

Hardwick Planning Commission Meeting

8-11-15 Notes – David Gross, Chair

Absent: Diane G., Shawn A., Dan B.

Present: David G., Jim L., Joyce M., Ken D.

Guest: Rebecca Pfeiffer, River Program, VT Dept. of Environmental Conservation

1. Meeting Called to Order @ 6:30 PM.

2. Minutes of 6-14-15 Approved with no changes (Ken D.).

3. Presentation by **Rebecca Pfeiffer, CFM**

Floodplain Manager/Assistant NFIP Coordinator, **Rivers Program, Watershed Management Division, Vermont Department of Environmental Conservation**

PowerPoint Presentation: ***Flood Hazard Planning for Hardwick***

Questions and discussions during presentation touched on the following topics:

- Definition of Flood Hazard Planning terms,
- Hardwick's challenge of having narrow river valleys with roads is not unique,
- Past and present flooding issues in Hardwick,
- New State law that proportions the State/municipality division of the 25% match of the ERAF Federal Disaster Declaration funding; municipal % is related to Town bylaws and planning.
- ERAF – CRS (Community Rating System) can reduce resident's flood insurance rates by 5-10% (VT has a 15% de facto cap due to lack of State building codes); takes a lot of effort to enroll, but easy to maintain rating; CRS also helps when seeking State grants for projects other than flood protection.
- Ms. Pfeiffer will provide digital copies of her presentation to the PC.

4. Meeting Adjourned @ 8:06 PM.