



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

Town of Colchester, VT

NFIP Number: 500033

Date of Verification Visit: July 17, 2015

Verified Class 8

New Application

This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning credits under the Community Rating System (CRS) for the above named community.

A total of 1040 credit points are verified which results in a recommendation that the community improve from a CRS Class 10 to a CRS Class 8. The following is a summary of our findings with the total credit points for each activity noted in parenthesis:

Activity 310 – Elevation Certificates: The Planning and Zoning Department maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. (38 points)

Activity 320 – Map Information Service: Credit is provided for furnishing inquirers with basic flood zone information from the community's latest Flood Insurance Rate Map. Credit is also provided for the community furnishing additional FIRM information, historical flood information, and natural floodplain functions. The service is publicized annually and records are maintained. (90 points)

Activity 330 – Outreach Projects: Credit is provided for 2 informational brochures at town hall, 2 general outreach projects that includes an article in the local paper and 2 targeted outreach project that includes a repetitive loss letter. These projects are disseminated annually. (73 points)

Activity 340 – Hazard Disclosure: Credit is provided for state and community regulations requiring disclosure of flood hazards. (10 points)

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the Town of Colchester's Library. Credit is also provided for floodplain information displayed on the community's website. (35 points)

Activity 360 – Flood Protection Assistance: Credit is provided for offering one-on-one advice regarding property protection and making site visits before providing advice. (60 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 26 percent of the Special Flood Hazard Area (SFHA) as open space, protecting open space land with deed restrictions. (442 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require development limitations, freeboard for substantial improvement construction. Credit is provided for the enforcement of building codes and state mandated standards. (42 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using digitized maps in the day to day management of the floodplain. Credit is provided for maintaining copies of all previous FIRMs. (123 points)

Activity 450 – Stormwater Management: The community enforces regulations for soil erosion control and water quality. (33 points)

Section 502 – Repetitive Loss Category: Based on the updates made to the NFIP Report of Repetitive Losses as of April 30, 2015, the Town of Colchester has 2 repetitive loss properties and is a Category B community for CRS purposes. All requirements for a Category B community have been met.
(No credit points are applicable to this section)

Activity 510 – Floodplain Management Planning: Credit is provided for the adoption and implementation of the Chittenden County Multi-Jurisdictional All-Hazards Mitigation Plan adopted April 26, 2011. A progress report must be submitted on an annual basis. An update to the credited plan will be due by October 1, 2016. (90 points)

Activity 710 – County Growth Adjustment: All credit in the 400 series is multiplied by the growth rate of the county to account for growth pressures. The growth rate for Chittenden County is 1.10.

Attached is the Community Calculations Worksheet that lists the verified credit points for the Community Rating System.

CEO Name / Address:

Dawn Francis
Town Manager
781 Blakely Road
Colchester, Vermont 05446

CRS Coordinator Name / Address:

Sarah Hadd
Director of Planning and Zoning
781 Blakely Road
Colchester, Vermont 05446
(802) 264-5602

Date Report Prepared: December 23, 2015

720 COMMUNITY CREDIT CALCULATIONS (Cycle):

CALCULATION SECTION :

Verified Activity Calculations:	Credit
c310 38	38
c320 90	90
c330 73	73
c340 10	10
c350 35	35
c360 60	60
c370	
c410 x CGA =	
c420 402 x CGA 1.10 =	442
c430 42 x CGA 1.10 =	46
c440 112 x CGA 1.10 =	123
c450 30 x CGA 1.10 =	33
c510 90	90
c520	
c530	
c540	
c610	
c620	
c630	

Community Classification Calculation:

cT = total of above	cT = 1040
Community Classification (from Table 110-1):	Class = 8

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