

## How can I learn more?

### Look online

- **City of Montpelier Flood Guide**  
[www.montpelier-vt.org/page/400/.html](http://www.montpelier-vt.org/page/400/.html)
- **Federal Emergency Management Agency**  
[www.floodalert.fema.gov](http://www.floodalert.fema.gov) and  
[www.fema.gov/hazards/floods](http://www.fema.gov/hazards/floods)

### Make a phone call

- **City of Montpelier Planning and Community Development Dept.**  
223-9506
- 1-888-FLOOD29

### Pick up leaflets, borrow books

**City of Montpelier Planning and Community Development Dept.**, City Hall, 39 Main Street

**Kellogg-Hubbard Library**, 135 Main Street for these books: Floodproofing Non-Residential Structures, FEMA, 1986; Retrofitting Flood-prone Residential Structures, FEMA, 1986, Design Guidelines for Flood Damage Reduction, FEMA, 1981.

### Montpelier Planning and Community Development

City Hall, 39 Main Street  
Montpelier, VT 05602  
223-9506

[Recipient Name]  
[Address]  
[City, ST ZIP Code]



Megan W. Picard

### How likely is a flood here?

Montpelier, located at the confluences of the Winooski River and three of its tributaries, is subject to flooding at all times of the year, but particularly during the spring run-off and ice break-up. Floods have occurred due to intense rain (such as 2011's Hurricane Irene), ice jams, and combinations of both rain and ice jams. In addition to two floods in 2011, Montpelier experienced significant flooding in 1992, 1936, and 1927. Climate change scientists predict that Vermont will increasingly experience more rain and extreme weather events.

### Is my property at risk of flooding?

If you live along or near the Winooski, North Branch, Dog, or Steven's Branch Rivers or other water course, your property may be in a floodplain. The floodplain is an area identified by the Federal Emergency Management Agency (FEMA) as having a 1 percent or greater chance of being flooded each year. To determine if your property lies within a floodplain, check [www.montpelier-vt.org/community/344/Flood-Information.html](http://www.montpelier-vt.org/community/344/Flood-Information.html). FEMA maps are also available in City Hall and the library. In addition, the planning and zoning department maintains elevation certificates for properties, and can help you determine if your property is in the floodplain.

## What should I do now?

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**Request an alert.** Sign up for the Montpelier Alerts emergency notification system at: <https://montpeliervt.bbcportal.com/>

**Avoid building in a floodplain.** All development in the floodplain requires a permit from the Montpelier Planning and Community Development Dept. New buildings are required to be constructed above the base flood elevation. Any additions that will exceed 50 percent of the value of the existing building must be treated as a new building and raised above the base flood elevation or otherwise floodproofed. Check Montpelier's Flood Hazard Regulations – Article 5, Section 509, and Article 8, Section 816, for more details, or contact the Planning Dept. at 223-9506.

**Purchase flood insurance on your property.** Flooding is not covered by a standard homeowner's insurance policy. A separate flood insurance policy is required. Coverage is available for the building itself as well as for the contents of the building. The City of Montpelier participates in the National Flood Insurance Program (NFIP), which makes available federally backed flood insurance for all structures, whether or not they are located within the floodplain (also known as the Special Flood Hazard Area). Note that the coverage goes into effect only after a 30-day waiting period. The City's initiatives to reduce damage due to flooding have earned both the municipality and individual policy holders a 5 percent reduction in flood insurance rates. Contact your insurance agency or the library for more information.

**Maintain drainage channels and pipes free of obstruction and debris.** The City of Montpelier cleans and maintains drainage channels in City rights-of-way in accordance with standard operating procedures. Residents are encouraged to help keep storm drains free by removing or reporting obstructions and debris. City ordinances prohibit the dumping of trash, leaves, paint, grease, or any other material into any portion of the City's drainage system, and state law prohibits dumping in rivers. Such dumping can have devastating impacts on water quality, in addition to causing flooding. To report obstructions or dumping, contact Montpelier Public Works at any hour at 223-9508.

**Protect your property from the hazards of flooding.** If the floor level of your building is lower than the "base flood elevation" indicated on FEMA maps, consider elevating your entire structure or at least your furnace, water heater, and electric panel, if susceptible to flooding. You can also install "check valves" in sewer traps to prevent flood water from backing up into the drains of your home. Basements walls can be sealed with waterproofing compounds to prevent seepage. For more ideas, check [www.floods.org/ace-files/documentlibrary/FEMA/FEMA\\_Mitigation\\_Ideas.pdf](http://www.floods.org/ace-files/documentlibrary/FEMA/FEMA_Mitigation_Ideas.pdf)

**Recognize natural and beneficial functions of floodplains in reducing flooding.** When floodwater spreads out across a natural floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced erosion of the streambank and channel, deposition of sediments higher in the watershed, and improved groundwater recharge. Natural floodplains also provide scenic wildlife habitat.

## What if a flood is imminent?

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**Get emergency instructions.** Listen to radio or TV, or check the National Weather Service [www.erh.noaa.gov/forecast/MapClick.php?CityName=Montpelier&state=VT&site=BTV](http://www.erh.noaa.gov/forecast/MapClick.php?CityName=Montpelier&state=VT&site=BTV). Check [www.montpelier-vt.org/page/332/.html](http://www.montpelier-vt.org/page/332/.html) for specific location information.

**Move to higher ground.** Be aware that ice jams and other conditions can cause flash floods. If a flash flood is possible, do not wait for instruction. Move to higher ground.

**Prepare to evacuate.** If you have time, you can sandbag areas subject to entry of water, bring in outdoor furniture, and move essentials to an upper floor. If instructed to do so, turn off utilities at the main switches or valves, and disconnect electrical appliances. Do not touch electrical equipment if you are wet or standing in water. Avoid driving while waters are high.

## What can I do after a flood?

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**Be safe.** Check the U.S. Dept. of Labor's Flood Cleanup Fact Sheet at [www.osha.gov/OshDoc/floodCleanup.html](http://www.osha.gov/OshDoc/floodCleanup.html)

**Follow procedures for property damage repairs.** Contact your insurance agent to report damage. Before agreeing to repair contracts, verify that contractors are licensed for the specific task and are certified for liability and workers' compensation insurance. Make sure contractors obtain proper permits. Permits are required even if you do the work yourself. Substantially damaged buildings must be brought up to the same construction standards as apply to a new building.