

# Proposed River Corridor Overlay - Frequently Asked Questions

## What is a River Corridor?

While floodplains and floodways show where water inundates land, the river corridor shows where the river itself may move or erode the landscape over time. Rivers are dynamic, they shift, meander, and carve new channels, especially during major storms. A river corridor includes the river channel and the surrounding land where this natural movement is likely to occur.

## What is the River Corridor Overlay?

A proposed zoning overlay designed to:

- Reduce future flood and erosion risk
- Allow natural river movement

It would apply only to areas mapped as river corridors by the Vermont Agency of Natural Resources (ANR).

## Is this already in effect?

No. This proposal has not been adopted. Final adoption would require:

1. A Planning Commission public hearing
2. A Select Board public hearing
3. A Select Board vote

## Why now?

The State of Vermont plans to adopt river corridor regulations in the next 3–4 years.

Adopting local standards now will:

- Prepare Hardwick ahead of statewide rules
- Give residents time to understand and work with proposed changes
- Improve the Town's ERAF rating (increasing state match for disaster recovery funding)

## How could this affect my property?

Some projects within mapped river corridor areas may require review, including:

- New buildings
- Additions or expansions
- Significant grading or filling
- Major changes to existing structures

Routine maintenance, small projects, and normal agricultural uses are generally unaffected.

## Does this affect mortgages or flood insurance?

No. This proposal does not change:

- Mortgage eligibility
- Flood insurance requirements or flood insurance rates

Those are based on FEMA flood maps, not river corridor maps.

## Where can I learn more?

Draft bylaws are available on the Town of Hardwick website.

Contact: Kristen Leahy, Zoning and Floodplain Administrator

Phone: (802) 472-1686 | Email: [zoning.administrator@hardwickvt.gov](mailto:zoning.administrator@hardwickvt.gov)

## How can I share my input?

Join the upcoming public hearing to ask questions and provide feedback:

Date: Tuesday, December 9, 2025 – 6:30 PM

Location: Hardwick Memorial Building, 3rd Floor

(Virtual participation link will be posted on the Town website)