

Did you know?

There are more than 3,000 acres in Colchester's floodplain.

Between 2005 and 2015, there were 14 federally declared disasters across the state.

Even if you don't live in a flood zone you can still be at risk for flooding.

Just one inch of water from a flood can cause \$25,000 in damage.

A car can easily be carried away by just 2 feet of floodwater.

Winter storms and snow melt are common, but often overlooked, causes of flooding.

Flooding can arise from long gradual wet weather as well as heavy rainfall over a short duration (flash floods) or an unusual inflow of lake water (storm surges).

Land development can increase flood risk, especially if the construction changes natural run-off paths.



Living in a Floodplain.

Know your
Risk and Preparedness



Presented by the
Colchester Program for Public Information
<https://tinyurl.com/floodtoc>



What is a Floodplain?

A floodplain is land that is subject to a ten percent chance of occurring each decade. Zone A on a Flood Boundary and Floodway Map can be viewed at: axisgis.com/ColchesterVT.

Our floodplain is generally the lands abutting Lake Champlain and our waterways that naturally receive excess water.

Residents of floodplains face the very real risk of flooding. Homes can be damaged or destroyed.

The Town participates in the Community Rating System (CRS), which is a voluntary FEMA program that reduces the flood insurance premiums by implementing additional flood hazard management activities.

Our Floodplain

The majority of flooding that Colchester has been subject to historically has been lake flooding that is somewhat foreseeable and can be planned for in advance. One of the saving graces of lake flooding in Colchester is that flooding is typically seen in the spring prior to the occupancy of many of the summer seasonal structures in the floodplain.

Flood Insurance

Your regular homeowner's insurance policy does not cover flood damages. Although insurance cannot prevent flooding, it can cover the costs (less the deductible) associated with flood damage.

Colchester has joined the National Flood Insurance Program and participates in the CRS program, which awards residents in the community with up to a 10% discount on flood insurance premiums.

Be Prepared

The Town recommends all property owners, located in the floodplain purchase flood insurance. Although floods infrequently, it is also important to create a flood preparedness plan to ensure safety before, during, and after a flood.

Resources

What You Should Know

- ❖ Take the first step to protect the life you have built. To purchase flood insurance, find or contact your insurance agent or insurance provider. Learn more about flood insurance by calling the NFIP help center at 1-800-427-4661 or by visiting: floodsmart.gov.
- ❖ Get prepared! Learn about ways to prepare for, respond to, and mitigate emergencies at: ready.gov/floods.
- ❖ To receive notification from the Town of Colchester of flooding events, as well as any known hazardous situations, evacuations, or flood recovery information, sign up for the Notify Me email service at: colchestervt.gov.



*All photos taken by
Glenn Russell for the Burlington Free Press*