



## Frequently Asked Questions About Floods and Floodplains

### ► What causes floods and flood damage in Vermont?

Floods in Vermont can be caused by heavy rains, melting snow, inadequate drainage systems, or failed dams and levees. A majority of flood damage is caused by inundation and fluvial erosion. Inundation in low-lying areas occurs when floodwaters rise, and can enter homes and ruin property. Fluvial erosion occurs when fast-flowing waters in rivers and streams lead to bank erosion, and can result in complete changes in channel location and dimension.

There are a number of ways to prepare for floods, protect yourself during floods, and recover from flood events. These [FEMA](#) and [FloodSmart](#) websites have numerous resources relevant to these topics.



### ► What are floodplains and what do they do?

The land adjacent to a body of water that is frequently inundated by floodwater is commonly called a floodplain. Floodplains serve many important natural functions, including:

- Floodwater storage
- Reduce the number and severity of floods
- Trap sediments and reduce sedimentation downstream
- Improved water quality by filtering nutrients from runoff
- Process organic wastes
- Promote water infiltration and recharge the aquifer
- Promote biodiversity and enhance wildlife habitat

- Provide areas where a river can continue the natural process of moving its channel and bed load

### ► Why is floodplain management important?

Properly managed floodplains are necessary for maintaining these natural functions and for conserving Vermont streams, rivers and lakes. By managing and reducing development in our floodplains, we can greatly decrease property damage and risk to public safety during naturally occurring flood events. Vermonters suffered nearly \$60 million in flood damages between 1995 and 1998 alone. Much of this damage could have been avoided by floodplain management, mitigation, and planning.



Floodplain management is a program of proactive planning and preventive measures to reduce flood damages and costs, and to maintain the floodplain's functions. It includes the use of floodplain management regulations, emergency disaster plans, and flood control operations. Management strategies include mapping communities to identify areas susceptible to inundation and erosion, elevating buildings and utilities above the base flood, and relocating structures out of the floodplain.