

# CAMBRIDGE, VERMONT

## LOCAL HAZARD MITIGATION PLAN

2025-2030

This plan was developed by the Town of Cambridge & Village of Cambridge, with assistance from the Lamoille County Planning Commission.



Cambridge Junction Bridge after Lamoille River receded (July 2023) Preliminary Plan Approved By VEM: \*\*\*\*\*

Adopted by the Selectboard: \*\*\*\*\*

Adopted by the Trustees: \*\*\*\*\*

FEMA Formal Approval: \*\*\*\*\*

Plan Expires: \*\*\*\*\*

## Contents

Executive Summary .....	3
1. Introduction .....	3
1.1 Purpose .....	3
1.2 Community Background .....	3
1.3 Jurisdictions .....	4
1.4 Development Patterns .....	5
1.5 Local Capabilities .....	5
2. Planning Process .....	6
2.1 Drafting .....	6
2.2 Public Participation .....	6
2.3 Neighboring Communities .....	7
3. Hazard Identification & Risk Assessment .....	7
3.1 Most Significant Hazards .....	9
3.1.1 Inundation Flooding & Fluvial Erosion .....	9
3.1.2 Wind .....	15
3.1.3 Snow & Ice Storms .....	17
4. Mitigation Strategy .....	19
4.1 Mitigation Actions from 2020 Plan .....	19
4.2. Hazard Mitigation Goals .....	22
4.3 Mitigation Actions .....	22
5. Plan Maintenance & Continued Public Participation .....	25
6. Local Hazard Mitigation Plan & Other Planning Mechanisms .....	25
7. Plan Adoption .....	26
7.1 Town of Cambridge Selectboard Resolution .....	26
7.2 Village of Cambridge Trustee Resolution .....	26
8. Appendices .....	27
Appendix 1. Action Prioritization .....	27
Appendix 2. Hazard Areas & Critical Facilities Map .....	31
Appendix 3. Glossary of Terms .....	34
Appendix 4. List of Acronyms .....	35

# Executive Summary

The Town of Cambridge and Village of Cambridge, Vermont, in collaboration with the Lamoille County Planning Commission (LCPC), developed the 2025–2030 Local Hazard Mitigation Plan (LHMP) to proactively address risks from natural hazards and reduce long-term impacts on residents, infrastructure, and the local economy. This plan covers two of the three jurisdictions within the Town’s borders: the Town of Cambridge and the Village of Cambridge. The Village of Jeffersonville maintains a separate local hazard mitigation plan, but it is included where community-wide coordination is relevant.

## 1. Introduction

### 1.1 Purpose

Hazard mitigation is any sustained action taken to reduce or eliminate the long-term risk to human life and property from hazards. Hazard mitigation activities may be implemented prior to, during, or after an event. However, it has been demonstrated that hazard mitigation is most effective when based on an inclusive, comprehensive, long-term plan that is developed before a disaster occurs.<sup>1</sup>

### 1.2 Community Background

Cambridge is located in Lamoille County, Vermont, encompassing approximately 64 square miles. It is bordered to the north by Fletcher and Waterville, to the east by Johnson, to the south by Morristown, Stowe and Underhill, and to the west by Westford and Fairfax. Cambridge includes two village centers: the Village of Cambridge and the Village of Jeffersonville. The latter being the larger and more commercially active of the two.

The landscape of Cambridge is a mix of river valleys, agricultural lands, forested hills, and mountain terrain. The Lamoille River, a significant hydrological feature, flows westward through the Town and bisects the Village of Cambridge and Village of Jeffersonville, creating both scenic and flood-prone areas. Numerous tributary streams such as Brewster River in the Village of Jeffersonville and Seymour River in the Village of Cambridge feed into the Lamoille River and contribute to the risk of seasonal flooding and ice jams.

Cambridge lies within the Green Mountain Range, with elevations ranging from approximately 500 feet in the valleys to 4,392 feet at the peak of Mount Mansfield, Vermont’s highest mountain, which partially lies within Cambridge’s boundaries. This variation in elevation significantly impacts local weather patterns, creating microclimates with rapid temperature shifts and heavy precipitation, particularly in the winter and early spring.

---

<sup>1</sup> Local Mitigation Plan Policy Guide, FEMA, April 11, 2025  
([https://www.fema.gov/sites/default/files/documents/fema\\_hmd\\_local-mitigation-planning-policy-guide\\_2025.pdf](https://www.fema.gov/sites/default/files/documents/fema_hmd_local-mitigation-planning-policy-guide_2025.pdf))

Cambridge’s rural identity is supported by active agricultural lands—particularly hay, dairy, and pasture farms—interspersed with residential development and large tracts of forested land. Smugglers’ Notch Resort, a major employer and economic driver, and the Green Mountain National Forest encompass the southern portion of Cambridge. The Lamoille Valley Rail Trail (LVRT) traverses the Town providing an informal emergency access route.

Forests, wetlands, and river corridors form a vital ecological network that supports wildlife, maintains water quality, and provides natural flood mitigation. Recognized flood hazard areas exist primarily along the Lamoille River and its tributaries, which have experienced historic flooding during high precipitation events. Ice jams are a recurring concern.

Cambridge residents and officials express strong support for addressing growing concerns related to climate change, the intensity and frequency of extreme weather events, and the resilience of the built environment. Ongoing collaboration with the Lamoille County Planning Commission, Vermont Emergency Management, the Vermont Agency of Natural Resources and the Federal Emergency Management Agency supports emergency planning, preparedness, response, and mitigation across the region.

### 1.3 Jurisdictions

Within Cambridge, there are three jurisdictions. Two jurisdictions are served by this hazard mitigation plan – the Town of Cambridge and the Village of Cambridge. The third jurisdiction, the Village of Jeffersonville, has its own standalone hazard mitigation plan.

While the primary focus of this plan is on the Town of Cambridge and the Village of Cambridge, the Village of Jeffersonville is referenced in parts of the plan where, for hazard mitigation planning purposes, it makes sense to look at the entire community rather than just specific parts.

During the development of this plan, public officials expressed an interest in creating a unified hazard mitigation plan for all three jurisdictions. The three jurisdictions share hazard mitigation resources (e.g. Emergency Management Director) and routinely work together to implement recovery and mitigation actions (e.g. the Town of Cambridge has been a fiscal sponsor of two recent major flood mitigation projects located in the Village of Jeffersonville). Additionally, important community facilities susceptible to natural hazards may be located in one jurisdiction but are used by all three (e.g. Cambridge Elementary School, Cambridge Fire Department, and Cambridge Rescue are all located in Jeffersonville).

For this plan update, a unified hazard mitigation plan could not be developed in advance of plan expiration. The three municipalities should investigate coordination well in advance of the 2030-2035 plan expiration.

## 1.4 Development Patterns

Cambridge is a predominantly rural residential, tourism/recreation-based community. The most recent population estimate from the 2020 decennial census shows Cambridge has 3,839 residents and experienced a growth rate of 4.6% between 2010 and 2020. However, the Vermont Housing Finance Agency estimates that between 2010 and 2020 Cambridge experienced slow housing growth with an average annual increase of 0.06% or approximately 4 dwelling units per year. Between 2010 and 2020, the number of jobs in Cambridge increased by only 16 (from 1,190 jobs to 1,206 jobs).<sup>2</sup> Given the slow growth of residential and commercial development in Town, new development is not deemed to pose a significant impact on the community's land use and development patterns and/or approach to hazard mitigation at this time. Furthermore, the Town and Village of Cambridge regulate land use and development through its adopted bylaws.

## 1.5 Local Capabilities

This section describes existing authorities, policies, programs, and resources available to accomplish hazard mitigation.

Town of Cambridge: The Selectboard, consisting of 5 elected officials, provides general town governance, develops the annual budget, collects property taxes, and has authority to adopt land use and flood regulations. The Town utilizes the services of a Town Administrator, Emergency Management Director, Highway Manager, Planning Commission and Floodplain Board of Adjustment as well as the Lamoille County Planning Commission to assist the Selectboard in planning and implementing hazard mitigation projects.

Village of Cambridge: The Village Board of Trustees, consisting of 3 elected officials, manages the Village's public water drinking system. The Village has a part-time employee who maintains and operates the water system. The Trustees are also responsible for maintenance of the village green.

The Town and the Village share:

- Flood Hazard Area Bylaws (2015)
- Subdivision Regulations (2017)
- Municipal Plan (2018)
- Local Emergency Management Plan (updated annually)
- Hazard Mitigation Plan (2020)

Emergency preparedness resources include an Emergency Management Director, Cambridge Fire Department, Cambridge Rescue, Lamoille County Sherriff Department for dispatch and backup response services, and Vermont State Police for response and law enforcement services. The local emergency management plan lists emergency points of contact, shelter

---

<sup>2</sup> US Census bureau, 2020 (<https://data.census.gov/table/ACSDP5Y2023.DP05?q=Cambridge+town,+Vermont>)  
Vermont Housing Finance Agency, 2025 (<https://www.housingdata.org/profile/snapshot>)  
Vermont Dept of Labor, January 2025 (<https://www.vtlni.info/>)

information, information about populations requiring additional consideration and coordination, and resources (human and technical) available for use in the event of an emergency. Over the past five years, Cambridge has made very successful strides towards implementing hazard mitigation actions by working with the Lamoille County Planning Commission as well as hired consultants and contractors. The jurisdictions' ability to further expand on these policies and programs is limited unless permanent funding streams are available to support the municipalities' expanded mitigation endeavors. Should permanent funding streams become available, Cambridge could consider hiring additional staff to assist with the implementation of high priority actions that require increased capacity and/or coordination.

## 2. Planning Process

### 2.1 Drafting

The Town of Cambridge Selectboard, Village of Cambridge Board of Trustees, Emergency Management Director, and Town Administrator/Highway Manager led the drafting of the 2025 Local Hazard Mitigation Plan with the assistance of the Lamoille County Plan Commission (LCPC) and input from the Cambridge Planning Commission and members of the public.

### 2.2 Public Participation

2/17/2025 – 1<sup>st</sup> Planning Commission Public Meeting. LCPC staff reviewed key elements of a local hazard mitigation plan, and the Commission discussed the 1) drafting process, 2) ranking of natural hazards, and 3) priority hazard mitigation actions.

3/18/2025 – 1<sup>st</sup> Selectboard Public Meeting. LCPC staff reviewed key elements of a local hazard mitigation plan and the Selectboard, Trustees, Emergency Management Director, and Town Administrator/Highway Manager discussed the 1) drafting process, 2) ranking of natural hazards, and 3) strategies for public involvement.

4/1/2025 – 1<sup>st</sup> Selectboard & Trustee Joint Public Meeting. LCPC staff reviewed sections 1 and 2 of the draft local hazard mitigation plan with the Selectboard, Trustees, Emergency Management Director, and Town Administrator/Highway Manager. The group also developed a plan for public outreach and input. The draft plan was posted on the Town Website and advertised on public forums (e.g. Facebook and Front Porch Forum) with a request that the public provide input in writing and/or in person at Selectboard and Trustee joint public meetings.

4/15/25 - 2<sup>nd</sup> Selectboard & Trustee Joint Public Meeting. LCPC staff reviewed section 3 of the draft local hazard mitigation plan with the Selectboard, Trustees, Emergency Management Director, and Town Administrator/Highway Manager.

4/21/25 - 2<sup>nd</sup> Planning Commission Public Meeting. LCPC staff reviewed the draft local hazard mitigation plan and discussed previous Selectboard and Trustees meetings.

4/24/25 - Emergency Management Director & Town Administrator/Highway Manager Meeting. LCPC staff met with town staff/volunteers to gather impact data and further develop the plan.

5/2/2025 - Trustee Site Visit. The Trustees and LCPC staff conducted a site visit to review 2023 and 2024 flood impacts/damages to inform mitigation strategy development.

5/6/2026 – 2<sup>nd</sup> Selectboard Public Meeting. LCPC staff reviewed section 4 of the draft local hazard mitigation plan with the Selectboard, Emergency Management Director, and Town Administrator/Highway Manager.

6/17/2025 – 3<sup>rd</sup> Selectboard & Trustee Joint Public Meeting. LCPC staff reviewed the draft local hazard mitigation plan with the Selectboard, Trustees, Emergency Management Director, and Town Administrator/Highway Manager prior to submission to Vermont Emergency Management (VEM) for review and comment.

**\*INSERT ADDITIONAL DATES\***

### 2.3 Neighboring Communities

On April 29, 2025, the draft local hazard mitigation plan was distributed to the Regional Emergency Management Committee (REMC) composed of the County's Emergency Management Directors, Emergency Management Coordinators, and appointed municipal representatives. Non-voting members include representatives from local police, fire and rescue groups, Red Cross of America, Vermont Department of Health, Lamoille Area Recovery Network, and United Way of Lamoille County. REMC members were instructed to provide feedback to Melissa Manka, LCPC Regional Planner, via email or phone. No feedback was received.

## 3. Hazard Identification & Risk Assessment

A risk assessment is used to measure the potential loss of life, personal injury, economic impact, and property damage resulting from natural hazards by analyzing the vulnerability of people, the built environment, the economy, and the natural environment.<sup>3</sup> To identify risks to the community, the Town and Village evaluated historical data and obtained input from the community.

The Hazard Identification and Vulnerability Assessment table below ranks hazards based on probable frequency and severity of impact to the community. The most significant hazards are those that happen frequently (i.e. have high or medium probability) and have a high impact on

---

<sup>3</sup> Vermont State Hazard Mitigation Plan: <https://vem.vermont.gov/plans/SHMP>

the community, meaning they are more likely to pose a danger to the life, health, welfare, and property of community members. The Selectboard, Trustees, Planning Commission, Emergency Management Director, and Town Administrator/Highway Manager evaluated the following hazards as the most significant: 1) Inundation Flooding and Fluvial Erosion, 2) Wind, and 3) Snow and Ice Storms (grouped due to similar impacts). A detailed review of each significant hazard is provided in Section 3.1. For each significant hazard, there is a hazard definition, an assessment of hazard extent, an overview of past hazard events, and a discussion of vulnerable locations and assets.

The remaining hazards in the table are considered non-significant hazards with lower probability or lesser impact and, therefore, do not warrant a more detailed analysis. During the planning process, it was recognized that the Village of Jeffersonville has a higher likelihood than Cambridge to be strongly impacted by Landslides and Drought. Since Jeffersonville has its own local hazard mitigation plan, Landslides and Drought are addressed in detail in that plan. Lastly, in reviewing the hazards, it is recognized that Extreme Cold and/or Extreme Heat in the future could pose a greater impact or threat than it does today, especially to populations that require additional consideration and coordination. The Town and Village resolved to monitor future extreme cold and hot weather events and provide access to warming and cooling centers should the need arise.

**Table 1. Hazard Identification & Vulnerability Assessment**

<b>Natural Hazard</b>	<b>Probability</b>	<b>Community Impact/Vulnerability</b>
Inundation Flooding & Fluvial Erosion	High	High
Wind	High	Moderate
Snowstorm	High	Moderate
Ice Storm	Medium	Moderate
Extreme Cold	Medium	Moderate
Hail	Medium	Low
Invasive Species	Medium	Low
Drought	Rare	Moderate
Wildfire	Rare	Moderate
Earthquake	Rare	Moderate
Infectious Disease Outbreak	Rare	Moderate
Tornado	Rare	Moderate
Extreme Heat	Rare	Low
Landslide	Rare	Low

## 3.1 Most Significant Hazards

### 3.1.1 Inundation Flooding & Fluvial Erosion

**Hazard Definition:** Inundation flooding is the rise of riverine or lake water levels, while fluvial erosion is streambed and streambank erosion associated with physical adjustment of stream channel dimensions. Both inundation flooding and fluvial erosion occur naturally in stable, meandering rivers and typically occur as a result of rainfall, snowmelt, and/or ice jams.

**Extent:** One of the worst flood disasters recorded in the State of Vermont occurred in November 1927 when nearly 10 inches of rain fell on frozen ground causing extensive damage statewide. Widespread flooding also occurred in June of 1973, when up to 6 inches of rain fell resulting in \$64 million in statewide damage. Over the past several decades, extreme and extensive flooding has occurred in various areas of the State due to an increase in the frequency and intensity of weather events. Some of these severe weather events have been extremely localized due to topography, terrain, and/or systems stalling over a specific area. The impact of these events is also dependent on the amount and length of rainfall, existing ground saturation, and time of year (i.e. frozen ground and/or sudden loss of snow cover).

In 2011, there were four regional disaster declarations issued in Vermont due to flooding and fluvial erosion. In April of 2011, approximately 4 inches of rain fell on saturated soils causing county-wide damage which totaled \$1,162,000 in public assistance funding. Cambridge-specific damages resulted in \$142,523 in public assistance funding. In August of 2011, Tropical Storm Irene occurred when up to 11 inches of rain fell in some areas of the State. Although 7 inches of rain was recorded falling in the Cambridge area, this event was less severe than the April 2011 event resulting in \$22,000 in public assistance funding.

During the Halloween Storm of 2019 approximately 4 inches of rain fell causing state and county-wide damage totaling \$23,429,014 in statewide public assistance funding. Cambridge specific damages included damage to roads, culverts and a major Lamoille riverbank resulting in \$1,002,001 in public assistance funding.

In 2023, there were three regional disaster declarations issued in Vermont due to flooding and fluvial erosion. In July of 2023, surface water elevations exceeded the 500-year flood in Lamoille County when approximately 6 inches of rain fell over a prolonged period of time causing devastating county-wide damage. State and county-wide public assistance funding costs are yet to be fully determined as many municipalities are still in the process of recovery. The current statewide public assistance funding estimate is \$61 million. Individual or household assistance funding totaled \$26 million. In Cambridge, severe flooding and fluvial erosion from this storm resulted in \$595,449 of public assistance funding. Cambridge specific damages included debris, roads, culverts, bridges, the Jeffersonville public water system, fencing, and the greenway trail. Damage to the latter was caused by bank failure along the Lamoille River. During the event, numerous transportation corridors were closed for extended periods of time hindering the use of local and regional transportation systems. Closures included Main Street, Route 15, Route 108, Route 109, Hogback Road and Pumpkin Harbor Road for 48 hours and

Church Street for 24 hours. Twenty-nine single-family and multi-family structures and one senior housing facility were inundated resulting in \$900,000 in individual or household assistance. Sixteen businesses extending from the Deer Run Motor Inn on the east side of Jeffersonville to the Kinney Drug Store on the west side of Cambridge Village sustained flood damage. Additionally, numerous acres of agricultural land, commercial crops and residential gardens were impacted and/or lost during the event. The majority of damage and loss was focused along the Lamoille, lower Brewster River, and lower Seymour River with all of the Village of Jeffersonville and Village of Cambridge inundated with few exceptions. Public and private property damage and loss, failed water and wastewater infrastructure/systems, displacement, destruction of vital and historic records, and loss of use and services caused significant disruption and hardship to community members. This event resulted in seven buyouts and up to three VEM structural elevations awarded in and near the two villages. Buyouts will negatively impact housing stock, the grand list, and user fees for public services. However, this does not outweigh the benefit of protecting the health, safety, and well-being of residents, minimizing repeat loss and damage, and increasing floodplain restoration and floodwater storage capacity. Cambridge was mostly spared during the August 2023 flood which impacted upstream communities. In December of 2023, approximately 2 inches of rainfall coupled with rapid snowmelt in the mountains caused a rapid rise in water levels and county-wide damage. Cambridge specific damages included bridges, the municipal office, and greenway trail resulting in \$1,131,395 in public assistance funding. Once again, Route 15, Route 109, Route 108 and Hogback Road were closed for over 32 hours and Main Street was closed for over 24 hours. The Lamoille Valley Rail Trail was also heavily damaged by flooding and erosion during this event.

Again in 2024, there were two regional disaster declarations issued in Vermont due to flooding and fluvial erosion. Cambridge was mostly spared during the flood events in July and August of 2024 which impacted upstream communities. However, individuals and households did incur repeat damage to private property during the July 2024 storm. During this event, Route 15, Route 108 and Route 109 closed for a period of time.

Three of the five worst flooding events in Lamoille County's and Cambridge's recorded history occurred over a 12-month period between 2023 and 2024. As a result, the Town and Village of Cambridge are placing increased focus on hazard mitigation and flood resiliency. Given the shortened recurrence intervals of these extreme events, mitigating the impact of future floods is essential to the health, safety and wellbeing of the community, residents, visitors, and economy.

Location & Most Vulnerable Assets: As stated previously, the frequency and intensity of weather events has increased in recent years. Public structures and infrastructure, residences, businesses and agricultural land along the Lamoille River, Seymour River, and Brewster River experience repeated damage and loss due to flooding and fluvial erosion.

The road network is often one of the first signs displaying the extent of flooding. Roads that are frequently subject to flood damage and temporary closure include Vermont Routes 15, 108,

and 109, Main Street, and Hogback Road.<sup>4</sup> Flooding of the Brewster River has impacted the Edwards Road (Bridge # 44) bridge. Some maintenance work involving the abutments, railings and deck have completed on the bridge in recent years. However, the bridge needs to be replaced. The Wrong Way Bridge (Bridge #20) on Route 15, a major east-west corridor of statewide significance, overtops multiple times per year and solutions must be investigated in concert with VTrans. Flooding and fluvial erosion has also been observed at the Lamoille Valley Rail Trail in proximity to Aubuchon Hardware in Jeffersonville.

Both the Village of Jeffersonville and the Village of Cambridge suffer repeat damage and loss caused by flooding and fluvial erosion along the Lamoille River, Brewster River, and Seymour River. The most severe event in recent years being the July 2023 storm. In July 2023, the village cores were fully inundated. During this event forty-six private structures including senior housing, residences, businesses, and religious institutions sustained significant flood damage with many requiring evacuations. Furthermore, access and use of critical facilities was impacted during and after of the July 2023 event.

Access to the following critical facilities was hindered in the Village of Jeffersonville:

- Cambridge Elementary School which serves as the designated shelter
- Cambridge Fire Department,
- Cambridge Rescue, which serves as the emergency operation center.
- Municipal Office
- General store
- Senior housing

The following critical facilities sustained flood damage in the Village of Jeffersonville:

- Cambridge Rescue which serves as the emergency operation center
- Main Street wastewater treatment facility pump station
- Senior housing
- Numerous roads, culvert and bridges

Access to the following critical facilities was hindered in the Village of Cambridge:

- Health center
- Pharmacy
- General store
- Two religious institutions

---

<sup>4</sup> When the Wrong-Way Bridge on Route 15 in Cambridge Village is closed for flooding, the Village is cut off from the rest of the Town, causing major traffic re-routes onto local roads (Pleasant Valley Road, Junction Hill Road, Bryce Road, Williamson Road) which are not suited for handling mass volumes of cars. This concern is addressed in more detail in the Municipal Development Plan.

The following critical facilities sustained flood damage in the Village of Cambridge:

- Health center
- Pharmacy
- General store
- Two religious institutions

Cambridge's village centers require flood protection and mitigation to guard against future events with human and/or property loss resulting. Further, pre-developed evacuation plans for each village are necessary. Of particular concern are organizations and communities that require additional consideration and coordination. Specific organizations and communities that require additional consideration and coordination include Village of Jeffersonville, Village of Cambridge, Mann's Meadow Senior Housing, Cambridge Elementary School and Smuggler's Notch Resort. The latter is of particular concern during any event, especially during the winter months when the population of the resort increases and access is limited to one road with no auxiliary outlet. It should be noted that areas upstream of the Brewster River and Seymour River also suffer loss and damage due to flooding and fluvial erosion. During the winter months, the Seymour River also frequently experiences ice jams, which if not removed would potentially cause damage to upwards of eight homes in the area.

Extreme flooding and fluvial erosion pose serious threats to public and private assets and individuals, especially near and in floodplains, if proper precautions are not taken. Extreme Cold and/or impassable roads cause additional complications related to human health, safety, wellbeing, and response efforts during extreme flooding events.

This hazard mitigation plan proposes actions related to buyouts, elevations, infrastructure upgrades/mitigation, floodplain restoration, flood mitigation, stormwater management, and riverbank management to help protect the public and private assets.

Historical Occurrence: The Storm Events Database maintained by NOAA shows 11 flash floods and 3 flooding events in Lamoille County between 2015 and 2025. It is clear the database omits numerous significant events as seen below. A history of major flood events that resulted in federal disaster declarations, starting in 1995, is listed below.

Table 2: Flooding & Severe Storm Events in Lamoille County

<b>Start Date of Incident</b> <b>(FEMA DR # if federally declared)</b>	<b>Type of Event</b>	<b>Damage Assessment</b>  <b>PA – Public Assistance</b> <b>IA – Individual Assistance</b>	<b>Cambridge FEMA Funding</b>  <b>PA - Public Assistance</b> <b>IA - Individual Assistance</b>
April-May 2011 (DR-1995)	Severe Storms and Flooding	\$1,162,000 (PA County)	\$142,523
August 2011 (DR 4022)	Tropical Storm Irene	\$460,000 (PA County)	\$22,000
May 29, 2012 (DR-4066)	Severe Storm, Tornado and Flooding	\$306,000 (PA County)	\$42,000
May 23, 2013 (DR-4120)*	Severe Storms and Flooding	\$145,000 (PA County)	Not available
April 15, 2014 (DR-4178)*	Severe Storms and Flooding	\$326,000 (PA County)	Not available
May 4, 2018 (DR-4380)	Severe Storms and Flooding	\$113,000 (PA County)	None (PA Cambridge)
October 31, 2019 (DR-4474)	Severe Storms and Flooding	\$414,000 (PA County) \$680,000 (PR Statewide)	\$414,000 (PA Cambridge)

Start Date of Incident (FEMA DR # if federally declared)	Type of Event	Damage Assessment  PA – Public Assistance IA – Individual Assistance	Cambridge FEMA Funding  PA - Public Assistance IA - Individual Assistance
July 7, 2023 – July 21, 2023 ( <a href="#">DR-4720-VT</a> )	Severe Storms, Flooding, Landslides, and Mudslides	\$61,192,542 (PA Statewide) \$26,199,865 (IA - Statewide) Unavailable (PA Countywide) \$2,837,465.92 (IA Countywide)	\$595,449 (PA Cambridge) \$884,535 (IA Cambridge)
Dec 18, 2023 – December 19, 2023 ( <a href="#">DR-4762-VT</a> )	Severe Storms and Flooding	\$1,929,481 (PA Statewide) \$140,622 (PA Countywide)*	\$1,131,395 (PA Cambridge)
July 9, 2024 – July 11, 2024 ( <a href="#">DR-4810-VT</a> )	Severe Storm, Flooding, Landslides, and Mudslides	\$7,996,409 (PA Statewide)* \$10,795,241 (IA Statewide) \$474,534 (PA Countywide)* \$313,179 (IA Countywide)	\$0 (PA Cambridge) \$4,911 (IA Cambridge)
August 22, 2024 – August 24, 2024 (DR-4816)	Severe Storms and Flooding	\$1,304,756 (PA Statewide)* \$1,212,669 (PA Countywide)*	None (PA Cambridge)

Source: FEMA Disaster Information Database (<https://www.fema.gov/disasters>)

\* Preliminary damage assessment, not final funding obligation.

### National Flood Insurance Program (NFIP):

Cambridge has adopted a Flood Hazard Area Bylaw administered by the Administrative Officer and Floodplain Board of Adjustment. Cambridge has been enrolled in the NFIP since 1983. Within Cambridge, there are thirty-nine flood insurance policies in force. Between 1978 and April of 2024, fifty claims have been filed for a total payment of \$1,780,370. <sup>5</sup> No repetitive loss claims have been reported for Cambridge. <sup>6</sup> The Administrative Officer for the Floodplain Board of Adjustment administers the NFIP regulations. Between 2023 and 2025, Vermont Emergency Management (VEM) and the Federal Emergency Management Agency (FEMA) awarded funding for seven buyouts and up to three elevations of structures located in the special flood hazard area.

### 3.1.2 Wind

Hazard Definition: The National Weather Service (NWS) issues a wind advisory when winds are sustained at 31 to 39 mph (27– 34 knots) for at least one hour or any gusts 46 to 57 mph (40-49 knots). Sustained winds of 40 to 73 mph (35-63 knots) or gusts of 58 mph (50 knots) or higher cause the NWS to issue a High Wind Warning. When high winds are accompanied by rain, the probability of severe thunderstorms, hurricanes and tropical storms increases.

Extent: The worst wind event that can be anticipated in Cambridge would be comparable to that of the September 1938 hurricane. The hurricane entered Vermont as a Category 1 hurricane, with estimated winds of 74 mph, and caused extensive damage to trees, buildings and powerlines. Over 2,000 miles of roads were blocked statewide. In 1996, a windstorm with a reported speed of 96 mph damaged the Cambridge Elementary School roof and caused \$50,000 in damage. In December of 2022, a windstorm with approximately 44-55 mph winds and 60-65 mph gusts dealt \$300,000 of property damage in Lamoille County. Furthermore, the extreme winds in this event caused flash freezing with temperatures in the low 50s rapidly dropping to around 20 degrees. This event primarily affected Upper Pleasant Valley and the surrounding area with minimal damage caused by debris from tree branches and uprooted brush. There were no road closures, but Cambridge Elementary school was closed the following day.

In January of 2024, a windstorm saw gusts of up to 60 mph resulting in \$100,347 in public assistance funding for debris management. The event caused downed trees and utility lines, damage to residential and agricultural structures (i.e. roof damage) and the collapse of at least two agricultural structures. This event resulted in the closure of Route 15 for 12 hours and Upper Pleasant Valley Road for 6 hours due to debris. Again, the majority of damage was focused on Upper Pleasant Valley Road. Town-wide 135,000 cubic yards of debris had to be removed and disposed of over the course of the three-day event.

---

<sup>5</sup> FEMA NFIP Insurance Report:

<https://floodready.vermont.gov/sites/floodready/files/documents/VT%20Insurance%20Report%204.2023.pdf>

<sup>6</sup> FEMA Repetitive Loss Claims:

[https://floodready.vermont.gov/sites/floodready/files/documents/cisrpt\\_RL%206.26.18.PDF](https://floodready.vermont.gov/sites/floodready/files/documents/cisrpt_RL%206.26.18.PDF)

Location & Most Vulnerable Assets: For the Wind category, residential structures dispersed throughout rural countryside are most vulnerable to power outages, property damage and blocked roadways by downed trees and utilities during high wind events. Road closures caused by debris can hinder access to these areas in the event of an emergency requiring immediate response. Municipal assets are located in developed village centers with fewer trees and are less vulnerable to this hazard. If a wind event is combined with Extreme Cold, Extreme Heat and/or power outages additional complications can occur such as health risks related to 1) wind chill and heat stroke, 2) residential heating and cooling and/or 3) medical needs, medications and/or devices that require electricity. Power outages are handled by Cambridge’s electric utilities: Vermont Electric Cooperative and Green Mountain Power. To prevent power outage occurrence and magnitude, the electric utilities follow a regular tree trimming schedule. High wind can also have lasting effects on local agricultural, forestry and recreation tourism industries by way of crop, structure and infrastructure loss and/or damage and debris.

Historical Occurrence: The Storm Events Database maintained by NOAA reports 3 high wind, 14 strong wind, 22 thunderstorm wind and 4 wind chill events in Lamoille County between 2015 and 2025. It is clear the database omits significant events based on the table below.

Table 3: High Wind & Thunderstorm Events in Lamoille County

Start Date of Incident (FEMA DR # if federally declared)	Magnitude	FEMA Funding
	HW - High Wind TW - Thunderstorm Wind	DA – Damage Assessment PA - Public Assistance
December 21, 2012	HW 61 knots	\$50,000 (DA County) None (PA Cambridge)
July 23, 2012	TW 55 knots	\$10,000 (DA Cambridge) None (PA Cambridge)
July 19, 2013	TW 55-65 knots	\$10,000 (DA Cambridge) None (PA Cambridge)
June 20, 2016	TW 50 knots	\$5,000 (DA Cambridge) None (PA Cambridge)
July 22, 2016	TW 50-55 knots	\$10,000 (DA Cambridge) None (PA Cambridge)
October 30, 2017 (DR 4356)	HW 52 knots	\$695,090 (DA Countywide) \$16,775 (PA Cambridge)
December 22, 2022 – December 24, 2022 ( <a href="#">DR-4695</a> )	HW 52 knots	\$2,294,598 (PA Statewide) \$421,937 (PA Countywide) None (PA Cambridge)
January 9, 2024 -January 13, 2024 ( <a href="#">DR-4770-VT</a> )	HW 52 knots	42,361,870 (PA Statewide) \$140,622 (PA Countywide) \$100,347 (PA Cambridge)

Sources: NOAA Storm Event Database (<https://www.ncdc.noaa.gov/stormevents/>)  
FEMA Disaster Information Database (<https://www.fema.gov/disasters>)

### 3.1.3 Snow & Ice Storms

Hazard Definition: Strong winter weather can bring snow and ice storms. An ice storm is ice accretion from freezing rain.

Extent: Cambridge's most recent Federal Disaster Declaration due to winter weather was in December of 2013 when an ice storm resulted in the accumulation of up to 1 inch in Lamoille County. The worst ice accumulation that can be anticipated in Cambridge would be comparable to the ice storm of January 1998 when an unusual combination of precipitation and temperature led to the accumulation of more than three inches of ice in many locations, causing closed roads, downed utility lines, and downed and damaged trees. This storm was estimated as a 200–500-year event.

While Cambridge regularly experiences heavy snow and snowstorms, it has not had a Federal Disaster Declaration related to these events in recent years. Typically, Cambridge has the personnel and resources to address a variety of snow and/or ice events. The last heavy snowstorm which caused significant disruptions occurred on February 14, 2007. This event resulted in up to 2-4 inches of snowfall per hour over the course of a 24-hour period. Cambridge received approximately 36 total inches of snow with snow drifts ranging between 4 - 6+ feet. Wind in some areas caused the temperature to drop to below zero and whiteout conditions.

Location & Most Vulnerable Assets: The physical impacts of snow and ice storms are townwide. All properties can be affected. Most typically, snow and ice storms can cause power outages, render roads impassable, and cause dangerous conditions because of downed/falling trees. Impassable roads can hinder access in the event of an emergency requiring immediate response. If snow and ice storm events are combined with Extreme Cold, Wind, and/or power outages additional complications can occur such as health risks related to 1) wind chill, 2) residential heating and/or 3) medical needs, medications and/or devices that require electricity. Power outages are handled by Cambridge's electric utilities: Vermont Electric Cooperative and Green Mountain Power. To prevent power outage occurrence and magnitude, the electric utilities follow a regular tree trimming schedule.

Historical occurrence: The Storm Events Database maintained by NOAA shows 0 heavy snow, 0 ice, 0 blizzard, and 43 snowstorm events in Lamoille County between 2015 and 2025. It is clear the database omits numerous events.

Table 4: Extreme Snowstorm & Ice Storm Events in Lamoille County

Start Date of Incident (FEMA DR # if federally declared)	Snow or Ice Accumulation	Damage Assessment	FEMA Public Assistance Funds Received by Cambridge
January 6, 1998 (DR-1201)	NA	NA	Not available
December 21, 2013 (DR-4163)*	¾-1 inch of ice (County wide)	\$390,000 (County wide)	Not available

Source: FEMA Disaster Information Database, <https://www.fema.gov/disasters>.

\* Documented by NOAA, <https://www.ncdc.noaa.gov/stormevents/>

DRAFT

## 4. Mitigation Strategy

### 4.1 Mitigation Actions from 2020 Plan

In 2020, Cambridge adopted a hazard mitigation plan listing the following actions. The table below lists the actions and their current status.

Table 5. Past, Ongoing & Emergency Preparedness Actions

Actions Completed
Stabilize riverbank along Cambridge Greenway. Begin by Aubuchon Hardware. Action: Rip-rapped multiple times.
Upgrade Edwards Road Bridge over Brewster River. Action: VTrans Structures Grant awarded, and repairs made.
Continue property acquisitions and/or elevation(s) for property repeatedly damaged by flooding. Action: Buyouts and elevations completed, in process and/or on-going.
Support the relocation of septic systems and/or floodproofing of on-site septic systems in Cambridge Village. Action: Replacement and/or floodproofing completed, in process and/or on-going.
Stormwater Management Plan for Cambridge Village. Action: Plan completed.
Protect power lines through regular power line maintenance and upkeep programs. Action: Ongoing.
Pursue avenues to ensure universal access to broadband. Action: Universal highspeed internet completed and/or in-process of completion.
Actions Not Completed.
<b>These actions were refined and transferred to the 2025 Local Hazard Mitigation Plan.</b>
Upon property owner request or concurrence, assist with floodplain restoration activities along Brewster River, downstream of the school property.
Promote <a href="https://floodready.vermont.gov/">https://floodready.vermont.gov/</a> and conduct educational hazard mitigation workshops.
Actions Reattained.
<b>These actions are in progress and were transferred to the 2025 Local Hazard Mitigation Plan's Ongoing Actions matrix.</b>
Continue property acquisitions and/or elevation(s) for property repeatedly damaged by flooding.
Support the relocation of septic systems and/or floodproofing of on-site septic systems in Cambridge Village.
Protect power lines through regular power line maintenance and upkeep programs.
Pursue avenues to ensure universal access to broadband.

Ongoing Actions	Responsible Party
Continue property acquisitions and/or elevation(s) for properties repeatedly damaged by flooding.	Selectboard & Town Administrator
Support relocation of septic systems and/or floodproofing of on-site septic systems in the Village of Cambridge.	Selectboard, Trustees & Long-term Recovery Group
Remove dead, diseased and dying trees from public rights of way.	Highway Manager
Protect utility lines through regular utility line maintenance and upkeep programs.	Public Utility Companies
Continue to support universal access to highspeed internet.	Selectboard & Trustees
Maintain ditching, culvert and road erosion inventories and annually review inventories to assess existing infrastructure; prioritize culvert replacements and integrate into capital planning.	Town Administrator/Highway Manager & LCPC
Implement culvert, bridge, and road mitigation projects.	Town Administrator/Highway Manager
Continue NFIP enrollment & compliance.	Selectboard, Town Administrator, Board of Adjustment
Annually invest local tax dollars in highway mitigation projects.	Selectboard, Town Administrator/ Highway Manager
Develop Highway Maintenance Program (culvert survey & replacement, ditching along roadways, cutting vegetation to allow visibility at intersections).	Town Administrator/Highway Manager
Periodically revise Hazard Vulnerability Assessments and Hazard Mitigation Plan.	Selectboard, Trustees & Town Administrator
Collaborate with LCPC on hazard mitigation planning, comprehensive planning, regulatory updates, emergency responder needs/capacity, grant applications for equipment, infrastructure, flood proofing projects, etc.	Selectboard, Trustees, Town Administrator /Highway Manager, EMD, Planning Commission & LCPC
Re-explore the cost and benefit of joining the Community Rating System if and when municipal capacity could ensure program compliance.	Selectboard, Town Administrator & LCPC

Emergency Preparedness Actions	Responsible Party
Make radio communication improvements for public works department and emergency responders to reduce or eliminate disruptions and maintain open lines of contact.	Town Administrator/Highway Manager, EMD & Emergency Responders
Enhance emergency early warning system (VT Alert or Cambridge specific system).	EMD
Annually develop Local Emergency Management Plan.	Selectboard, Town Administrator & EMD
Attend professional training sessions for Emergency Response and Management staff and volunteers.	Selectboard, Trustees, Town Administrator/Highway Manager, Fire Department & EMD
Ensure all emergency response personnel receive HAZMAT Operations training as a minimum.	EMD, Emergency Responders & REMC
Continue to enhance training of EMD through VT EMD certification program.	EMD
Participate in the Regional Emergency Management Committee meetings.	EMD & Appointed Member
Map critical/essential facilities and communities where additional coordination is necessary.	Selectboard, Trustees, Town Administrator/Highway Manger, EMD, Planning Commission & LCPC
Utilize WEBEOC to allow the EMD and VEM to communicate on issues, resource allocations, requests, and ongoing situational awareness.	EMD

## 4.2. Hazard Mitigation Goals

- 1) To reduce injury, damage and loss of life, infrastructure, structures, and businesses, from the natural hazards of flooding and fluvial erosion.
- 2) To reduce injury, damage and loss of life, infrastructure, structures, and businesses, from the natural hazards of wind.
- 3) To reduce injury, damage and loss of life, infrastructure, structures and businesses, from the natural hazard of snow and ice storms.



**Jeffersonville Flood Bypass Culvert (July 2023)**

## 4.3 Mitigation Actions

**Table 6. Priority Hazard Mitigation Actions**

Prioritized Mitigation Actions	Leading Stakeholders	Estimated Timeline	Possible Funding	Priority (Scores in Appendix 1)
<b>Flooding, Fluvial Erosion, Wind &amp; Snow/Ice Storms</b>				
<b>Town Wide Actions</b>				
Upon property owner request or concurrence, assist with floodplain restoration activities along Lamoille River, Brewster River, Seymour River and surrounding areas.	Property Owners, Selectboard, Trustees & LCPC.	2025-2030	HMGP, BRIC, CDBG DR, CWSP	18
Update the Flood Bylaws.	Selectboard, Planning Commission, Floodplain Board of Adjustment & LCPC.	2025-2030	EMPG	16

Prioritized Mitigation Actions	Leading Stakeholders	Estimated Timeline	Possible Funding	Priority (Scores in Appendix 1)
<b>Flooding, Fluvial Erosion, Wind &amp; Snow/Ice Storms</b>				
<b>Village Specific Actions</b>				
Implement stormwater management plan.	VTrans, Selectboard, Trustees & Town Administrator/Highway Manager	2025-2030	TBD	14.33
Implement phase 2 of the Flood Bypass Culvert Project in Jeffersonville.	Property Owners, Selectboard, Town Administrator/Highway Manager, VTrans & LCPC.	2025-2030	HMGP, CDBG DR	16.67
Implement the Dorothy Smith Access Area Floodplain Restoration Project in Jeffersonville.	VT F&W & LCPC	2025-2026	WUV	16.67
Investigate floodplain mitigation and/or restoration at/near the confluence of the Lamoille River, Seymour River and Wrong Way Bridge.	Property Owners, Selectboard, Trustees & LCPC	2025-2030	EDA, CWPS	18
Investigate public gardens and/or parks to increase flood and stormwater storage.	Property Owners, Selectboard, Trustees, Town Administrator/Highway Manager & LCPC	2025-2030	TBD	14.67
<b>All Hazards</b>				
<b>Town Wide Actions</b>				
Investigate heating and cooling locations and/or shelters.	EMD	?	N/A	11.67
Establish intermunicipal mutual aid agreements for public works/services.	Selectboard & Town Administrator/Highway Manager	2026-2027	N/A	14.33
Adopt the Municipal Capital Improvement Plan and Program.	Selectboard, Trustees & Town Administrator/Highway Manager	2026	N/A	14.33

Prioritized Mitigation Actions	Leading Stakeholders	Estimated Timeline	Possible Funding	Priority (Scores in Appendix 1)
Work towards a unified Town of Cambridge, Village of Cambridge and Village of Jeffersonville Hazard Mitigation Plan.	Selectboard, Cambridge Trustees, Jeffersonville Trustees & LCPC	2028-2030	HMGP, EMPG	15.33
Develop community emergency preparedness, response and mitigation website/page.	EMD, REMC & LCPC	2025-2023	N/A	15.33
Confirm formal shelter agreements are in place or collaborate with American Red Cross to secure agreements.	EMD, Selectboard, CES, Smuggs & Other	2026	N/A	15
Review and modify evacuation and sheltering plans based on recent events and investigate sheltering access and needs for the Village of Jeffersonville, Village of Cambridge, North Cambridge, etc., including alternative sheltering sites and/or intermunicipal sheltering agreements for isolated and/or disconnected areas	EMD, Village Trustees and Stakeholders	2026	N/A	15.67
Ensure procedures are in place for rapid evacuation of high-risk areas and communities requiring additional coordination through LEMP addendums.	EMD, Selectboard, Trustees, Town Administrator/Highway Manger & LCPC	2025-2030	N/A	14.67
Develop an informational database of special needs populations (CARE: Citizens Assistance Registry for Emergencies).	EMD	2025-2030	N/A	15
Distribute publications to residents on topics such as disaster preparedness, national Flood Insurance Program, "Anchoring Home Fuel Tanks", etc. Publications should be in community gathering places, community events, and natural disaster related meetings.	EMD	2025-2030	TBD	14.33

## 5. Plan Maintenance & Continued Public Participation

To keep the plan current, the Town Administrator and Emergency Management Director will coordinate the implementation of mitigation actions with the Selectboard and Trustees. The Town Administrator and Emergency Management Director will also monitor future natural hazards.

Plan monitoring and evaluation will occur annually and concurrently with the update of the Local Emergency Management Plan. The process will include a review of plan actions that have been implemented and actions that can be implemented in the following year (monitoring) and an assessment of whether the goals of the plan are being achieved (evaluating).

At minimum, the plan will be updated at least once every five years. Prior to the end of the five-year period, the plan will undergo a formal update and submission to VEM and FEMA for re-adoption. That said, Cambridge may initiate a review and update of the local hazard mitigation plan at any time during the five-year period, especially if an early review is recommended by Town Administrator or Emergency Management Director and endorsed by the Selectboard and Trustees. To update the plan, the Town Administrator and Emergency Management Director will work with the Selectboard and Trustees. The Town and Village will make sure that the public has opportunities to participate in mitigation strategy investigation, planning, implementation and future plan updates. Publicity for such opportunities will include postings at the municipal website, frequented locations in the community (such as town clerk's office, library and post office), and local media (e.g. newspaper, Front Porch Forum and/or Facebook).

## 6. Local Hazard Mitigation Plan & Other Planning Mechanisms

This plan is a combined plan for the Village of Cambridge and the Town of Cambridge. In addition to the shared local hazard mitigation plan (LHMP), the Town and the Village share a comprehensive Municipal Plan, Subdivision Regulations, and Flood Bylaws. For consistency, it is important that the Municipal Plan and LHMP are synchronized. Specifically, actions and references from the 2015 LHMP were incorporated into the 2018 Municipal Plan. Going forward, actions from the 2025 LHMP will be incorporated into the 2026 Municipal Plan.

On a broader scale, Cambridge may have opportunities to incorporate its hazard mitigation priorities into plans developed by State agencies such as the Agency of Transportation or the Agency of Natural Resources. Awareness of the local priorities at the State level may increase opportunities for obtaining funding or technical assistance to implement Cambridge's hazard mitigation actions.

Previous hazard identification, risk and mitigation studies and plans include Hazard Evaluation at the Jeffersonville Landslide Site; Pumpkin Harbor Road Alternatives & Hydraulic Modeling; Route 15 Flood Bypass Culvert Design & Hydraulic Modeling; Village of Cambridge/Jeffersonville Stormwater Master Plan; Capital Budget and Improvement Plan. Cambridge will continue to actively pursue funding for planning and implementation of identified hazard mitigation

projects as well as the study of potential hazard mitigation strategies and projects that evolve based on new findings. If and when these documents are updated, the LHMP will be referenced to understand the community’s risks, resources and priorities. Future reports and studies identified in this plan or elsewhere shall reference the LHMP as well.

## 7. Plan Adoption

### 7.1 Town of Cambridge Selectboard Resolution

\*INSERT SELECTBOARD RESOLUTIONS\*

### 7.2 Village of Cambridge Trustee Resolution

\*INSERT TRUSTEE RESOLUTIONS\*

DRAFT

## 8. Appendices

### Appendix 1. Action Prioritization

Criteria evaluated on a scale of 1-5 with 5 being the highest score.

<b>Action Prioritization</b>						
Criteria evaluated on a scale of 1-5 with 5 being the highest score.						
<b>Mitigation Action</b>	<b>Protects Infrastructure</b>	<b>Protects Life</b>	<b>Supports Economy</b>	<b>Improves Environment</b>	<b>Has reasonable cost benefit</b>	<b>TOTAL</b>
Update the Flood Bylaws.	4.33	3.67	2.00	3.00	3.00	16.00
Upgrade public water infrastructure.	3.33	3.67	4.00	3.33	4.00	18.33
Implement Stormwater Management Plan for Cambridge Village.	3.33	2.67	2.33	2.67	3.33	14.33
Implement Jeffersonville Flood Bypass Culverts project when funding becomes available.	3.33	2.67	3.67	3.67	3.33	16.67
Investigate floodplain mitigation and/or restoration at/near the confluence of the Lamoille River, Seymour River and Wrong Way Bridge.	4.67	3.33	3.00	4.00	3.00	18.00

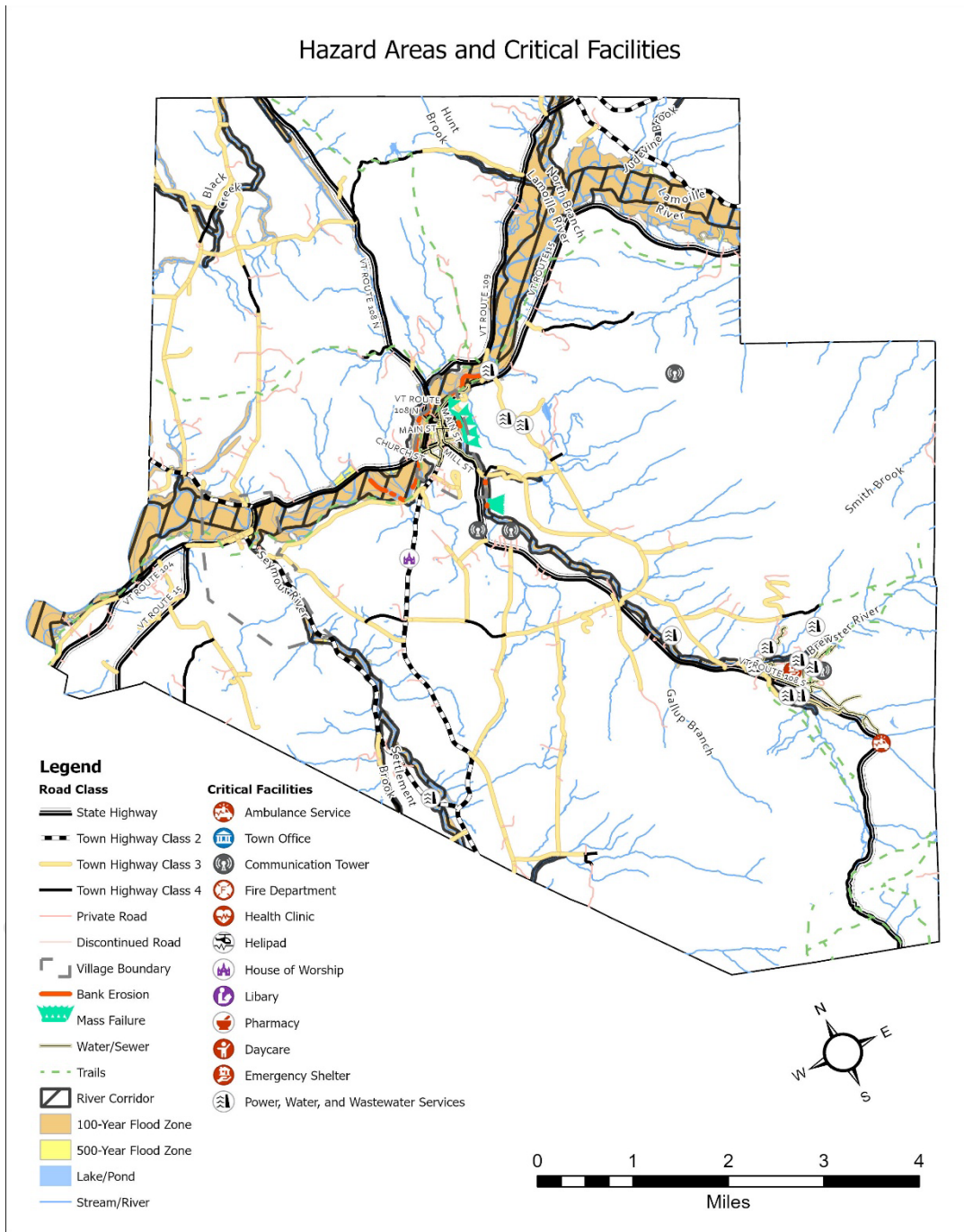
Investigate public gardens and/or parks to increase flood and stormwater water storage.	3.00	2.00	3.00	4.00	2.67	14.67
Investigate heating and cooling locations and/or shelters.	1.67	4.00	2.00	2.00	2.00	11.67
Update the Municipal Capital Improvement Plan and Program.	3.67	2.67	2.33	2.00	3.67	14.33
Work towards a unified Town of Cambridge, Village of Cambridge and Village of Jeffersonville Hazard Mitigation Plan.	3.00	3.67	2.67	2.67	3.33	15.33
Develop community emergency preparedness, response, and mitigation website/page.	3.33	4.33	2.00	2.00	3.67	15.33
Certify Cambridge shelters as part of the Local Shelter Initiative and collaborate with American Red Cross chapter to secure shelter agreements.	2.67	3.67	2.67	2.33	3.67	15.00

Review and modify evacuation and sheltering plans based on 2023 & 2024 experiences and investigate shelter needs for the Village of Cambridge.	3.00	3.67	3.33	2.00	3.67	15.67
Ensure procedures are in place for rapid evacuation of high-risk areas and communities requiring additional coordination through LEMP addendums.	3.00	3.67	2.33	2.33	3.33	14.67
Develop an informational database of special needs populations (CARE: Citizens Assistance Registry for Emergencies).	2.67	3.67	2.67	2.33	3.67	15.00

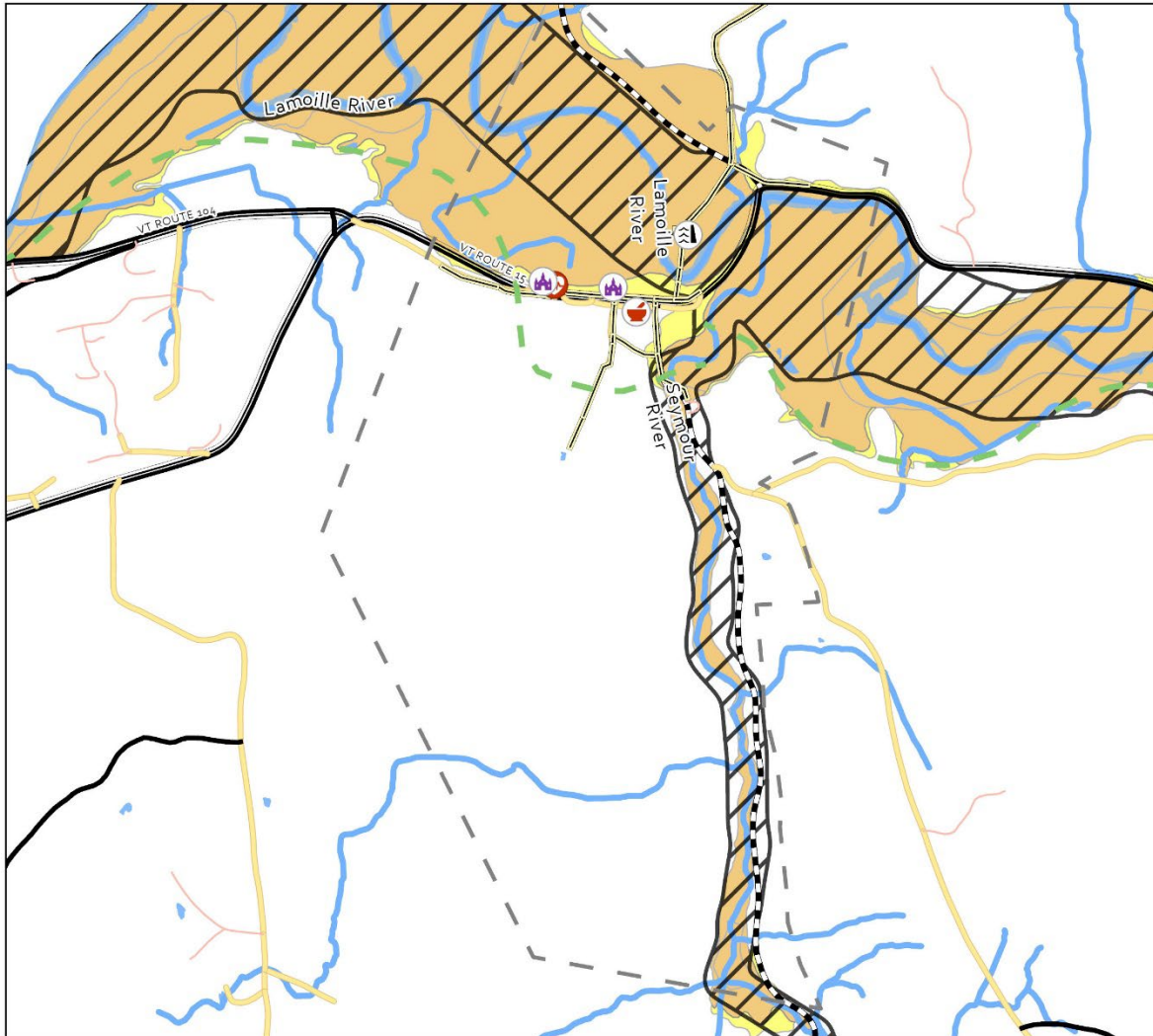
Distribute publications to residents on topics such as disaster preparedness, national Flood Insurance Program, "Anchoring Home Fuel Tanks", etc. Publications should be in community gathering places, community events, and natural disaster related meetings.	3.33	3.00	2.33	2.67	3.00	14.33
--	------	------	------	------	------	-------

DRAFT

## Appendix 2. Hazard Areas & Critical Facilities Map



# Cambridge Village Hazard Areas and Critical Facilities



## Legend

### Critical Facilities

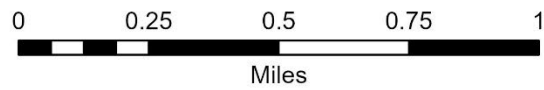
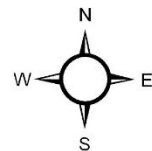
- Ambulance Service
- Town Office
- Communication Tower
- Fire Department
- Health Clinic
- Helipad
- House of Worship
- Library
- Pharmacy
- Daycare
- Emergency Shelter

- Power, Water, and Wastewater Services
- Village Boundary

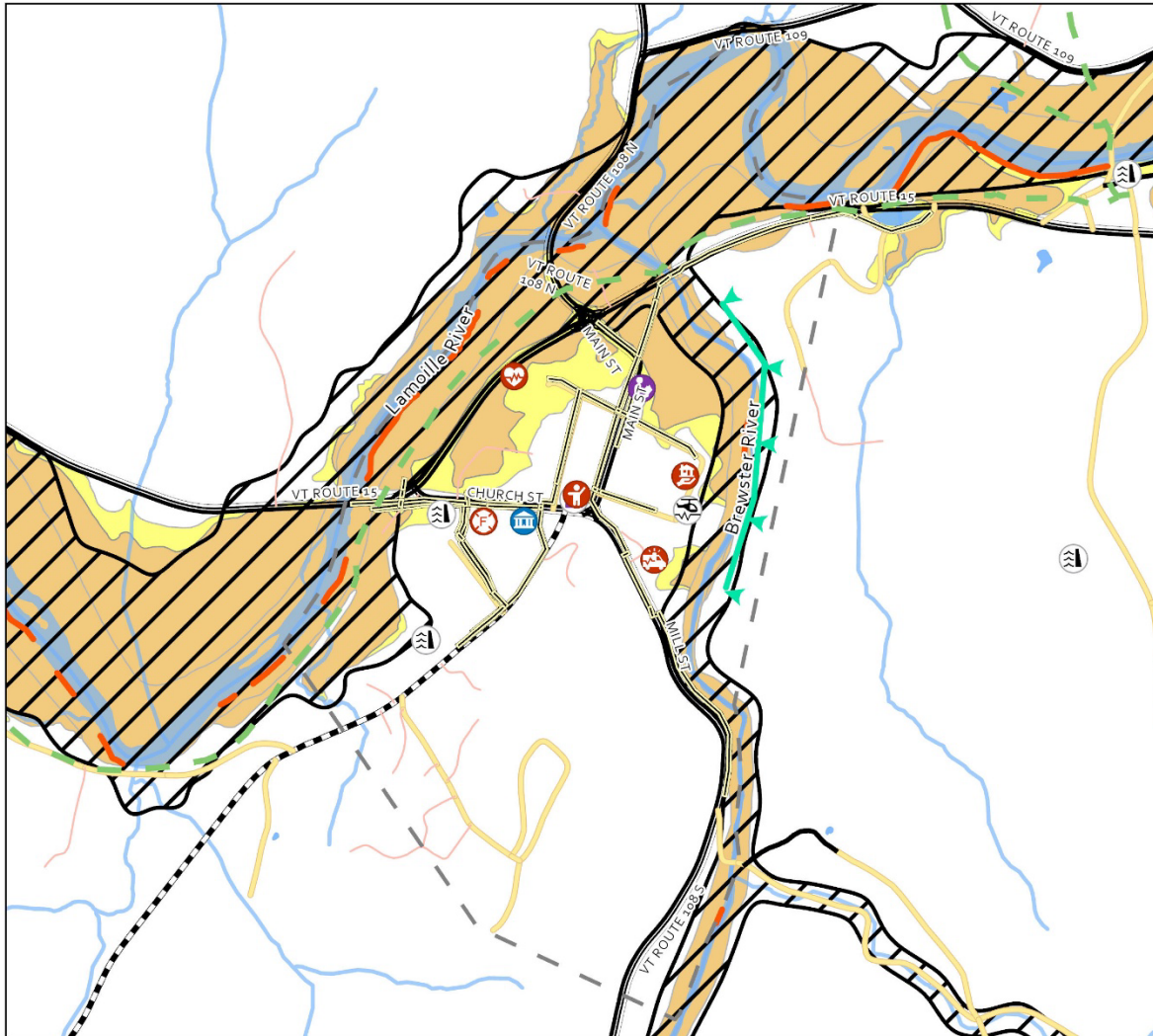
### Road Class

- State Highway
- Town Highway Class 2
- Town Highway Class 3
- Town Highway Class 4
- Private Road
- Discontinued Road
- Trails
- Stream/River
- Lake/Pond

- Bank Erosion
- Mass Failure
- Water/Sewer
- 500-Year Flood Zone
- 100-Year Flood Zone
- River Corridor



# Jeffersonville Hazard Areas and Critical Facilities



## Legend

### Critical Facilities

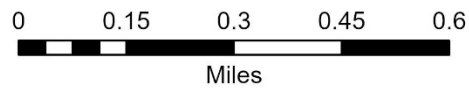
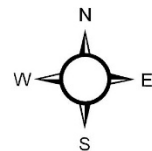
- Ambulance Service
- Town Office
- Communication Tower
- Fire Department
- Health Clinic
- Helipad
- House of Worship
- Library
- Pharmacy
- Daycare
- Emergency Shelter

- Power, Water, and Wastewater Services
- Village Boundary

### Road Class

- State Highway
- Town Highway Class 2
- Town Highway Class 3
- Town Highway Class 4
- Private Road
- Discontinued Road
- Trails
- Stream/River
- Lake/Pond

- Bank Erosion
- Mass Failure
- Water/Sewer
- 500-Year Flood Zone
- 100-Year Flood Zone
- River Corridor



## Appendix 3. Glossary of Terms

- **Community Rating System (CRS):** A voluntary FEMA program that rewards communities for floodplain management practices that exceed NFIP minimum requirements by offering discounts on flood insurance premiums.
- **Disaster Declaration (DR):** An official declaration by the President or FEMA that enables the release of federal aid and resources following a major disaster.
- **Emergency Management Director (EMD):** A municipal official responsible for coordinating, planning, preparedness, response, and recovery efforts before, during, and after emergencies.
- **Floodplain Restoration:** The process of returning altered or developed floodplains to a more natural state to reduce flood risk and improve ecological function.
- **Fluvial Erosion:** The removal of soil and rock from riverbanks or streambeds due to the movement of water, often intensified during floods or changes in channel flow.
- **Hazard Mitigation:** Any sustained action taken to reduce or eliminate long-term risk to human life and property from natural or human-caused hazards.
- **Individual Assistance (IA):** FEMA disaster aid that provides financial help or direct services to individuals and households affected by major disasters.
- **Inundation Flooding:** Flooding that occurs when water levels rise and submerge normally dry land, typically due to river overflow, heavy rain, or snowmelt.
- **Local Emergency Management Plan (LEMP):** A municipality's annually updated plan that outlines emergency response roles, resources, sheltering, and contact information during disasters.
- **Mitigation Actions:** Specific strategies or projects undertaken to reduce risk, such as elevating structures, upgrading culverts, or acquiring flood-prone properties.
- **National Flood Insurance Program (NFIP):** A federal program that enables property owners in participating communities to purchase flood insurance, encourages floodplain management, and helps reduce future flood damage.
- **Public Assistance (PA):** FEMA funding to local governments for response and recovery operations, including repairing infrastructure like roads, bridges, and public buildings after disasters.
- **Special Flood Hazard Area:** A 100-year flood zone which is an area identified by FEMA as having a 1% chance of being flooded in any given year. These areas are subject to more stringent floodplain management regulations and mandatory flood insurance requirements. Special flood hazard areas are depicted on the FEMA [Flood Insurance Rate Maps \(FIRMs\)](#).
- **Vulnerability Assessment:** Evaluation of how exposed or susceptible people, property, and infrastructure are to the impacts of identified hazards.

## Appendix 4. List of Acronyms

<b>Acronym</b>	<b>Meaning</b>
<b>ADA</b>	Americans with Disabilities Act
<b>CRS</b>	Community Rating System
<b>DA</b>	Damage Assessment
<b>DR</b>	Disaster (FEMA Disaster Number)
<b>DWSRF</b>	Drinking Water State Revolving Fund
<b>EMD</b>	Emergency Management Director
<b>EMPG</b>	Emergency Management Performance Grant
<b>FEMA</b>	Federal Emergency Management Agency
<b>IA</b>	Individual Assistance
<b>LCPC</b>	Lamoille County Planning Commission
<b>LEMP</b>	Local Emergency Management Plan
<b>LHMP</b>	Local Hazard Mitigation Plan
<b>NFIP</b>	National Flood Insurance Program
<b>NOAA</b>	National Oceanic and Atmospheric Administration
<b>PA</b>	Public Assistance
<b>REMC</b>	Regional Emergency Management Committee
<b>SME</b>	Subject Matter Expert
<b>TW</b>	Thunderstorm Wind (NOAA event classification)
<b>HW</b>	High Wind (NOAA event classification)
<b>VEM</b>	Vermont Emergency Management
<b>VTrans</b>	Vermont Agency of Transportation
<b>VT F&amp;W</b>	Vermont Fish & Wildlife Department
<b>WUV</b>	Watershed United Vermont