you're working on your public assistance.

Your PA worksheets with FEMA.

You know, if you're going around with your stream engineer vtrans those folks.

 **Nick-Marlboro** 1:11:54

Right.

Yeah.

No, I I'm.

I'm new to this so thank you.

I appreciate it.

 **Pfeiffer, Rebecca** 1:11:58

Sure.

No, of course that's that's what this is meant to be.

It's to ask all these questions and figure it out because that was a question that we've got is like, wait a second.

Like I'm getting all these messages about PA public assistance for like town roads and bridges, and they're saying like, go put emergency repairs in and now you're telling me I've got.

And so it's just it's different things and there's so many things being thrown at local folks right now, new terms.

Like I said, the alphabet and number soup.

Umm, I think the other thing that also happens a lot is that like the select board or the trustees or something are the ones who are getting all the communication because they're looking at Pierre, like the road superintendents are kind of the ones in the loop, but the local zoning folks.

Again, I'm like no one wants to tell the local towns that they need to do permitting.

So, like permitting, folks are usually not part of the conversations.

And so that's why we're trying to, yeah.

Umm, just get this word out.

So just I think just to, ooh, go ahead, someone was going to make a comment.

 **Nick-Marlboro** 1:12:59

Thanks.

No, I just said thank you.

 **Pfeiffer, Rebecca** 1:13:06

Yeah, sure, sure.

Sure, nick.

So just to wrap up here, I think challenges you may have previously abandoned or damaged structures that may have also been flooded.

Just try to note that they were already abandoned and so it's substantial.

Damage is damage of any origin and so you know, I think part of it is like an abandoned structure that's been flooded.

May be a great a great one for a buyout.

So that's just something to keep in mind.

Umm, you know, make sure that you're safe when you're out at site on.

There's a lot of challenges to doing this, especially if roads aren't really up or they're they're up and kind of temporary conditions.

Just make sure that you're safe.

One of the things I wanted to share just at the end, this is from our flood ready Atlas towns that do have River Porter protection or may have some higher level flood hazard regulations.

You can let us know if this doesn't look like right like ohh my town has river quarter protections or we do have higher standards.

Let us know we can update it and the reason why I mention it is because some of you kind of tanix point.

Umm you wrap is something that some of you may have heard about before.

It's emergency relief and assistance fund.

It's state funding, so if you have public assistance, PA damages, so repairing roads, bridges, public buildings, public infrastructure after a flood, the more towns have done on the front end, the more the state kicks in your local share.

So you're probably getting that message again about how the town has to put up 25% of the repair costs under public assistance.

We might have a different threshold, a higher threshold.

If there's enough damage, but that cost share that the towns are on the hook for, the state helps to cost.

Share that.

So if a town is adopted, road and bridge standards has adopted hazard.

Local emergency operations plan a hazard mitigation plan and has higher flood standards that includes like river corridors than the states paying for 17 1/2 of your 25% share.

So again, like the state is gonna pay for more of that local match under PA.

So if this doesn't look right as well, it's on our flood ready Atlas.

If that doesn't look right, also contact your Regional Planning Commission or contact your floodplain manager and we can check that out and see if something seems off.

Typically there's a little bit of time after that flood event to kind of make sure you get any anything that's maybe in draft form or something that's in the works to get in to be considered, but just take a look at that.

Umm.

I see there's another question from zoning.

I'm not sure who who that is.

 **Zoning** 1:16:00

Yeah.

Hi, my name is John Peru.

I'm the zoning administrator from the town of Linden and I I inherited this computer when I took the job in November.

 **Pfeiffer, Rebecca** 1:16:05

Hi.

 **Zoning** 1:16:09

I don't know why my name comes up as zoning, but I'm not smart enough to fix it, so I apologize for that.

 **Pfeiffer, Rebecca** 1:16:14

No, no problem.

 **Zoning** 1:16:14

Umm so I'm fairly new to this and and I know this is kind of lingering on so I'll I'll I'll be quick.

But you mentioned properties that can go through a FEMA buyout.

What happens to those properties once FEMA buys them out?

Is the building removed and then the property declared undevelopable or what happens with that?

 **Pfeiffer, Rebecca** 1:16:34

Great question.

Umm, I'm gonna speak just to the FEMA process right now.

FEMA calls it an acquisition, but everyone kind of calls it a buyout.

If you're doing a FEMA buyout, it's a total project is to purchased the property.

The parcel I'm sometimes if it's a really large parcel it might be like the house site might be subdivided off the and then the cost of the project is to also then demolish the house and restore the site.

 **Chris Yurek** left the meeting

 **Pfeiffer, Rebecca** 1:17:03

And that might include any sort of like hazardous materials.

So asbestos LED things like that.

The town has to be the applicant.

It's a FEMA grant and it goes through the town.

The town is the applicant and so there's like PA, there's a 75 female cover, 75% of the cost.

The towns cover 25% of the costs.

Last year in 22, I think it was a legislature created a fund.

Ohh yeah, Ned posted on there two rivers out of Queechey Regional Commission helped to run that program.

Kind of post Irene.

Umm, there's more information there, but the legislature established a fund to make up that match, so the tap, like the towns, usually don't actually pay that match.

It's just the homeowner gets less money for the house site for the their home.

There may be accepting 75% of its value or something, but this legislature created a fund to help bridge that local cost share gap.

I think there was like \$15 million in there.

I'm not sure how much is left cause a lot of that was used for other projects.

For some projects that were out there, umm the home is demolished.

The property during when the property is purchased.

Basically, the town owns it and it's deed developed.

 **Karen Sauther** left the meeting

 **Pfeiffer, Rebecca** 1:18:29

Umm, so that means that another house can't go back on it?

Now what we've have seen before sometimes is that like a town may partner with someone else who may still who may wanna purchase that parcel for its conservation value, like Ducks Unlimited or like the Vermont River Conservancy is sometimes done easements or like someone wants to do a kayak, canoe put in or something like that, that those are options as long as it's still maintained as conservation and open space.

Umm, with the flood resilient communities fund, that's the state fund to do buyouts and like flood mitigation projects, it has to have a clear water quality benefit to it.

But because it's not a federal process similar we've we can consider someone who's not the town owning the parcel.

But those are kind of very difficult because we want the town on board as part of that process.

In a lot of cases, if they're like larger parcels, we've often then done from river court.

Our floodplain easements on the property so that means that someone else owns the development rights, so it can't be developed in the future.

 **Darren Schibler** left the meeting

 **Pfeiffer, Rebecca** 1:19:39

And for more on there, I think some I think Ned put in the chat, the flood Resilient communities fund link VEM created like a story map.

So you can learn about the different projects that have gone on and what they've done for those projects, the kinds of things that are eligible.

So I'm sure.



 **Zoning** 1:20:01

Thank you.

Thank you.

 **Pfeiffer, Rebecca** 1:20:03

Yeah, of course.

So that's umm, that's my formal presentation.

I think a lot of these have been put into the chat by Ned and Kyle and other in Sasha, but I don't know how much people use QR codes sometimes find them helpful versus like writing down long PDF like long website addresses.

But we have, after the flood website, that's some of the links that we've been getting in the chat.

We have a short SD, got substantial damage guide that we created.

We Montana had lots of really bad flooding last summer and Yellowstone.

They shared some of their documents with us.

We we worked at 4 Vermont and so Ned I think just posted that in the chat.

 **Lincoln Frasca** left the meeting

 **Pfeiffer, Rebecca** 1:20:51

That's also available on that after the flood website.

Umm, the other thing is to contact me if you haven't already being contact with your regional floodplain manager. Again.

 **Evans, Rob** left the meeting

 **Pfeiffer, Rebecca** 1:21:01

I'm in the northwest and it's central Vermont.

Kyle is western Vermont, Chittenden, Essen, Rutland and Sasha covers the Kingdom.

And John broker Campbell covers like the southeast in Bennington County, being contact with them.

We're, like I said, we have teams already.

We we worked with the state of Florida's office.

Office there's state office kind of our counterparts in Florida.

They're coming up tonight.

They're flying in tonight.

They'll be here for a week, so we'll have them Friday through Friday.

We're gonna work with them to create teams to go out to communities, to help do substantial damage estimates.

Please let us know if you need that help.

We're gonna continue to do that after Florida folks leave, but I'm just saying we're going to have like, more capacity.

We're working this weekend.

We'll work, you know, through the week to with the Florida folks and continue to support.

We have other folks within state government.

I know some of the RPC's have said that they are.

They're willing to help staff those teams as well, so please get in touch with us.

Umm, I think we're gonna be out in some communities on Sunday.

We're gonna meet the Florida folks Friday and but if if you're around and working on Saturday, let us know, we'll come.

We can come out, we can bring some teams out and next week and on and on.

From there, we can schedule a time to come out.

So what we're trying to understand is like what the need is, because there's a lot of towns that were flooded but may not have had a lot of buildings flooded.

We may have a lot of towns that had flooding, but a lot of basements flooded where you might feel like I I can just walk around and say, you know, basement flooding, 2 feet or something like that.

And and I don't need a team out here.

So we're just trying to get a sense of need of how many towns want us to come out.

We can help collect that data in the field with you get that information back for your records and help you figure out what you're gonna do.

How to approach it?

Because it's probably right now like this big.

Effort.

So it's kind of like taking one bite of the apple at a time.

We're working.

I think there's gonna we have an intake form that we're trying to work to put up.

So we can kind of keep track of of comments, but right now I don't think it's up yet.

So just being Sasha, just put our contact information in the chat.

So for right now, just contact your local floodplain manager, your regional floodplain manager.

I think the big thing is be safe if you decide to go out on your own.

Just I would encourage you to at least go out in groups of two, if not 3 umm for safety, but also for ease of of record keeping.

It doesn't have to be an administrative officer or zoning administrator can be like a select board person.

Someone that you may wanna contract and hire to support you to do permitting.

Post flood perming again, like towns are able to be reimbursed for.

Costs associated with post flood permitting and administrative floodplain management and administration.

So if you wanna contract someone to come and assist.

We can look to see what kind of resources there are.

I know in different regions there may be different folks who might like.

If you're you're a town that hasn't been hit that hard and you have some comfort with floodplain management, maybe you wanna see if your neighbors need help and to contract with them to assist them.

 **Matt Osborn** left the meeting



**Pfeiffer, Rebecca** 1:24:37

And you know, we one of the things we're working on as an intern and like I see your question, I'll get to you, but we're working on an interim bylaw.

We don't.

We like if you reduce your flood hazard standards or or kind of suspend them, that's a that'll be a big issue for FEMA.

That that's a quick way to get suspended from the flood insurance program.

But what we have an interim bylaw consideration for some towns require conditional use for everything in the floodplain.

That's a way to maybe to change that conditional use process to an administrative permit process.

That's something that you could potentially consider.

The other thing is some towns after the lake, flooding actually increased the standard for rebuilding because the lake flooding was so much higher than like the FEMA

standard.

And so some towns increased.

How high?

They wanted people to rebuild too.

Instead of a like at BFE or a foot above, they require 2 feet above.

So Mike, your question.



**Michael Miller** 1:25:38

Yeah.

So I just wanted to go and let folks know who are new to this that this is just this is not easy, there's not easy for people who've done this for a long time and have been floodplain interest for a long time.

So you're just gonna kind of wave your way through it and start learning, and you'll have a lot of questions cause strange things are gonna come up that you didn't think of.

You know, businesses that have an ATM isn't is the does the ATM have to be elevated or does the ATM not have to be elevated?

We've had these, you know, Noodly questions of, you know, equipment doesn't have to, but utilities do.

And where do you draw the line between a freezer or a built in freezer?

Does the built in freezer have to be elevated?

These are all questions.

You just need to take back to net or Rebecca or whoever is your regional person to help answer those questions.

You're not going to have all the answers and some of them are just gonna have to go and keep track of a few of the big ones that we get that you should remember, even if it's just a basement.

Uh flooding is if, if the oil tanks or the propane tanks get dislodged, they can't just put them back and tie them in.

That that does require an engineers certificate to put that back in.

So that's 11 Dev to flag in the back of your mind if somebody replacing or repairing propane or fuel tank that will have to get an engineer certificate against buoyancy and that is a significant issue for those of us in the in the city here, the oil tanks that dislodged here in Montpelier actually floated up and then broke our domestic water lines we had I think they said 15 to 20 domestic water lines in Montpelier that broke.

So not only do we have flooding, but we then have, you know, 2 inch, 3 inch water means going into buildings that are also filling the basement with water at the same time that they're being flooded.

 **Nick-Marlboro** left the meeting

 **Michael Miller** 1:27:35

So it was a significant issue.

Having those things dislodged so getting those engineered and tied down as one of the ones to keep in the back of your mind.

Even if it's not substantially damaged, that has to have the engineer certificate to go back on, and we do in Montpelier have those rules that Rebecca mentioned.

Even if a building is not substantially damaged, we require utilities.

That's electric panels, furnaces and post types of facilities to be elevated as well.

So we're, we've got a a big job ahead of us because so much of our so many of our buildings are not our our historic.

So they can't be found substantially damaged.

So we we have extra rules set up to try to get our historic buildings to be safer going forward.

So that's why we require utilities to go up.

But I just wanted to let folks know this.

This stuff is hard, and once you get out in the field you have a lot of questions and I just wanted to let you know that's what you should expect, that you're not going to have all the answers when you're out there and you're just gonna have to follow up with people later because it's this is.

This isn't easy for any of us.

Even this is, you know, probably the 3rd or 4th flood I've been through and I'm still gonna be figuring things out.

So don't don't feel like this is this is too much.

You're just gonna learn as you go.

 **Pfeiffer, Rebecca** 1:28:57

I think a really good point you made, Mike, on the fuel tanks, that's actually I remember Waterbury, Steve Lott speech who some of you may know who's now retired from Waterbury.

They he worked with the town and village at the time.

Umm that any post flood repairs and going forward any development in the floodplain would trigger the need to anchor fuel tanks.

So it's kind of like you might just be like putting a deck on your house, but it would trigger the need to anchor your fuel tanks.

And I think one of the things that did come out of Irene was that new fuel tanks are required to be anchored by the fuel dealers.

That was a state law.

That was passed so like new stuff going in is likely to have been anchored, but it's again getting at the stuff that may not have that's older.

You know that hasn't gotten in there.

And I think M1 of the things that I I your comment really makes me think too is like having a resource for people to bounce things off of, like our staff is available, but sometimes you wanna have that local administrator perspective and we do have a flood resilience list serve.

There's the A list.

Serve that some of you may know and be on, but there's we also have a flood resilience list.

Serve and I think that that can be a form that can allow that our staff used to be able to be on the VPA Lister, but then they got we're we had like a agency.

Subscription.

But now we're so we're not on it.

So, but that's, I know Mike has put some comments up there too for the planners, if you're on the planners list or so the flood resilience list serve is a free one.

I'm sure someone from my staff can probably drop that.

There you go.

Can drop that in the chat and it just did that.

So that can be a good place to ask those questions.

And I know folks like from VEM Ben Rosen shop, Stephanie Smith, our state Hazard mitigation officer there on that group.

And I know there's a bunch of you here too that are on that in that group who can help provide some answers or some clarity and and that's what we're here.

Again, we're here to help you answer these questions.

Figure out these thorny issues and yeah, help shoulder a little bit from you.

Big ask.

It's a very big ask in a time when a lot of people are dealing with a lot and some of you might also be just be dealing with your own homes, your own family.

So I mean not to keep going on and on, but I again, we're gonna try to put some more information out about how towns, what towns and due to get reimbursed for floodplain management activities.

You're hiring a engineer or consultant or someone to help you review floodplain permits to do substantial damage estimates.

Any of that stuff, make sure you go through your your normal communities procurement process to hire someone, but then those costs up to 180 days after the after the disaster, after the event can be reimbursed.

 **Pam Brangan** left the meeting



**Pfeiffer, Rebecca** 1:31:56

Umm, so that's six months after.

So you can have some help brought in, whether it's kind of doing all the leg work on the on the permits, on the, on the front end, help getting stuff ready for the office administrative officer to approve or helping to work with homeowners, umm.

 **Peal, Alice** left the meeting



**Pfeiffer, Rebecca** 1:32:16

And then you sort of those floodplain management permitting issues?

So if I don't know if there's any other questions.

 **9adc1b9e-6919-45c3-b8a1-917810f182b6** left the meeting



**Tom Badowski (Guest)** 1:32:30

Rebecca, just thank you to you and your team for all you guys do for us.



**Pfeiffer, Rebecca** 1:32:34

Yeah, that's what that's for.

Here, that's what we're here for.

This is probably the the biggest one of it.

 **R.D. Eno (Guest)** left the meeting



**Pfeiffer, Rebecca** 1:32:41

It's really hard.

It's a lot to do.

I'm just trying to help figure out how we how we do that to help you to help you all.

Umm, one of the on the.

So the last piece of it again, so for follow up, I just wanted to mention that again there's information on flood resilient communities fund if we if we have some new dates and information we will pass that along to you all.

We're gonna have female.

Like I said, the two day substantial damage class that FEMA hosts is a good one, but it's not.

I think the type of training people need right now, but I think we're gonna look to bring that in in the next couple of weeks and might be something that can help on the kind of the back end prepare for the next flood or help maybe resolve some of the thorny issues like those homes that we're buildings.

You need a little more clarity on it.

Might help you with that.

We're also there's a brand new FEMA elevation certificate like that just came out.

And we're gonna look to do a training on that because as people are repairing, they may need to elevate or mitigate.

You need to know some of those elevations.

How to use the elevation certificate but any other training or information that you need pass it along again in to your regional floodplain manager at the flood resilience list.

Serve the ZA listserv.

We're on that one.

Just let us know and like right now we can bring trainings to the state and if we're out in the field with you to do substantial damage estimates and that's where we can help train you on what are we looking at like, how do we do one in the field?

And we'll go with you to do that.

Yeah, Tyler.



 **Tyler Machi (Richmond) (Guest)** 1:34:17

Umm to that point I think.

Does anybody have any resources for like point point of contact for like S or small businesses administration or anything like that just again because I think for me like I'm transaction stuff that isn't not specifically this but like again kind of like driveway issue that washout issue that's more of a lot of what I'm seeing especially since we had that flash flooding on Sunday that kind of did that's done a little bit more.

 **Amanda Pitts (Guest)** left the meeting

 **Pfeiffer, Rebecca** 1:34:48

I'm looking to see.

 **Bristol Town Administrator** left the meeting

 **Tyler Machi (Richmond) (Guest)** 1:34:50

And the contract.

 **Pfeiffer, Rebecca** 1:34:53

I think those marks are Vermont.

Emergency Management will likely have that.

Someone might have been speaking.

Yeah, small business admin through the marks.

 **Tyler Machi (Richmond) (Guest)** 1:34:59

Open.

 **Pfeiffer, Rebecca** 1:35:00

I think at the bottom I I took it off because I wasn't sure we were.

We'll probably be looking to put out some more on insurance in the next little bit.

We felt like this is the bigger priority right now, but we're also probably gonna be looking to put some information on insurance.

So we started putting together a handout that we can bring with us when we go to do estimates that you could handle a homeowner.

It's not gonna be all the details about substantial damage, more about like, make sure you get your permits.

Work with your administrator, but here's resources for insurance, individual assistance, SBA, that kind of thing.

So if there's things that you're hearing that people want more information on, umm, we can add that to that to that list and I think.

 **Medash, Kyle** 1:35:46

Yeah, I was just going to say I think the important message that I've been hearing is, you know, everyone thinks ohh we'll get paid or you know, we're waiting for aid.

But the real way it works is you keeping track of everything that you've done.

If you replace the driveway culvert, if you replaced the road culvert, if you track your time, that's how you will eventually get reimbursed for a lot of this stuff is by keeping good records now.

So I think that's, you know, very important to start paying attention to if you are gonna seek that FEMA aid eventually.

 **Pfeiffer, Rebecca** 1:36:22

And for towns?

Yeah, for towns work, I think for individual homeowners, the money for like property damage, that's not your building is likely to be few and far between, cause they usually don't pay for those things.

Individual assistance which we have in some counties that goes directly to a homeowner, it's typically very limited how much I think the maximum grant people can get is like \$30,000, thirty, \$2000, and a lot of times it may not be able to cover a lot of the things that people.

Think that it might.

I think a lot of people are like FEMA is gonna come and give me money.

 **Tyler Machi (Richmond) (Guest)** 1:37:01

Yeah.

I I'm just looking, you know, just for an answer on that and if the answer is sorry guys, you're the driveways, you're kind of Sol.

Then that is what it is, right?

But I what I don't want to keep doing is being like ohh wait, maybe you can.

Maybe you can't.

If I'm going to tell them, it's no, it's no and just so that way we I don't want to keep yanking these people around.



**Pfeiffer, Rebecca** 1:37:18

It's done.



**Tyler Machi (Richmond) (Guest)** 1:37:20

You know what I mean?



**Pfeiffer, Rebecca** 1:37:20

Yeah, it's.



**Tyler Machi (Richmond) (Guest)** 1:37:21

So that's kind of where I'm at and I told them that I I haven't said, yeah, they're going to pay for us.

And now we're now.

We're looking in looking more into it.

I talked to a guy from the Small Business Administration the other day, but he was just reaching out to information on a property he just gave me the the general Customer service number.



**Pfeiffer, Rebecca** 1:37:36

Yeah.

Yeah.



**Tyler Machi (Richmond) (Guest)** 1:37:39

So what I'm really looking for is to kind of cut through that and just find somebody there will say, hey, just tell me what it is, is hey, this will cover this group won't.



**Pfeiffer, Rebecca** 1:37:47

Yeah. So.



**Tyler Machi (Richmond) (Guest)** 1:37:48

And at least that way I know so I can tell people.



**Pfeiffer, Rebecca** 1:37:52

And I think from a high level that kind of property damage, what I've always seen post flood is that it's kind of like you exhaust your way down the line, you start it FEMA and like FEMA, flood insurance, whatever is not covered by your flood insurance, then you go to an individual assistance, whatever is not covered by individual assistance under FEMA, then you go to SBA.



**TM Tyler Machi (Richmond) (Guest)** 1:38:07

Umm.



**Pfeiffer, Rebecca** 1:38:13

SBA is is a loan and it's not a grant.



**TM Tyler Machi (Richmond) (Guest)** 1:38:16

Right.

Which is fine.



**Pfeiffer, Rebecca** 1:38:16

And so and I'm not sure what's eligible for SBA loans.



**TM Tyler Machi (Richmond) (Guest)** 1:38:17

I just want to make sure that would be.



**Pfeiffer, Rebecca** 1:38:21

I think the other thing is there is the not knowing the extent cause sometimes someone says like a drive.

Very covert and it's like a little tiny like, you know, 10 inch culvert or it's like a driveway culvert.


That's like it's a bridge.

You know, there's some places in Richmond that there's a driveway culvert that's like, you know, 6 foot corrugated metal pipe braced, basically.

So that scale may make a difference, because if it's like the six foot pipe that it may be something where there's like the emergency watershed protection funding through NRCS.


But a lot of times for that property damage, there's not a lot of money. Like, there's not typically money to do, like mass rip wrap of your bank. Again, like your house is about to fall in the river, maybe there is a limited amount of funding under EWP, but it's typically few and far between.


 **Tyler Machi (Richmond) (Guest)** 1:39:10  
Umm.

 **Pfeiffer, Rebecca** 1:39:12  
That may qualify for that, and it's like extreme need.

 **Tyler Machi (Richmond) (Guest)** 1:39:14  
Yeah, yeah.

 **Pfeiffer, Rebecca** 1:39:15  
And again, like you're starting at FEMA and work your way down the line.

 **Tyler Machi (Richmond) (Guest)** 1:39:16  
Even if you don't know, I I just need like if I have like a point for like in there that I can reach out to and be like, hey, would this count that would be helpful to me. Just so that way, because I I don't wanna one 800 number. You know, I'd like somebody that I can actually talk to and say, yes, this is gonna. Yes, this type of loan would cover this or know it won't, so that way I know and that I can communicate that to people.

 **Pfeiffer, Rebecca** 1:39:37  
Yeah.  
What typically will happen is the marks may have someone who can give more information, more specific information, the multiple agency resource centers. But short of that, typically there'll be like a caseworker when they're calling and filling with individual assistance or something like that.  
There'll be some sort of case worker who will then give you the specifics, but they may not be there yet because you're not gonna get to SBA until you have to show that you went to FEMA.  
You went to flood insurance.

You went to individual assistance?

Yeah.

Bother.

So SBA is usually a little further down the line because they're gonna, you typically are only eligible for the SBA loans if you've shown that it's not covered under those other programs.

 **TM Tyler Machi (Richmond) (Guest)** 1:40:21

So should I be directing people to just everybody just applies to FEMA?

And I said, if they say no, FEMA says no, your next step would be SBA.

Would FEMA tell them that, or do I need to tell them the?

That's what I'm trying to get at.

How do I talk through this?

 **Pfeiffer, Rebecca** 1:40:34

I I don't know.

I don't know it's cause I I'm I'm not a FEMA person.

That's just what I've seen, and I tell him to start at the marks.

It's a great way to kind of go around and do the rounds if you can't get there then I would start with the FEMA individual assistance is where I'd start, Mike.

 **MM Michael Miller** 1:40:54

So one thing to keep in mind on the the the culverts and some of these things, if if it's in the road right away.

So usually homeowners are required to build the driveways and are required to build the Calverts when they get their original.

But once it's in the road right of way and it's been accepted that that work right down next to the road will generally and I'm I'll leave it as generally you contact your town will be up to the town to replace.

So if you have a culvert that is close to the road, that is part of the road infrastructure, that culvert should be covered under public by the town.

Umm, but you've got to look at each one of these individually.

So just keep that in mind.

They're they're different things.

If it's right there, the the.

If the washout is right by the road, that may all be covered under the road. Obviously, if the that stream is farther into the property, it may take that may be on the homeowner to reply, repair and replace, but it's not always 100% that it's not the town.



**Pfeiffer, Rebecca** 1:41:59

The holy.



**Michael Miller** 1:42:00

So just there's so much nuance to a lot of the questions and that's that's one of the ones we've had somebody else who's been here in the city who had a culvert washed out and they were concerned they were gonna have to repair it.



**Pfeiffer, Rebecca** 1:42:03

He wants.

It's a really great point, Mike.

Like you've had you've you've done this a couple of times.

So with that, we're almost at 11.

I'll let you all go unless you have questions you can follow up if you have like, kind of those nuanced specific questions with your regional floodplain manager, reach out to your floodplain managers.



**Brian Bannon** left the meeting



**Pfeiffer, Rebecca** 1:42:38

If you're looking for a teams to come out, get in touch.

Let us know generally like when are you generally available.

Like every Tuesday, we've had the standing meeting.

We're not available Tuesday, but we can meet and I can meet from like 7:00 to 3:00 or 1:50 or whatever.

So we know how we can schedule in there and about like how many buildings you think you may have.

It's like just to get a sense.


Like should we send three teams to one town, you know, or do you need one team for a day or two?

That kind of thing.


Thank you all for all of your great questions.

Thanks for being here and thanks for everything you guys are doing.


 **Keith Osborne (Guest)** left the meeting

 **Pfeiffer, Rebecca** 1:43:17  
Take a breath to marathon.

 **Michael Miller** left the meeting

 **Pfeiffer, Rebecca** 1:43:20  
Not a Sprint.


 **Kristen Leahy (Guest)** left the meeting

 **Lorraine (Guest)** 1:43:24  
When will the recording be?


 **Martha Harrison** left the meeting

 **kelly (Guest)** left the meeting

 **Tom Badowski (Guest)** left the meeting

 **Lorraine (Guest)** 1:43:26  
Ohh thanks Nat.

 **Pealer, Sacha** left the meeting

 **Lorraine (Guest)** 1:43:26  
I just saw that and that'll give you a ring.

 **Tyler Machi (Richmond) (Guest)** left the meeting





**Lorraine (Guest)** 1:43:29

Thank you all, this is a heck of a first month on the job.



**Deb Shearer** left the meeting



**Sewell, Krystal T** left the meeting



**Pfeiffer, Rebecca** 1:43:33

Welcome. Yeah.



**Lorraine (Guest)** 1:43:35

Thanks, bye.



**Meredith Crandall (Guest)** left the meeting



**Pfeiffer, Rebecca** 1:43:37

Bye.