

ERAF – Past, Present, and Beyond

For those of us who dabble in the fields of flood hazard mitigation and floodplain management, it is hard to remember a time when the acronym ERAF was not a proverbial term of art. The ERAF (Emergency Relief and Assistance Fund) rule, which establishes the criteria by which state funds are distributed to communities to repair damaged infrastructure after a presidentially declared disaster, was updated last fall. Those changes were first reported in the November 2012 *VLCT News*, at which time municipalities had 24 months to adopt additional flood hazard mitigation measures to maintain the current one-half state cost share of the required 25 percent non-federal match, or 12.5 percent of the total project cost for Federal Emergency Management Agency (FEMA) Public Assistance (PA) grants. Seventy-five percent of eligible public costs are reimbursed by federal taxpayers. The objective of the 2012 changes to ERAF was to increase long-term savings to both the state and municipalities and to minimize or eliminate future damages and risks to public safety by improving local resilience to future flooding.

The 2012 ERAF rule provisions gave municipalities 24 months to adopt the following four basic measures to ensure that the state matching funds for the **non-federal** share remain at 50 percent, which is 12.5 percent of the total cost of an approved project.

- **National Flood Insurance Program (NFIP):** Participate in the NFIP or have adopted flood hazard area regulations to prepare an application.
- **Town Road and Bridge Standards:** Adopt municipal road and bridge standards that meet or exceed the standards in the current 2014-2016 Vermont Agency of Transportation (VTrans) Orange Book Handbook for Local Officials.
- **Local Emergency Operations Plan (LEOP):** Adopt annually after town meeting and submit to a regional planning commission before May 1.
- **Local Hazard Mitigation Plan (LHMP):** Adopt an LHMP or have a plan in the review process at FEMA. The LHMP identifies natural hazards affecting the community, identifies actions to reduce risk, and establishes a coordinated process to implement the plan.

For disasters occurring after the effective date of the ERAF changes last fall, municipalities that have not adopted the basic flood hazard mitigation measures would see a state match of 7.5 percent, leaving 17.5 percent of the cost share to be covered by the municipality.

The new ERAF provisions include an incentive for municipalities to adopt higher standards in addition to the four basic mitigation measures noted above.

- **River Corridor Protection:** Adopt standards that protect river corridors from new encroachments that meet or exceed state model regulations and guidelines.
- **FEMA Community Rating System:** Maintain an active rate classification under FEMA's Community Rating System (CRS) that includes activities that prohibit new structures and fill in mapped flood hazard zones.

Municipalities adopting these additional protection standards would see a state match increase to 17.5 percent, leaving only 7.5 percent of the cost share to be covered by the municipality.

Important note: Flooding-caused erosion is the single largest cause of damage in the state and most costly to taxpayers at all levels. Nonetheless, ERAF works under FEMA Public Assistance grants for any federally recognized disaster, such as severe weather, landslides, and wind damage.

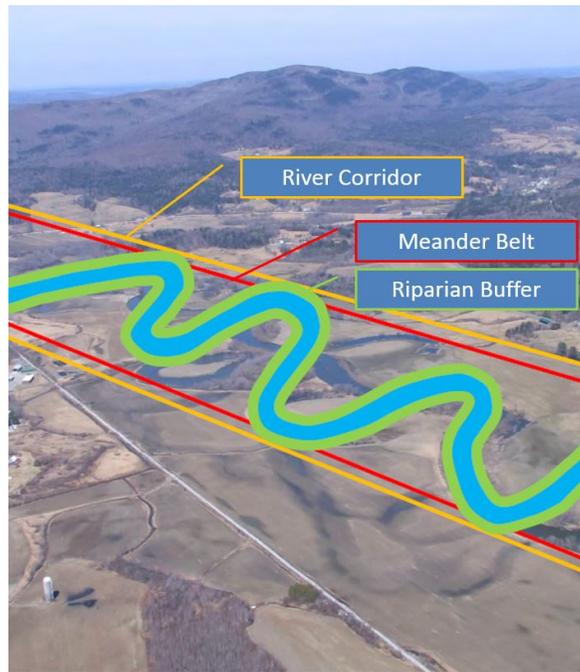
Find Your Current ERAF Status. Spawned by the multiple floods of 2011 and the onset of the new ERAF provisions, a diverse group of people and organizations created a new website, www.FloodReady.vermont.gov, which supports municipal officials' efforts to help their towns avoid flood damage. The site design was led by Tamarack Media Cooperative and WebSkillet Cooperative with help from an advisory group including municipal, regional, non-governmental, and state agency participants as well as the Vermont League of Cities and Towns.

In addition to other useful information, the Flood Ready site includes the most recent ERAF mitigation measures each municipality in the state has taken and the level of post-disaster funding for which they are currently qualified. You can find out what your municipality has done – and still needs to do – by selecting “Community Reports” on the Flood Ready home page. You can search by municipality, county, regional planning commission, or statewide. The new Municipal Road and Bridge Standards Summary Report includes a scanned copy of each town's adopted Road and Bridge Standards, and a link to existing town bridge and culvert inventory data. It's well worth the time to check out your town's status, and the status of your neighboring communities!

Statewide River Corridor. River corridor data for the whole state were posted on the Natural Resource Atlas earlier this year and can now be accessed on the [Vermont Flood Ready Atlas](#). The statewide river corridor includes rivers and streams with watersheds of over two square miles. For small streams, with watersheds less than two square miles, the river corridor is measured 50 feet from the top of the stream bank. Some municipalities have had Fluvial Erosion Hazard (FEH) areas delineated on stream and river reaches in their communities. River corridors and FEH areas are both delineated by the extent of the meander belt, the only difference being that the river corridor includes an additional minimum 50-foot area to maintain a riparian buffer.

River corridor maps are delineated based on scientific, location-specific assessment of the physical condition of a river. The Vermont Rivers Program has designed protocols to evaluate statewide river conditions. The resulting data are used to map meander belt widths. The meander belt width is the lateral space – or “wobble room” – a river needs to find its most stable path down the valley while efficiently moving and storing its sediment load. In a natural setting, the lower the slope and the broader the valley, the more sinuous a river will likely be.

Interim Status for River Corridor Protection. The ERAF Summary Report on the Flood Ready site currently indicates that a handful of Vermont towns have adopted standards that protect river corridors from new encroachments. Considerably more towns are credited with “RC Interim” status, indicating that the municipality acted before October 23, 2014, the effective date of the new ERAF changes, to protect river corridors using the best data available at the time, such as prohibiting new encroachments in mapped FEH areas and FEMA mapped hazard areas. Municipalities that took early community action to protect river corridors will maintain “Interim Status for River Corridor Protection” status until at least October 23, 2016. In order to maintain the ERAF status for river corridor protection after that date, the RC Interim towns must have adopted standards that protect river corridors from new encroachments that meet or exceed state model regulations and guidelines based on the statewide river corridor.



ERAF Data Management

- NFIP status is managed by the NFIP Coordinators' office at Rivers Program of the Vermont Department of Environmental Conservation to reflect communities that participate in the NFIP or have sent an application to FEMA.
- The 2014-2016 Road and Bridge Standards status is managed by the appropriate VTrans district project managers. Each year, these project managers work with selectboards to update documents using the most current forms and standards. The documents are sometimes modified by municipal officials and the VTrans district project managers must evaluate them to confirm that they meet or exceed the VTrans Road and Bridge Standards.
- LEOP data are managed by Emily Harris at the Division of Emergency Management and Homeland Security (DEMHS) using the Flood Ready database. Please note that the LEOP is an annual plan due after Town Meeting and before May 1st. Thanks to the municipal officials who have kept their LEOPs current!
- LHMP data are managed by Misha Bailey at DEMHS using the Flood Ready database. LHMP data are valid for five years from the date of FEMA final approval. Any community that has submitted a plan for review is considered to have met the LHMP criterion for ERAF.
- The River Corridor Protection data and FEMA CRS status are managed by the NFIP Coordinators' office using the Flood Ready database.

If you have general questions about the ERAF rule, contact the author at 800-649-7915 or marcher@vlct.org.

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