Evacuation Risks in Vermont

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1 Analysis of evacuation-related risks in Vermont

This is an analysis of flood evacuation risks for priority populations in Vermont. In the event of significant inland flooding, evacuation may be required. For individuals and households with limited mobility, either due to inadequate access to transportation options or because of physical limitations, evacuation presents heightened risk. Evacuation may also prove especially difficult for individuals and households due to limited economic resources, difficulty understanding or accessing information, or low trust in official sources of information.

1.1 Analysis of Flood Hazard Exposure in Vermont

In comparison to other part's of New England, relatively little of Vermont's land area is within flood zones. However, a significant proportion of the population are nevertheless exposed to the risk of flooding from overbanking of inland water bodies (e.g., ponds and rivers) as well as fluvial erosion from streams and rivers. Indeed, damage surveys in Vermont have shown that fluvial erosion, not inundation, is the most common natural hazard type in Vermont.

The analysis of flood exposure presented here is based on a combination of the Federal Emergency Management Agency's (FEMA) National Flood Hazard Layer (NFHL), a digital version of FEMA's most recent flood maps,[1] and river corridors mapped by the Vermont Agency of Natural Resources (ANR).[2] FEMA identifies areas subject to varying levels of flood risk through its Flood Insurance Rate Maps (FIRMs), which are produced for most parts of the country to identify areas subject to flooding. FEMA's FIRMs are a national standard used by all federal agencies for the purposes of requiring and rating the purchase of flood insurance and regulating new development. The ANR's river corridors represent areas surrounding a river that allow for the meandering, floodplain, and the riparian functions necessary to restore and maintain the naturally stable or least erosive form of a river in order to minimize erosion hazards over time. Lands within and immediately abutting a river corridor are at higher risk to fluvial erosion. Population data comes from the American Community Survey (ACS) 2018 5-year estimates at the census tract and block group levels.

A significant proportion of Vermont's population lives near inland water bodies. As a result, a significant proportion of the population lives near or within known flood zones as well as areas subject to fluvial erosion. Figure 1 below shows areas subject to floods with an Annual Exceedance Probability (AEP) of 1% (also known as a '100-year' flood) and areas subject to 0.2% AEP (also known as a '500-year' flood), as well as areas within river corridors. Areas within the 1% AEP flood zone are designated by FEMA as Special Flood Hazard Areas, and development within those zones must be covered by flood insurance. Areas within the 0.2% AEP are not currently regulated, but these areas are nevertheless subject to flood risk under more extreme, albeit less frequent, flooding circumstances. Note that portions of northwest and northeast Vermont are not currently mapped for flooding risk by FEMA.

[1] See FEMA National Flood Hazard Layer (NFHL). https://www.fema.gov/national-flood-hazard-layer-nfhl.

[2] See Flood Ready Vermont: River Corridors. https://floodready.vermont.gov/flood_protection/river_corridors_floodplains/river_corridors.

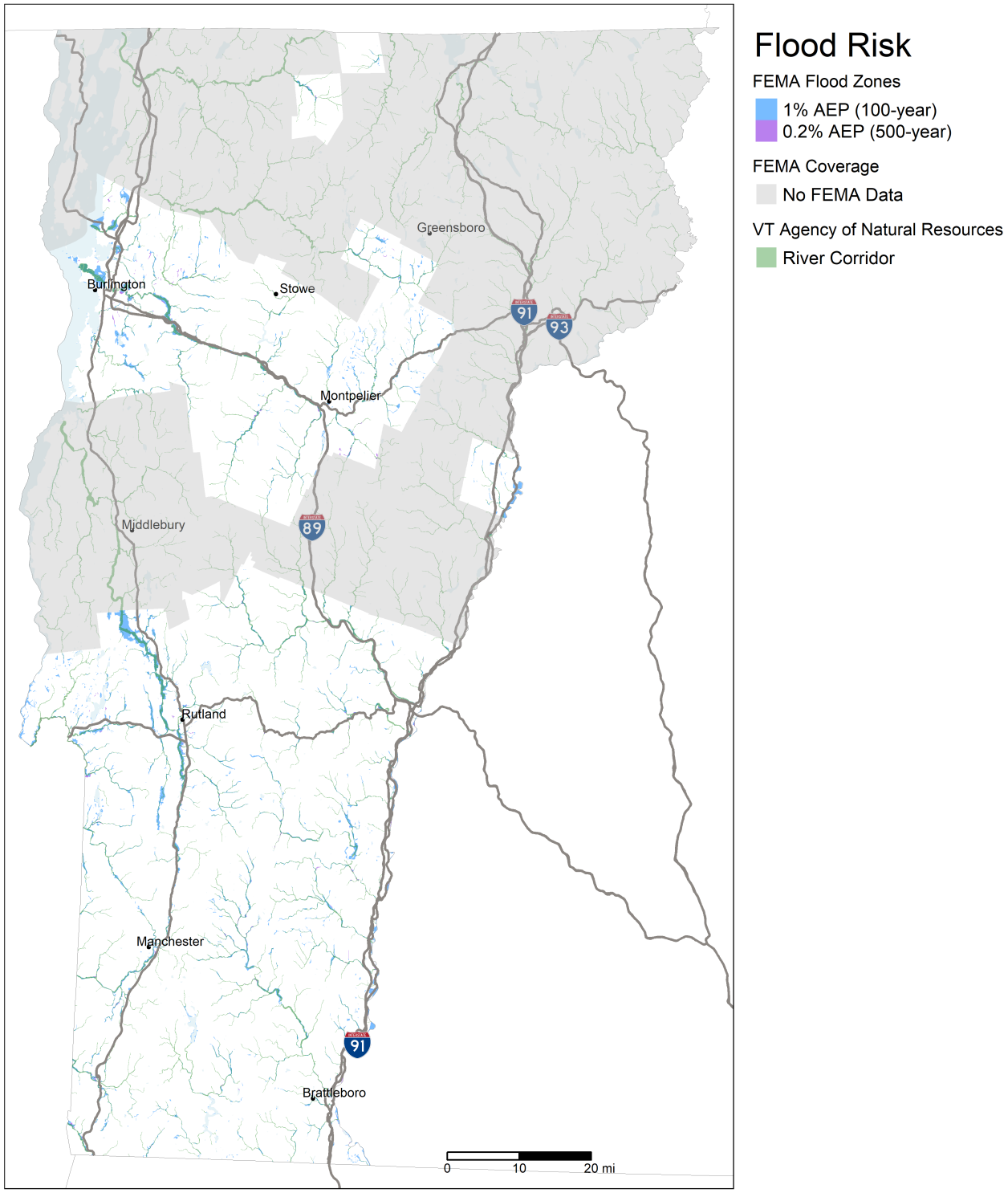

Figure 1: Flood Zones and River Corridors across Vermont.

Approximately 1.8% of Vermont's land area falls within FEMA flood zones, while 3.4% of the land area falls within river corridors. Approximately 50% of river corridor areas overlap with FEMA flood hazard

areas. A total of 4.4% of land area is prone to FEMA flood risk or fluvial erosion within river corridors. The breakdown by type of risk is presented in Table 1 below.

Table 1: Vermont Land within Flood Areas

Risk Type	SqKm	SqMi	PctArea
100-year	437	169	1.8%
500-year	30	12	0.1%
River Corridor	819	316	3.4%
TOTAL	**1,061**	**410**	**4.4%**

Note:

Approximately 50% of river corridor areas overlap with FEMA flood zones.

The proportion of the total state population living within areas prone to flooding or fluvial erosion exceeds the percentage of the land area within flood- or erosion-prone areas. Moreover, exposure varies by population subgroup. Table 2 below shows the total and percentages of the general population and various subgroups living within flood-prone areas. Aside from the total population, the largest absolute numbers of subpopulations living within a flood-prone area are low income persons followed by those under 18 and over 64. The latter groups are priority populations who may have limited mobility in the event of an evacuation.

Table 2: Vermont Populations Living within Flood Zones or River Corridors

		FEMA Only		RC Only		FEMA & RC		All Pops at Risk	
Group	VTPop	Total	Pct	Total	Pct	Total	Pct	Total	Pct
Total Pop	624,977	17,745	2.8%	28,115	4.5%	15,754	2.5%	61,614	9.9%
Low Income	166,113	5,384	3.2%	8,079	4.9%	4,751	2.9%	18,214	11%
Under 18	118,346	3,345	2.8%	5,451	4.6%	3,027	2.6%	11,823	10%
Over 64	113,550	3,341	2.9%	5,322	4.7%	3,038	2.7%	11,701	10.3%
Disabled	82,269	2,596	3.2%	3,830	4.7%	2,186	2.7%	8,612	10.5%
People of Color	43,954	1,387	3.2%	1,645	3.7%	1,074	2.4%	4,106	9.3%
No HS Diploma	32,707	973	3%	1,609	4.9%	841	2.6%	3,423	10.5%
Under 5	29,676	814	2.7%	1,396	4.7%	759	2.6%	2,969	10%
No Car HH	17,260	666	3.9%	687	4%	470	2.7%	1,823	10.6%
Limited English HH	1,790	56	3.1%	52	2.9%	34	1.9%	142	7.9%

Some groups are disproportionately exposed to these flood hazards. While approximately 9.9% of the general population are living within FEMA flood zones or river corridors, people in low income households, adults with a disability, and other priority populations, exceed the population average living within these flood-prone areas. These priority populations are disproportionately exposed to flood risk (see Figure 2 below).

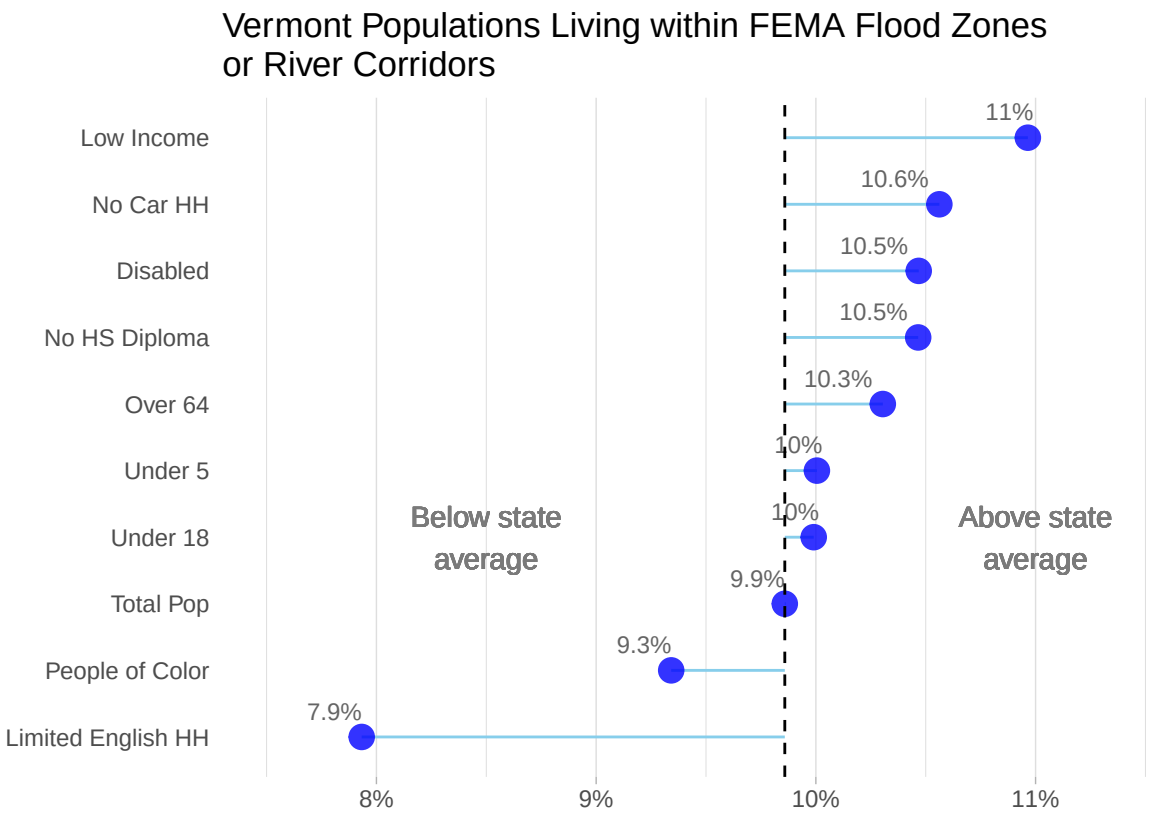

Figure 2: Vermont Populations Living within Flood Zones or River Corridors.

The maps below (Figures 3 and 4) show households without a car and low income persons who are disproportionately exposed to flood risk in FEMA flood zones or river corridors. Maps for other priority populations can be found in Figures 5 to 10 and breakdowns by municipality in Tables 5 to 13 in Appendix B.

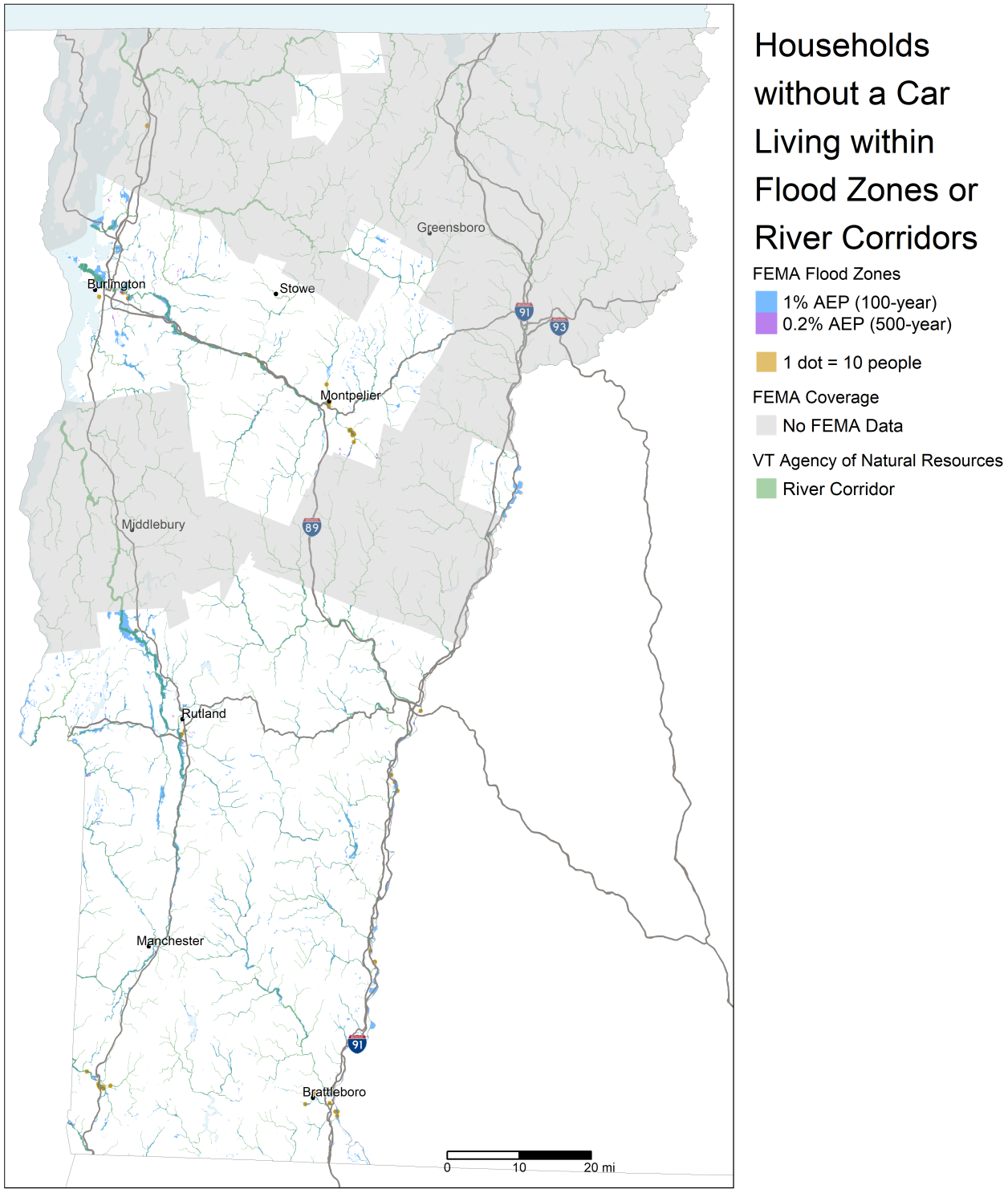

Figure 3: Households without a Car Living within Flood Zones or River Corridors.

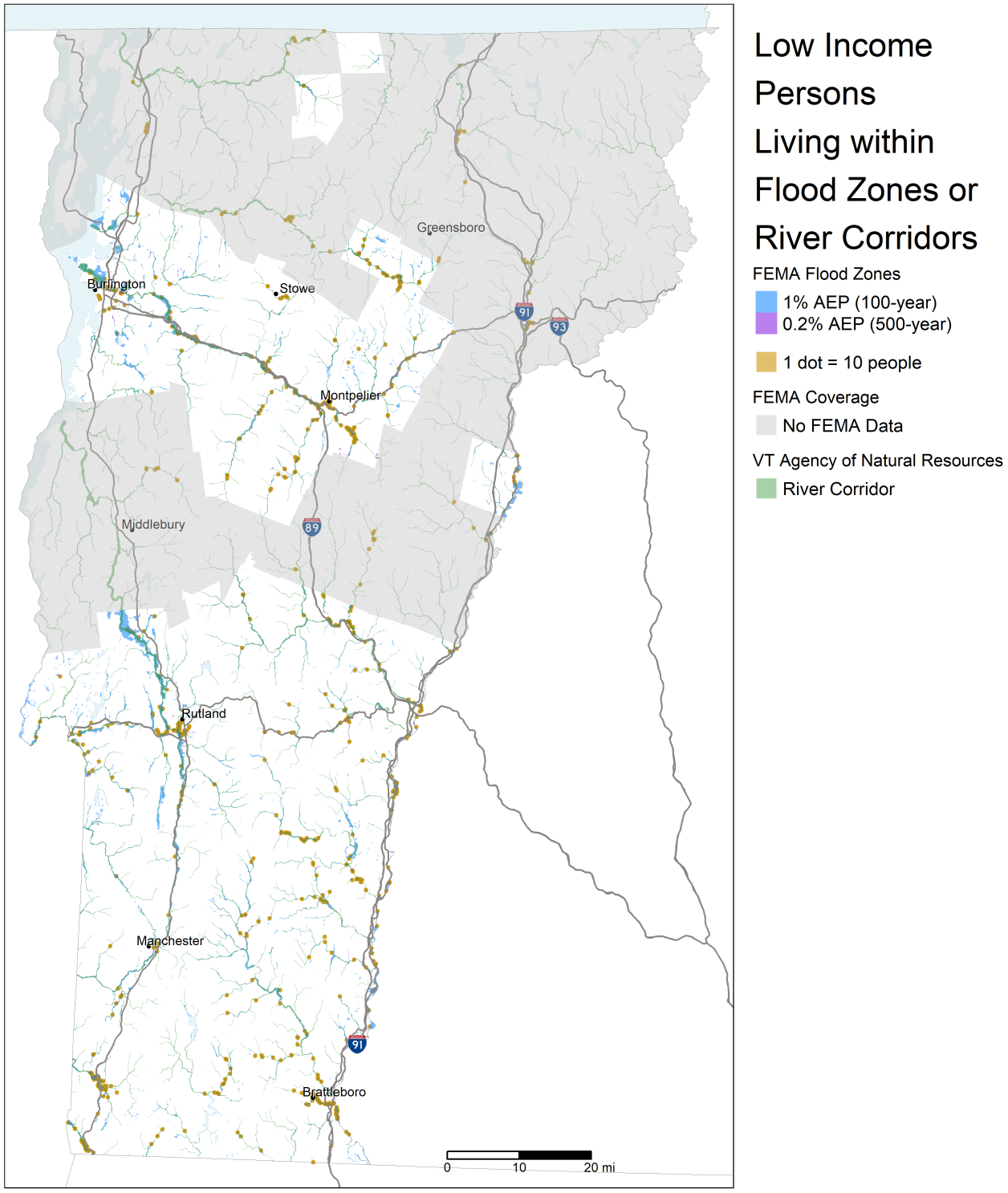

Figure 4: Low Income Persons Living within Flood Zones or River Corridors.

Appendix A: Data and Methodology

The analyses presented here are based on data from five sources:

- FEMA National Flood Hazard Layer (NFHL)
- MRLC National Land Cover Database (NLCD)
- State Hurricane Evacuation Zones (CT,MA,RI)
- NOAA Sea, Lake, and Overland Surges from Hurricanes (SLOSH) model
- American Community Survey 5-year Estimates
  - Population demographics

FEMA National Flood Hazard Layer (NFHL)

As part of the National Flood Insurance Program, the U.S. Federal Emergency Management Agency (FEMA) produces maps of flood risk across the nation based on the hydrologic and topographic characteristics of an area as well as data from historic flooding.

The National Flood Hazard Layer (NFHL) is a digital geospatial database that contains current effective flood hazard mapping data from the U.S. Federal Emergency Management Agnecy's (FEMA) National Flood Insurance Program (NFIP). NFHL data is available for download at https://msc.fema.gov/portal/advanceSearch. This geodatabase identifies areas subject to various levels of flood risk as determined by FEMA, consistent with Flood Insurance Rate Maps (FIRMs), based upon hydrodynamic models as well as historic flooding.

This analysis focused on identifying populations at risk from floods with a 1% or 0.2% annual exceedance probability. The 1% annual exceedance probability flood, sometimes referred to as a '100-year' flood, is a flood with a 1% chance of being equaled or exceeded in a given year. Areas subject to the 1% flood risk are designated as Special Flood Hazard Areas. Properties within these these flood risk zones are required to carry flood insurance in order to participate in the National Flood Insurance Program. The 0.2% exceedance probability flood, sometimes referred to as a '500-year' flood, is a flood with a 0.2% chance of being equaled or exceeded in a given year. There is no federal regulatory requirement for properties within areas subject to 0.2% annual exceedance probability flood risk. While lower risk, these areas are frequently identified as areas subject to flooding under extreme or worst case scenarios. Note that FEMA flood risk designations do not take into consideration increasing or projected flood risk due to sea level rise, more extreme rainfall events, or other climate change-enhanced risks.[3]

In order to identify populations at risk from floods with a 1% or 0.2% annual exceedance probability, NFHL polygons pertaining to the 1% flood risk (zones A, AE, AH, AO, and VE) and the 0.2% flood risk (zone X), and excluding water or areas of "minimal flood hazard," were extracted and intersected with the developed portions of Census Block Groups. Developed portions of Census Block Groups were identified based upon the National Land Cover Database (NLCD), using a process of areal apportionment (see below). The population at risk from flooding was calculated as the product of the areal proportion of the intersecting flood and developed Block Group polygons:

Population at risk = Proportion of developed Block Group Intersection x Population of developed Block Group

For example, if 10% of the developed area of a Census Block Group intersected/overlapped with a flood polygon, it was assumed that 10% of the population is exposed to that flood risk. Assuming a population of 100 people in the developed portion of the Block Group, this would mean *100 x .10 = 10* people would be subject to flood risk. FEMA flood risk modeling was done in R.

[3] James Bruggers. Nov 1, 2018. "FEMA Flood Maps Ignore Climate Change, and Homeowners Are Paying the Price." *Insideclimatenews.* https://insideclimatenews.org/news/01112018/fema-flood-map-climate-change-hurricane-mexico-beach-florida-sea-level-rise

Vermont Agency of Natural Resources (ANR) River Corridors

River corridors are areas that encompass both the channel and adjacent land of rivers and streams. The adjacent land in a river corridor is the minimal area needed to contain the meander of a river in its least erosive form. These corridors were delineated to identify areas "with the expectation that new and existing structures outside the corridor may be protected from lateral channel migration using bank stabilization practices without creating new or additional hazards. Within a river corridor, existing infrastructure and improved property may be at a heightened risk from erosion and be more likely to require river management to protect over time."[4] Indeed, state officials have found that most flood-related damage in Vermont occurs outside of FEMA's Special Flood Hazard Areas and inside of river corridors, primarily as a result of fluvial erosion.

For the purposes of this analysis, a statewide geospatial data layer of river corridors was downloaded from the Vermont Open Geodata Portal (https://geodata.vermont.gov/datasets/VTANR::river-corridors-august-2019), last updated in August 2019.

In order to identify populations at risk within river corridors, river corridor polygons were intersected with the developed portions of Census Block Groups. Developed portions of Census Block Groups were identified based upon the National Land Cover Database (NLCD), using a process of areal apportionment (see below). The population at risk within river corridors was calculated as the product of the areal proportion of the intersecting river corridor and developed Block Group polygons:

Population at risk = Proportion of developed Block Group Intersection x Population of developed Block Group

For example, if 10% of the developed area of a Census Block Group intersected/overlapped with a river corridor polygon, it was assumed that 10% of the population is exposed to that river corridor risk. Assuming a population of 100 people in the developed portion of the Block Group, this would mean *100 x .10 = 10* people would be subject to river corridor risk. River corridor risk modeling was done in R.

MRLC National Land Cover Database (NLCD)

The National Land Cover Database (NLCD) provides nationwide data on land cover and land cover change at a 30m resolution with a 16-class legend based on a modified Anderson Level II classification system:

Table 3: NLCD 2016 Land Cover Codes and Classifications

GRID Code	Land Use Description
11	Open Water
12	Perennial Ice/Snow
21	Developed, Open Space
22	Developed, Low Intensity
23	Developed, Medium Intensity
24	Developed, High Intensity
31	Barren Land (Rock/Sand/Clay)
41	Deciduous Forest
42	Evergreen Forest
43	Mixed Forest
51	Dwarf Scrub
52	Shrub/Scrub
71	Grassland/Herbaceous
72	Sedge/Herbaceous
73	Lichens
74	Moss

[4]See Flood Ready Vermont: River Corridors. https://floodready.vermont.gov/flood_protection/river_corridors_floodplains/river_corridors.

Table 3: NLCD 2016 Land Cover Codes and Classifications *(continued)*

GRID Code	Land Use Description
81	Pasture/Hay
82	Cultivated Crops
90	Woody Wetlands
95	Emergent Herbaceous Wetlands

The NLCD is produced by the US Geological Survey (USGS) in partnership with several federal agencies as part of the Multi-Resolution Land Characteristics Consortium (MRLC).[5] NLCD identified land cover types based on semi-automated land use calssification algorithms applied to LANDSAT satellite imagery and supplemented with ancillary data.[6] NLCD is distributed as a raster GeoTIFF at https://www.mrlc.gov/data.

NLCD data was used to identify developed areas of Census Block Groups in order to better estimate potential flood risk in areas where people are most likely to reside.[7] The NLCD 2016 was downloaded and converted to a vector polygon layer and clipped to New England states. Undeveloped polygon areas were extracted (all GRID codes excluding 22 - 24; see Table 3). These undeveloped areas of the NLCD polygon layer were then used to erase overlapping areas of Census Block Groups. The latter step served to eliminate areas of Census Block Groups that were classified as undeveloped and thus unlikely to be occupied by residences. The remaining developed areas of Census Block Groups were assumed to contain all populations assigned to that respective Block Group. Processing of NLCD and developed Census Block Groups was done in ArcGIS Desktop 10.7. These developed Census Block Group polygons were used for identifying populations at risk from flooding or hurricane storm surge.

American Community Survey 5-year Estimates

The American Community Survey (ACS) is an ongoing survey by the U.S. Census Bureau that provides information on a yearly basis about the U.S. and its people. The ACS provides detailed information on economic, housing, and demographic characteristics about the population that are not captured by the decennial Census.

The ACS provides greater demographic detail and temporal resolution than the decennial Census, but its geographic resolution is more limited. While the decennial Census is based on an enumeration (i.e., a total count) of everyone in the U.S. once every decade, the ACS is based on a statistical sample of approximately 3.5 million addresses across the country each year. As a result of this sampling approach, the ACS estimates must be pooled, or combined, across multiple years in order to provide reliable estimates for smaller areas (i.e. areas with less than 20,000 people), such as at the Tract or Block Group levels. While it is possible to know the number of low income households across the U.S. annually, one may only know this about a Tract or Block Group based on 5-year estimates. Since 2010, the ACS has published 5-year data (beginning with 2005–2009 estimates) for all geographic areas down to the census Tract and Block Group levels. For more detail on the ACS, see Understanding and Using American Community Survey Data: What All Data Users Need to Know at https://www.census.gov/programs-surveys/acs/guidance/handbooks/general.html.

All data was analyzed or aggregated geographically by Census Tract and Block Group. A Census Tract is a small, relatively permanent statistical subdivision of a county that contains between 1,200 and 8,000

[5]See MRLC NLCD 2016 Land Cover (CONUS). https://www.mrlc.gov/data/nlcd-2016-land-cover-conus.

[6]See Collin Homer, Jon Dewitz, Suming Jin, George Xian, Catherine Costello, Patrick Danielson, Leila Gass, Michelle Funk, James Wickham, Stephen Stehman, Roger Auch, and Kurt Riitters. 2020. "Conterminous United States land cover change patterns 2001–2016 from the 2016 National Land Cover Database." *ISPRS Journal of Photogrammetry and Remote Sensing* 162: 184-199. https://doi.org/10.1016/j.isprsjprs.2020.02.019.

[7]Areal apportionment of populations for mapping and analysis, also known as dasymetric mapping, is commonly used method to improve risk assessment of flooding. See for example Yi Qiang. 2019. "Disparities of population exposed to flood hazards in the United States." *Journal of Environmental Management* 232:295-304; Yi Qiang, Nina S. N. Lam, Heng Cai, and Lei Zou. 2017. "Changes in Exposure to Flood Hazards in the United States." *Annals of the American Association of Geographers* 107(6):1332-1350. https://doi.org/10.1080/24694452.2017.1320214

people. The entire area of a county is covered by Census Tracts, just as the entire area of a state is covered by counties or county equivalents. Census Tracts range in areal size depending on the population density; areal sizes are smaller in denser areas and larger in less densely populated areas. Census Block Groups are subdivisions of Census Tracts that contain between 600 and 3,000 people. Like Tracts, Block Groups range in areal size depending on the population density of the area. Block Groups are the smallest geographic unit at which detailed demographic and household data from the American Community Survey is made available by the U.S. Census Bureau.

For the purposes of this analysis ACS 5-year estimates for the period 2014 - 2018 for Census Tracts and Block Groups in New England, as well as their associated TIGER/Line spatial files, were downloaded from the Census Bureau via API using the `tigris` package in R. Demographic variables consistent with those used by the EPA in EJSCREEN were chosen, as well as environmental justice population thresholds used by states where available. Table 4 below lists the demographic variables that were downloaded directly or computed from ACS variables:

Table 4: Demographic Variables

Variable	Description	ACS Table ID	Geography
Total Population	Total population	B03002: Hispanic or Latino Origin by Race	Block Group
People of Color	Persons of Hispanic or Latino origin or persons who are not White	B03002: Hispanic or Latino Origin by Race	Block Group
Low Income	People in households where the household income is less than or equal to twice the federal poverty level	C17002: Ratio of Income to Poverty Level	Block Group
Limited English Household	People in households where all adults speak English less than "very well"	C16002: Household Language by Household Limited English Speaking Status	Block Group
Less than High School Education	Adults 25 years+ with less than a high school education	B15002: Sex by Educational Attainment	Block Group
Under 5	Persons under 5 years of age	B01001: Sex by Age	Block Group
Under 18	Persons under 18 years of age	B01001: Sex by Age	Block Group
Over 64	Persons over 64 years of age	B01001: Sex by Age	Block Group
Disabled	Persons 18 years+ with a disability	B18101: Sex by Age by Disability Status	Tract
No Car Household	Households with no vehicle available	B08201: Household Size by Vehicles Available	Tract

Table 4: Demographic Variables *(continued)*

Variable	Description	ACS Table ID	Geography
CT Income	Connecticut Low Income threshold: 30% or more people in households where the household income is less than or equal to twice the federal poverty level	C17002: Ratio of Income to Poverty Level	Block Group
MA Income	Massachusetts Low Income threshold: 25% or more of households with median household incomes below 65% statewide median	B19001: Household Income	Block Group
MA Limited English Household	Massachusetts Language Isolation threshold: 25% or more people in households where all adults speak English less than "very well"	C16002: Household Language by Household Limited English Speaking Status	Block Group
MA POC	Massachusetts POC threshold: 40% or more are persons of Hispanic or Latino origin or persons who are not White OR 25% or more are persons of Hispanic or Latino origin or persons who are not White AND the median household income of the municipality is less than 150% of the statewide median household income	B03002: Hispanic or Latino Origin by Race	Block Group

Table 4: Demographic Variables *(continued)*

Variable	Description	ACS Table ID	Geography
RI Income	Rhode Island Low Income threshold: highest 15% of block groups with people in households where the household income is less than or equal to twice the federal poverty level	C17002: Ratio of Income to Poverty Level	Block Group
RI POC	Rhode Island POC threshold: highest 15% of block groups with persons of Hispanic or Latino origin or persons who are not White	B03002: Hispanic or Latino Origin by Race	Block Group

Appendix B: Supplementary Figures

Priority Populations in FEMA Flood Zones

Table 5: Households without a Car Living in FEMA Flood Zones or River Corridors

City/Town	No Car HH	Pct of No Car HH
Bennington	191	24.1%
Barre	153	18.9%
Montpelier	148	33.8%
Rutland	104	10.3%
Burlington	99	3.8%
Brattleboro	96	18.3%
St. Johnsbury	46	12.6%
Springfield	38	13.4%
Hartford	34	10.4%
Windsor	34	21.9%
South Burlington	33	5.4%
Winooski	33	7.3%
Waterbury	30	17.5%
Manchester	28	12%
Brandon	24	12%
Lyndon	21	8.8%
St. Albans	20	3.7%
Johnson	19	15%
Woodstock	16	38.1%
Essex	14	4.1%
Poultney	14	11.4%
Berlin	13	17%
Townshend	11	14.2%
Enosburgh	10	6.5%
Fair Haven	10	10.7%
Middlebury	10	3.6%
Pownal	10	20.1%
Barton	9	10.6%
Hardwick	9	22.1%
Marshfield	9	12.9%
Randolph	9	6.4%
Roxbury	9	6.2%
Stowe	9	10.6%
Arlington	8	22.7%
Londonderry	8	23.6%
Pittsford	8	7.2%
Richmond	8	32.7%
Royalton	8	19.9%
Wilmington	8	25.4%
Bradford	7	9.8%
Bristol	7	6.5%
Ludlow	7	13.8%
Morristown	7	5.6%

Table 5: Households without a Car Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	No Car HH	Pct of No Car HH
Newfane	7	24.8%
Westminster	7	16.4%
Montgomery	6	5.6%
Shelburne	6	2.5%
Castleton	5	8.5%
Cavendish	5	26.2%
Middlesex	5	22.3%
Newport	5	1.1%
Putney	5	8.3%
Rochester	5	12%
Topsham	5	10.1%
Cambridge	4	9.8%
Clarendon	4	6.9%
East Montpelier	4	10.4%
Huntington	4	10.9%
Proctor	4	16.3%
Rockingham	4	1.4%
Tunbridge	4	6.5%
Warren	4	8.7%
West Rutland	4	14.8%
Colchester	3	2.2%
Derby	3	1.8%
Guilford	3	5.5%
Jericho	3	8.6%
Newbury	3	5.5%
Shaftsbury	3	5.2%
Vergennes	3	4.3%
Waitsfield	3	18.2%
Woodford	3	5.5%
Brighton	2	3.9%
Dover	2	9%
Dummerston	2	9.9%
Duxbury	2	6.5%
Greensboro	2	6.1%
Hartland	2	8.4%
Swanton	2	4.5%
Williamstown	2	3.4%
Williston	2	3%
Barnet	1	5%
Burke	1	6.1%
Danville	1	4.1%
Fayston	1	9.9%
Groton	1	4.5%
Hinesburg	1	5.1%
Middletown Springs	1	10%
Milton	1	2%

Table 5: Households without a Car Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	No Car HH	Pct of No Car HH
Mount Holly	1	3.2%
Orange	1	3.2%
Reading	1	5.3%
Starksboro	1	7.1%
Troy	1	2.6%
Weathersfield	1	9.2%

Table 6: Low Income Persons Living in FEMA Flood Zones or River Corridors

City/Town	Low Income	Pct of Low Income
Bennington	1,093	21.3%
Barre	1,053	18.8%
Brattleboro	930	20.8%
Rutland	779	12.4%
Burlington	576	3.8%
Montpelier	563	32.5%
Springfield	408	13.2%
St. Johnsbury	388	14.2%
Hardwick	327	24.4%
Pownal	316	26.5%
Windsor	302	26.1%
Northfield	269	23.6%
Chester	243	25.9%
Waterbury	243	26.7%
Royalton	242	22.8%
Johnson	217	14.8%
Richmond	210	32.7%
Winooski	210	5.9%
Woodstock	196	38.7%
Manchester	185	14.1%
Lyndon	177	9.1%
South Burlington	173	5%
Essex	170	4.6%
Newfane	169	25.3%
Cavendish	159	27.3%
Moretown	159	40.6%
Chelsea	150	29.7%
Barton	147	13.1%
Berlin	145	20.3%
Hartford	142	6.5%
Stowe	136	9.4%
Wilmington	132	28.5%
Ludlow	124	20.1%
Marshfield	124	29.7%

Table 6: Low Income Persons Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	Low Income	Pct of Low Income
Richford	120	11.2%
Brandon	116	13%
West Rutland	113	15.1%
Arlington	112	22.6%
Wallingford	111	23.9%
Poultney	105	12.7%
Cambridge	102	10.1%
Fair Haven	101	10.2%
Castleton	99	8.6%
Bradford	95	9.9%
Bridgewater	94	33.5%
Londonderry	94	22%
St. Albans	92	3%
Bristol	91	9.1%
Lincoln	91	29.1%
Corinth	89	15.3%
Rochester	86	11.4%
Morristown	85	5.4%
Westminster	85	10.9%
Bethel	84	21.4%
Jamaica	83	31.6%
Topsham	81	20.8%
Dummerston	78	16.7%
Swanton	78	5.4%
Weathersfield	78	10.7%
Middlesex	77	27%
Enosburgh	76	10.3%
Hartland	75	11.4%
Grafton	72	24.9%
Randolph	70	6.5%
Warren	70	17%
Colchester	69	1.8%
Putney	67	7.9%
Brookline	62	18.3%
Pittsford	62	6.5%
Reading	62	24.3%
Clarendon	61	10.8%
Plainfield	58	15%
Newbury	57	5.7%
Rockingham	56	3%
Tunbridge	56	22.4%
Stamford	55	20.4%
Worcester	54	16.6%
Guilford	53	12.6%
Sharon	53	14.8%
Middlebury	52	3.1%

Table 6: Low Income Persons Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	Low Income	Pct of Low Income
Concord	51	11.1%
Danby	51	14.8%
Norwich	51	13%
Waitsfield	51	17.4%
Calais	50	15.6%
Townshend	49	23.9%
Williston	48	3.3%
Cabot	47	9.2%
Dover	47	12.2%
Groton	47	17.5%
Burke	46	13.5%
Halifax	46	31.2%
Milton	46	2.3%
Barnet	45	9.4%
Roxbury	45	23.9%
Whitingham	45	10.8%
Pawlet	43	12.4%
Troy	43	6.2%
Wardsboro	43	32.3%
Fairfax	42	10.5%
Proctor	42	16%
Shaftsbury	41	5.2%
Readsboro	40	16.4%
Starksboro	40	9.1%
Jericho	39	7.4%
Berkshire	38	7.1%
Hinesburg	37	4.3%
Ryegate	37	10%
Montgomery	36	9.5%
Newport	36	1.6%
Glover	35	9.5%
West Fairlee	34	12.2%
Shelburne	33	2.8%
Vershire	33	12.4%
Greensboro	32	12.9%
Pomfret	32	22.5%
Rupert	32	12.2%
Washington	32	10.5%
Dorset	30	6.3%
Pittsfield	30	23.5%
Woodbury	30	11.8%
Craftsbury	29	9.8%
Duxbury	29	6.8%
Granville	29	14.5%
Huntington	29	10.9%

Table 6: Low Income Persons Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	Low Income	Pct of Low Income
Weston	29	11.2%
East Montpelier	28	6.9%
Irasburg	28	4.8%
Plymouth	28	23.6%
Thetford	28	5.1%
Williamstown	28	3.8%
Hyde Park	27	3.2%
Vergennes	27	3.8%
West Windsor	27	13%
Shrewsbury	26	11.3%
Bolton	25	16.7%
Highgate	25	2.6%
Sheldon	25	7.1%
Brookfield	24	6.1%
Charleston	24	6.9%
Derby	24	2%
Middletown Springs	24	17.2%
Chittenden	23	8.2%
West Haven	20	23.6%
Wheelock	20	4%
Barnard	19	18.6%
Benson	19	5.6%
Fayston	19	9.9%
Strafford	19	13.1%
Eden	18	4.8%
Fletcher	18	7%
Canaan	17	4.1%
Coventry	17	5.9%
Lowell	17	6.4%
Underhill	17	8.2%
Walden	17	6.1%
Brighton	16	3.9%
Albany	15	4.1%
Danville	15	4.1%
Fairfield	15	5.8%
Leicester	15	6.8%
Marlboro	15	7.4%
Stockbridge	15	12.5%
Vernon	14	3.2%
Westford	14	4.2%
Weybridge	14	11%
Woodford	13	8.5%
Sunderland	12	7.1%
Braintree	11	5.2%
Ira	11	12.8%

Table 6: Low Income Persons Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	Low Income	Pct of Low Income
New Haven	11	3.5%
Peacham	11	6.9%
Wells	11	10.6%
Ferrisburgh	10	3%
Hubbardton	10	8.4%
Orange	10	5.1%
Ripton	10	4.9%
Sudbury	10	8.6%
Tinmouth	9	6.1%
Georgia	8	1.6%
Monkton	8	3.1%
Salisbury	8	3%
Westfield	8	2.2%
Lunenburg	7	1.8%
Mendon	7	5.9%
Mount Holly	7	4.3%
Mount Tabor	7	7.7%
Charlotte	6	1.6%
Orwell	6	1.7%
Waterford	6	2.4%
Belvidere	5	1.6%
Bridport	4	1.6%
Elmore	4	0.6%
Fairlee	4	1.6%
Franklin	4	1.6%
Newark	4	1%
Shoreham	4	1.9%
Winhall	4	3.9%
Killington	3	5.3%
Kirby	3	1.2%
Addison	2	1.3%
Holland	2	0.5%
Peru	2	1.8%
Bakersfield	1	0.9%
Cornwall	1	0.7%
Granby	1	0.4%
Panton	1	0.7%
Westmore	1	0.4%

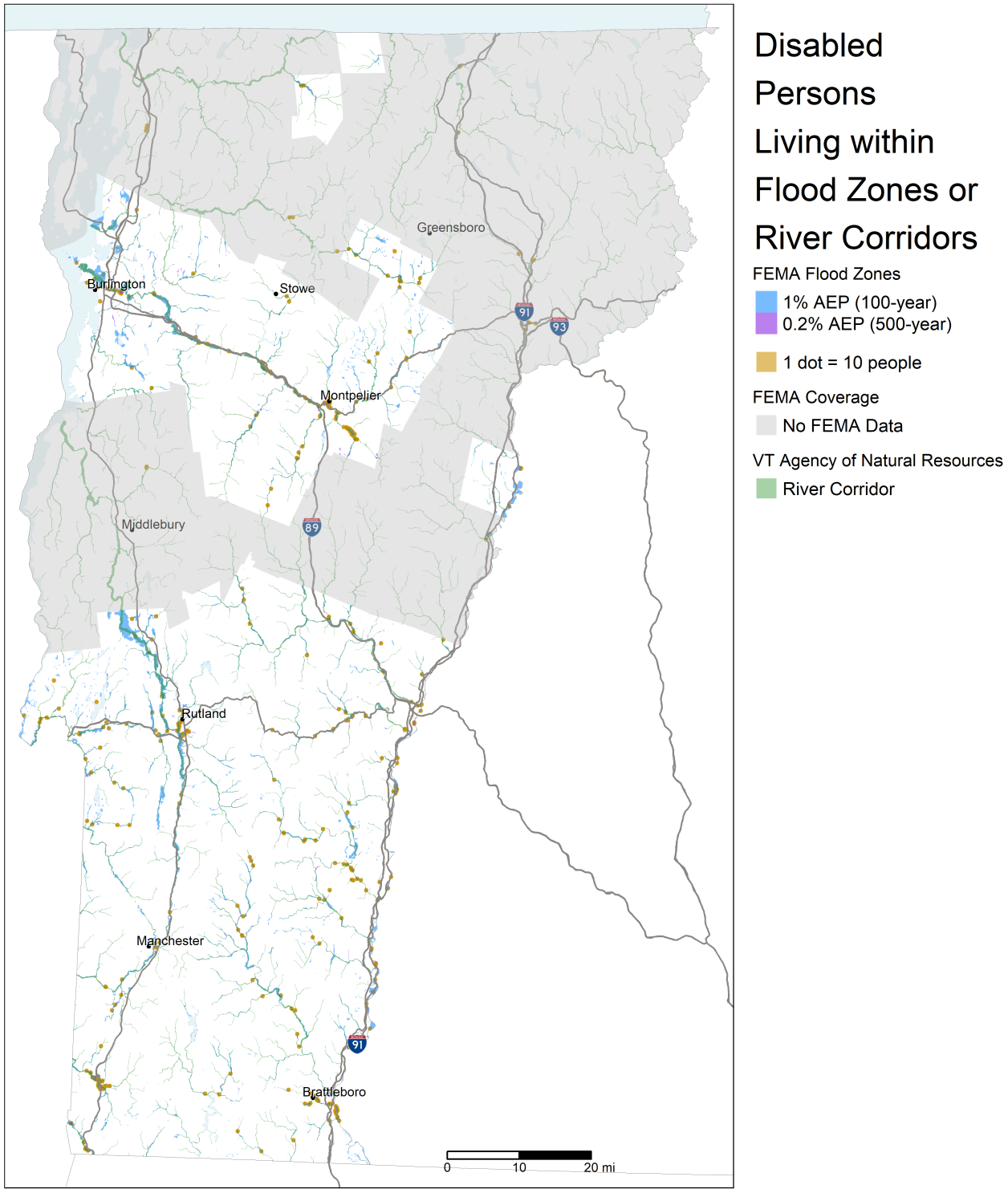

Figure 5: Disabled Persons Living within Flood Zones or River Corridors.

Table 7: Disabled Persons Living in FEMA Flood Zones or River Corridors

City/Town	Disabled	Pct of Disabled
Bennington	632	21.1%
Barre	416	17.2%
Rutland	353	11%
Brattleboro	321	17.9%
Montpelier	311	32.1%
Springfield	239	13.8%
St. Johnsbury	182	13.5%
Burlington	167	3.3%
Hartford	167	10.2%
Woodstock	154	38.1%
Hardwick	149	22.1%
Waterbury	111	17.7%
South Burlington	105	4.5%
Windsor	98	21.9%
Lyndon	94	8.8%
Pownal	94	20.1%
Arlington	89	22.7%
Essex	84	4.7%
Poultney	84	11.4%
Winooski	84	6.6%
Cavendish	82	26.2%
Royalton	81	19.9%
Castleton	73	8.5%
Londonderry	73	23.6%
Richmond	72	32.7%
Berlin	70	17%
Manchester	70	12%
Marshfield	65	12.9%
Brandon	61	12%
Johnson	58	15%
Townshend	58	14.2%
Westminster	58	16.4%
Stowe	57	10.6%
Middlesex	53	22.3%
Newfane	53	24.8%
Barton	52	10.6%
West Rutland	51	14.8%
Fair Haven	50	10.7%
Middlebury	50	3.8%
Randolph	48	6.4%
Wilmington	47	25.4%
Bristol	45	6.5%
Bradford	44	9.8%
Hartland	44	8.4%
Putney	44	8.3%
Jamaica	43	30.8%

Table 7: Disabled Persons Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	Disabled	Pct of Disabled
Colchester	41	3.1%
Ludlow	40	13.8%
St. Albans	40	2.8%
Morristown	39	5.6%
Topsham	38	10.1%
Roxbury	37	6.2%
Swanton	36	4.5%
Tunbridge	36	6.5%
Guilford	35	5.5%
Norwich	35	16.1%
Hinesburg	34	5.1%
Enosburgh	33	6.5%
Weathersfield	33	9.2%
Montgomery	32	5.6%
East Montpelier	30	10.4%
Jericho	29	8.6%
Waitsfield	29	18.2%
Pittsford	28	7.2%
Proctor	28	16.3%
Rockingham	28	3.6%
Milton	27	2.1%
Williston	27	2.8%
Rochester	26	5.6%
Cambridge	24	10.4%
Clarendon	24	6.9%
Pawlet	24	12.4%
Whitingham	24	10.5%
Barnet	23	5%
Dummerston	23	9.9%
Middletown Springs	23	10%
Newport	23	2.6%
Shaftsbury	22	5.2%
Woodford	21	5.5%
Newbury	19	5.5%
Williamstown	19	3.4%
Reading	18	5.3%
Groton	17	4.5%
Huntington	17	10.9%
Vergennes	17	4.3%
Dorset	16	8.8%
Troy	16	2.6%
Burke	15	6.1%
Greensboro	14	6.1%
Highgate	14	1.4%
Mount Holly	14	3.2%
Rupert	14	12.2%

Table 7: Disabled Persons Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	Disabled	Pct of Disabled
Starksboro	14	4%
Warren	14	8.7%
Orange	13	3.2%
Danville	12	4.1%
Duxbury	12	4.6%
Shelburne	12	2.5%
Ferrisburgh	11	3.3%
Woodbury	11	3.8%
Braintree	10	2.4%
Derby	10	2%
Thetford	10	3.7%
Chittenden	9	5%
Hyde Park	9	3.2%
Underhill	9	1.7%
Dover	7	9%
Fletcher	7	1.3%
Marlboro	7	2.3%
Brighton	6	3.9%
Fairfield	6	1.7%
Fayston	6	9.9%
Georgia	6	1.7%
Eden	5	1.9%
Salisbury	5	1.6%
West Fairlee	5	1.9%
Barnard	4	1.1%
Charlotte	4	1.8%
Mendon	4	1.6%
Albany	3	0.5%
Benson	3	1%
Ripton	3	1.3%
Shoreham	3	0.5%
Addison	2	0.4%
Elmore	1	0.6%

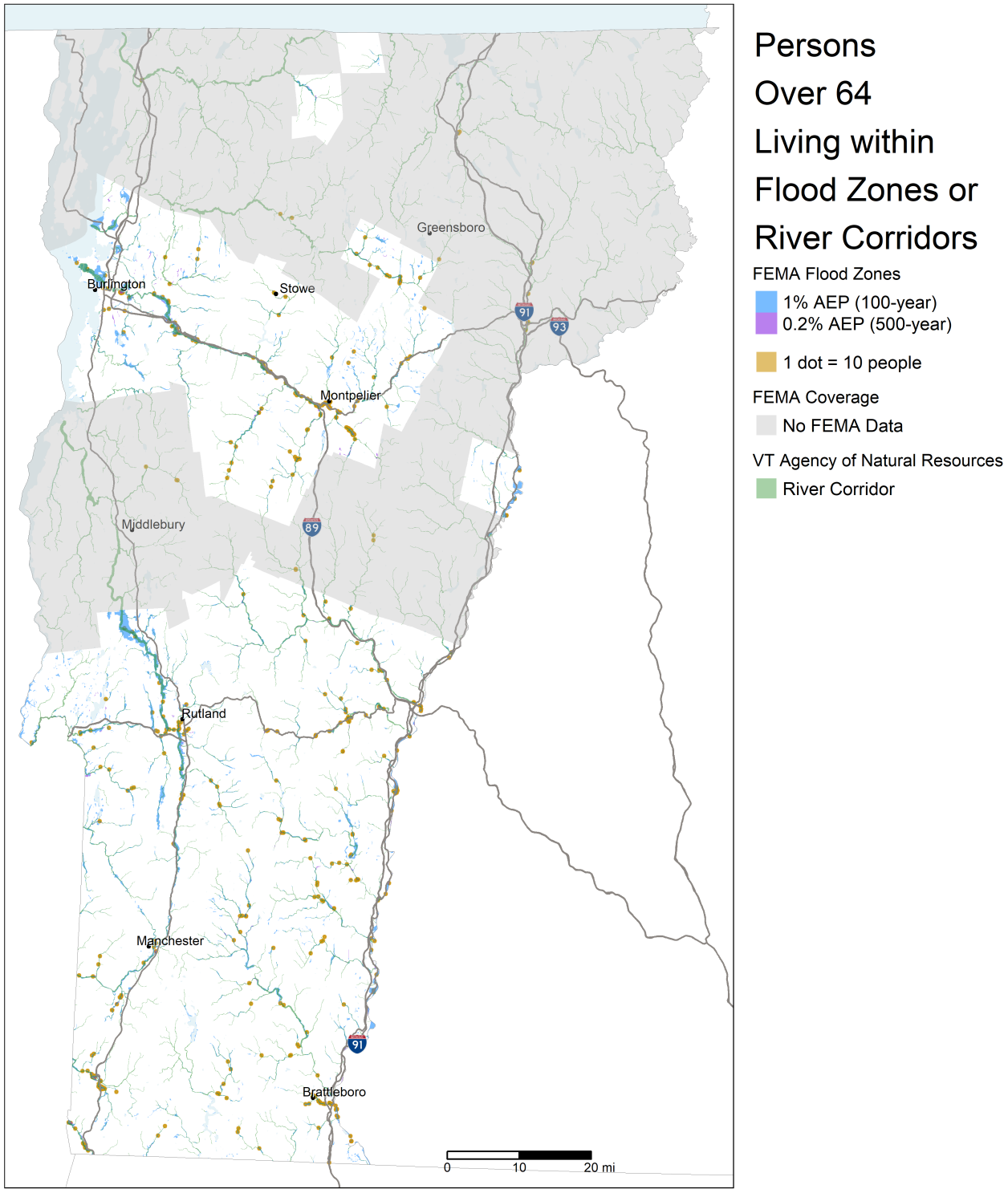

Figure 6: Persons Over 64 Living within Flood Zones or River Corridors.

Table 8: Persons Over 64 Living in FEMA Flood Zones or River Corridors

City/Town	Over 64	Pct of Over 64
Bennington	622	19.7%
Montpelier	446	30.4%
Brattleboro	402	17.7%
Barre	400	13.1%
Woodstock	323	38%
Rutland	319	7.5%
Springfield	253	13%
Hartford	217	8.9%
Northfield	193	21.4%
St. Johnsbury	188	13.3%
Chester	172	24.9%
Essex	161	5.2%
Berlin	149	20.2%
South Burlington	149	4.2%
Arlington	147	22.9%
Richmond	141	31.7%
Hardwick	140	24%
Waterbury	140	25.7%
Windsor	139	21%
Manchester	128	11.4%
Moretown	119	41.1%
Pownal	119	20.9%
Newfane	118	26.9%
Wallingford	107	23.9%
Burlington	106	2.3%
Chelsea	97	29.7%
Royalton	96	21.8%
Stowe	94	9.3%
Middlesex	93	27%
Brandon	91	11.5%
Wilmington	91	27.4%
Lyndon	87	9.4%
Londonderry	85	21.1%
Poultney	84	13.5%
Westminster	83	12.2%
Ludlow	82	17%
Barton	81	12.4%
Grafton	79	24.9%
Marshfield	79	29.7%
Norwich	75	12.8%
Weathersfield	73	10.6%
Townshend	72	23.9%
Warren	72	19.1%
Colchester	69	2.9%
Hartland	69	10.7%
Cavendish	68	22.4%

Table 8: Persons Over 64 Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	Over 64	Pct of Over 64
West Rutland	68	14.8%
Bridgewater	65	33.5%
Lincoln	65	29.1%
Johnson	62	14.9%
Halifax	61	31.2%
Castleton	60	8.6%
Rochester	60	12.9%
Middlebury	59	4%
Randolph	59	6.6%
Clarendon	58	10.5%
Guilford	58	13.2%
Winooski	56	7%
Waitsfield	54	14.8%
Dummerston	53	11.1%
Jericho	52	7.5%
Morristown	51	5.4%
Wardsboro	51	34.5%
Bradford	49	10%
Jamaica	49	30.2%
Proctor	49	16.3%
Enosburgh	48	10.3%
Rockingham	47	5.3%
Williston	47	3.2%
Bristol	46	8.3%
Swanton	46	4.8%
Richford	45	12.5%
Danby	44	14.8%
Fairfax	44	9.2%
Pomfret	44	22.5%
Sharon	44	14.8%
Shelburne	44	2.5%
Calais	43	15.3%
Cambridge	43	10.3%
Corinth	42	15.3%
Underhill	42	7.9%
East Montpelier	41	7.6%
Barnard	40	18.6%
Fair Haven	40	8.4%
Pittsford	39	7%
Roxbury	38	23.9%
Bethel	37	23.8%
Strafford	37	13.1%
Tunbridge	37	22.4%
St. Albans	36	1.7%
Plainfield	35	15%
Stamford	35	20.4%

Table 8: Persons Over 64 Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	Over 64	Pct of Over 64
Whitingham	35	10.8%
Dover	34	11.6%
Groton	34	17.5%
Plymouth	34	23.6%
Middletown Springs	33	17.2%
Barnet	32	9.4%
Shrewsbury	32	11.3%
Topsham	32	20.8%
Newport	31	2.2%
Pawlet	31	12.4%
Rupert	31	12.2%
Shaftsbury	31	4.5%
Weston	31	11.2%
Brookline	30	18.3%
Greensboro	30	12.9%
Milton	30	2%
Newbury	29	5.7%
Fayston	28	9.9%
Hinesburg	28	5.2%
Putney	28	6.2%
Cabot	27	9.5%
Concord	27	11.1%
Reading	27	24.3%
Craftsbury	26	9.8%
Glover	26	9.5%
West Windsor	26	13%
Worcester	26	16.6%
Highgate	25	3.5%
Wells	25	10.6%
Burke	24	14.7%
Dorset	24	5.1%
Ryegate	24	10%
Chittenden	23	8.2%
Sheldon	23	7.1%
Huntington	22	10.9%
Thetford	22	4.7%
Woodbury	22	11.8%
Danville	21	4.1%
Readsboro	21	16.4%
Vergennes	21	4%
Williamstown	21	3.5%
Derby	20	2%
Washington	20	10.5%
Weybridge	20	11%
Granville	19	14.5%
Leicester	19	6.8%

Table 8: Persons Over 64 Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	Over 64	Pct of Over 64
Stockbridge	19	12.5%
Brookfield	18	6.1%
Duxbury	18	6.4%
Pittsfield	18	23.3%
Berkshire	17	7.1%
Ferrisburgh	17	3.5%
Hyde Park	17	3.2%
Sunderland	16	7.1%
Troy	16	6.4%
West Haven	16	23.6%
Charleston	15	6.9%
Fairfield	15	5.6%
Marlboro	15	7.4%
New Haven	15	3.7%
Starksboro	15	7.7%
West Fairlee	15	12.2%
Braintree	14	5.2%
Vernon	14	3.2%
Fletcher	13	7%
Vershire	13	12.4%
Bolton	12	16.7%
Hubbardton	12	8.4%
Mount Holly	12	4.3%
Westford	12	4.2%
Wheelock	12	4%
Charlotte	11	1.8%
Irasburg	11	4.8%
Mendon	11	5.9%
Montgomery	11	9.5%
Sudbury	11	8.6%
Winhall	11	5.1%
Benson	10	5.6%
Canaan	10	4.1%
Coventry	10	5.9%
Eden	10	4.8%
Peacham	10	6.9%
Walden	10	6.1%
Brighton	9	3.9%
Monkton	9	3.1%
Orange	9	5.1%
Georgia	8	1.5%
Ira	8	12.8%
Killington	8	5.3%
Woodford	8	8.5%
Ripton	7	4.9%
Salisbury	7	3%

Table 8: Persons Over 64 Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	Over 64	Pct of Over 64
Tinmouth	7	6.1%
Albany	6	4.1%
Lowell	6	6.4%
Waterford	5	2.4%
Bridport	4	1.6%
Fairlee	4	1.6%
Lunenburg	4	2.2%
Orwell	4	1.7%
Addison	3	1.3%
Mount Tabor	3	7.7%
Newark	3	1%
Shoreham	3	1.9%
Westfield	3	2.2%
Belvidere	2	1.6%
Cornwall	2	0.7%
Elmore	2	0.6%
Franklin	2	1.6%
Kirby	2	1.2%
Peru	2	1.8%
Bakersfield	1	0.9%
Granby	1	0.4%
Holland	1	0.5%
Panton	1	0.7%

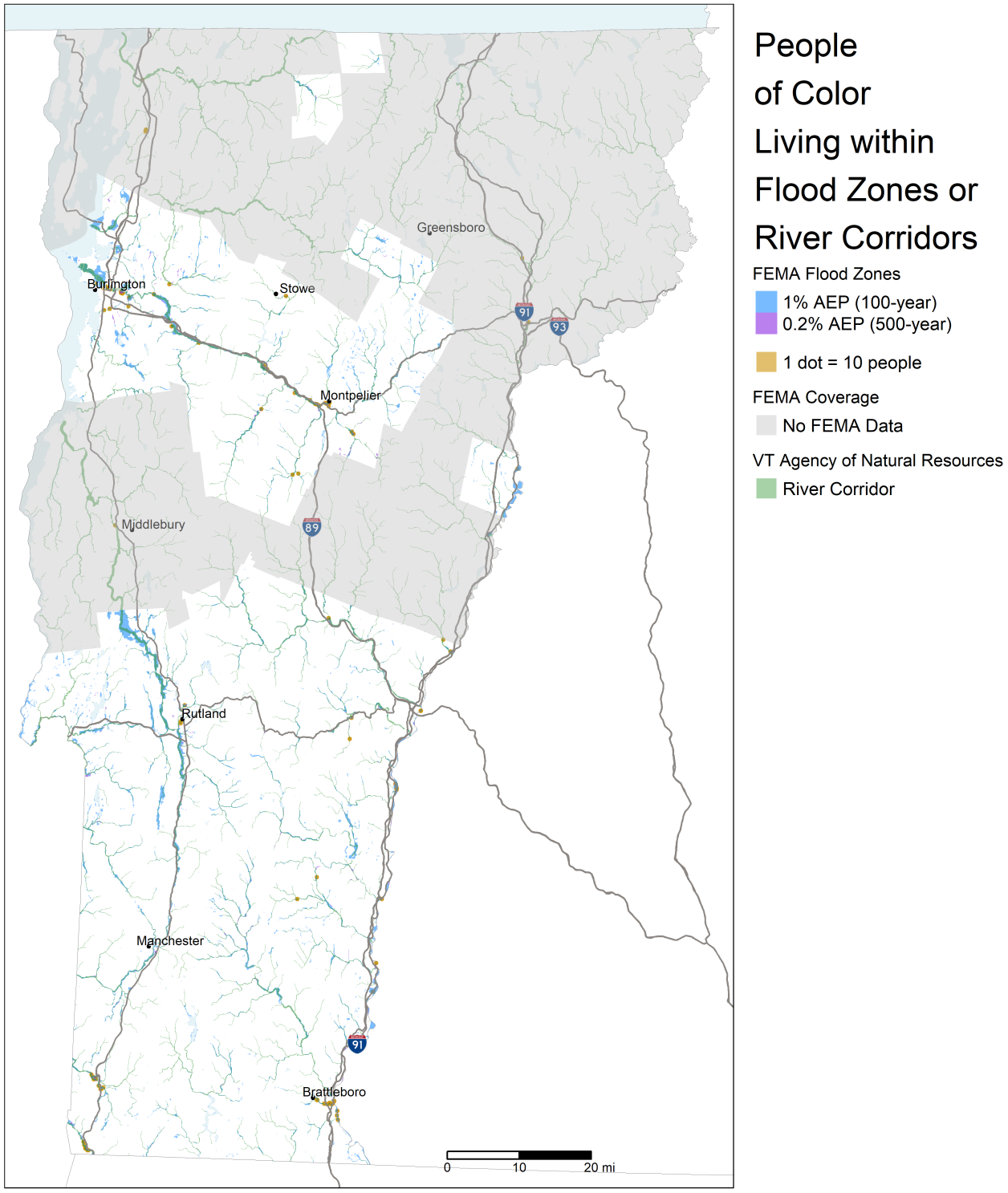

Figure 7: People of Color Living within Flood Zones or River Corridors.

Table 9: People of Color Living in FEMA Flood Zones or River Corridors

City/Town	People of Color	Pct of POC
Burlington	382	5.8%
Brattleboro	237	21.2%
Bennington	224	19.6%
Montpelier	218	33.4%
South Burlington	156	6.2%
Essex	130	4.9%
Rutland	97	8.8%
Barre	92	11%
Pownal	87	37.7%
Winooski	85	5.1%
Northfield	75	18.7%
Springfield	75	15.2%
Windsor	70	26.1%
Richmond	55	31.3%
Chester	54	26.4%
Moretown	54	40.2%
Waterbury	53	25.2%
Chelsea	50	29.7%
Hartford	49	6.8%
St. Johnsbury	48	14.5%
St. Albans	47	4.6%
Lyndon	44	13.8%
Middlebury	43	3.1%
Woodstock	42	38.9%
Colchester	38	1.9%
Westminster	38	12.2%
Royalton	34	28.9%
Norwich	33	15.2%
Hardwick	29	22.4%
Morristown	29	6.6%
Stowe	28	10.5%
Swanton	28	6.7%
Arlington	27	22.5%
Middlesex	26	27%
Hartland	25	11.9%
Ludlow	25	20%
Poultney	25	11.5%
Waitsfield	25	17.4%
Johnson	24	15.1%
Wilmington	22	21.7%
Brandon	21	11.4%
Enosburgh	20	9.6%
Manchester	20	14.2%
Marshfield	19	29.7%
Wardsboro	19	32.8%
West Rutland	19	14.3%

Table 9: People of Color Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	People of Color	Pct of POC
Berlin	18	18%
Williston	18	2.5%
Barton	17	17.1%
Cambridge	16	10.1%
Putney	16	9%
Warren	16	27.9%
Lincoln	15	29.1%
Newfane	15	28.1%
Plainfield	15	15%
Fair Haven	14	10.8%
Groton	14	17.5%
Bethel	12	18%
Clarendon	12	9.5%
Rockingham	12	3.2%
Rupert	12	12.2%
Shelburne	12	2.2%
Underhill	12	8.3%
Washington	12	10.5%
Calais	11	16.5%
Castleton	11	8.6%
Corinth	11	15.3%
Craftsbury	11	9.8%
Jamaica	11	31.4%
Pawlet	11	12.4%
Pomfret	11	22.5%
Starksboro	11	9.6%
Bradford	10	10.7%
Bristol	10	8.6%
Cavendish	10	35.5%
Newport	10	3.9%
Richford	10	9.4%
Bolton	9	16.7%
Cabot	9	9.2%
Dover	9	11.9%
East Montpelier	9	6.6%
Grafton	9	24.9%
Guilford	9	11.7%
Huntington	9	10.9%
Jericho	9	6.1%
Sharon	9	14.8%
Strafford	9	13.1%
Topsham	9	20.8%
Whitingham	9	9%
Bridgewater	8	33.5%
Brookfield	8	6.1%
Randolph	8	6.8%

Table 9: People of Color Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	People of Color	Pct of POC
Weathersfield	8	11.5%
Burke	7	13.7%
Newbury	7	5.7%
Granville	6	14.5%
Highgate	6	1.8%
Marlboro	6	7.4%
Milton	6	1.7%
Pittsfield	6	21.4%
Rochester	6	13%
Sheldon	6	7.1%
Townshend	6	23.9%
Wallingford	6	23.8%
Weybridge	6	11%
Worcester	6	16.6%
Barnet	5	9.7%
Berkshire	5	7.1%
Concord	5	11.1%
Duxbury	5	9.5%
Fayston	5	9.9%
Greensboro	5	12.9%
Londonderry	5	21.3%
Montgomery	5	9.5%
Pittsford	5	6.8%
Roxbury	5	23.9%
Shaftsbury	5	5.4%
Shrewsbury	5	11.3%
Tunbridge	5	22.4%
Vernon	5	3.2%
Vershire	5	12.4%
Westford	5	4.2%
Woodbury	5	11.8%
Danville	4	4.1%
Derby	4	1.8%
Fairfield	4	5.3%
Irasburg	4	4.8%
Middletown Springs	4	17.2%
Troy	4	5.3%
Walden	4	6.1%
Wheelock	4	4%
Barnard	3	18.6%
Brookline	3	18.3%
Canaan	3	4.1%
Chittenden	3	8.2%
Danby	3	14.8%
Dorset	3	6.3%
Dummerston	3	13.9%

Table 9: People of Color Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	People of Color	Pct of POC
Georgia	3	1.3%
Glover	3	9.5%
Hyde Park	3	3.2%
Proctor	3	13%
Ryegate	3	10%
Shoreham	3	1.9%
Stamford	3	20.4%
Thetford	3	4%
Albany	2	4.1%
Brighton	2	3.9%
Charleston	2	6.9%
Charlotte	2	2.1%
Ferrisburgh	2	3.2%
Killington	2	5.3%
Leicester	2	6.8%
Lowell	2	6.4%
Mendon	2	5.9%
Monkton	2	3.1%
New Haven	2	2.2%
Orange	2	5.1%
Ripton	2	4.9%
Waterford	2	2.4%
Wells	2	10.6%
West Fairlee	2	12.2%
West Haven	2	23.6%
West Windsor	2	13%
Bakersfield	1	0.9%
Belvidere	1	1.6%
Benson	1	5.6%
Braintree	1	5.2%
Bridport	1	1.6%
Coventry	1	5.9%
Eden	1	4.8%
Fairfax	1	7%
Halifax	1	31.2%
Hinesburg	1	2.6%
Hubbardton	1	8.4%
Mount Tabor	1	7.7%
Peacham	1	6.9%
Salisbury	1	3%
Stockbridge	1	12.5%
Sudbury	1	8.6%
Sunderland	1	7.1%
Tinmouth	1	6.1%
Vergennes	1	3.8%
Weston	1	11.2%

Table 9: People of Color Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	People of Color	Pct of POC
Williamstown	1	4%
Woodford	1	8.5%

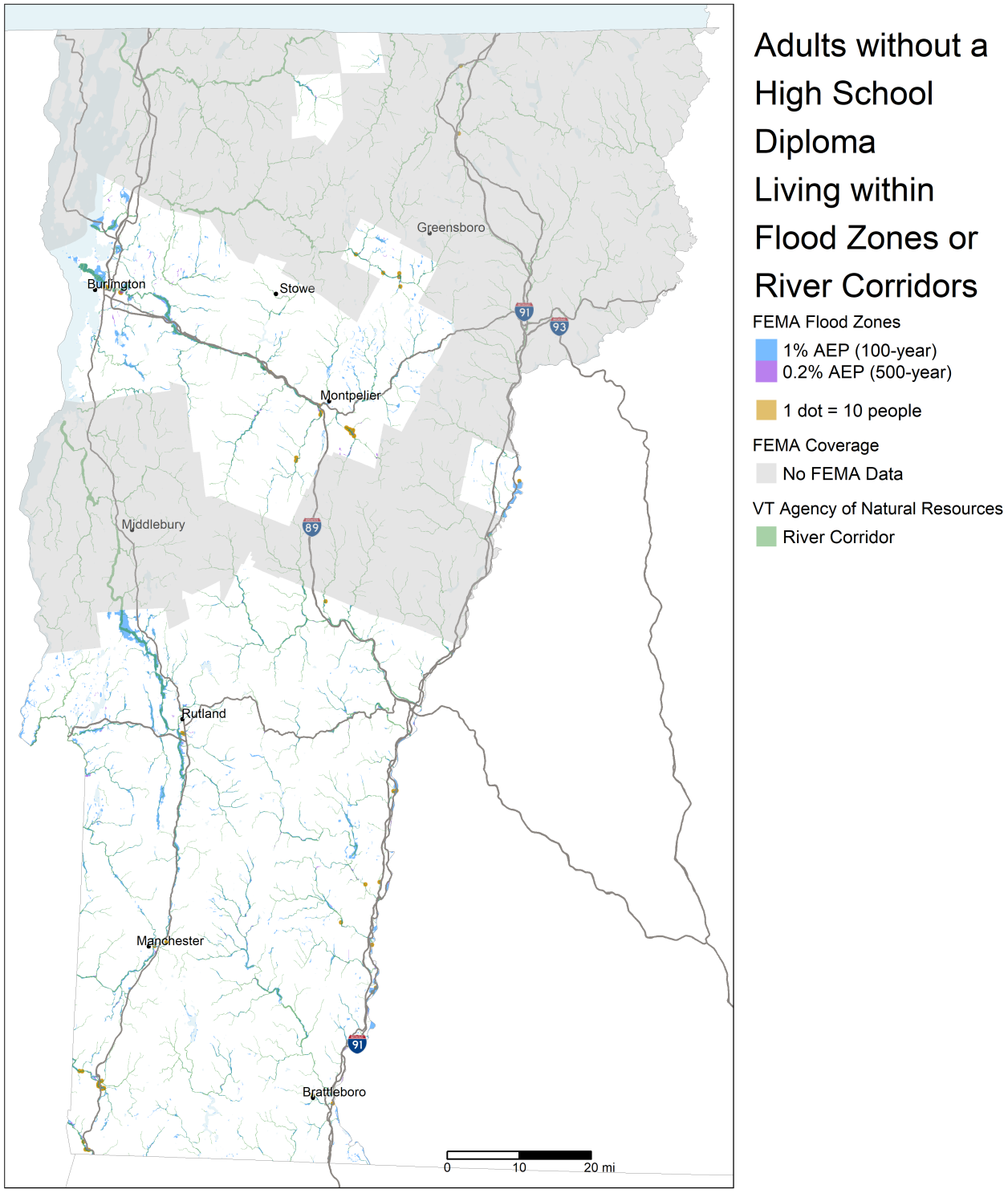

Figure 8: Adults without a High School Diploma Living within Flood Zones or River Corridors.

Table 10: Adults wihtout a High School Diploma Living in FEMA Flood Zones or River Corridors

City/Town	No HS Dip	Pct of No HS Dip
Barre	220	19.9%
Bennington	212	23.7%
Burlington	116	6.3%
Rutland	110	9.3%
Springfield	94	15.5%
Brattleboro	76	19.6%
St. Johnsbury	76	14.2%
Northfield	70	23.1%
Hardwick	69	23.4%
Montpelier	67	29.5%
Winooski	54	5.8%
Pownal	53	18.9%
Waterbury	49	24.7%
Chester	44	23%
Royalton	44	21%
Manchester	43	14.1%
Windsor	43	19%
Berlin	42	23.9%
Richford	40	11.9%
South Burlington	37	5.5%
Hartford	36	7.6%
Lyndon	35	11.3%
Brandon	34	11.2%
Barton	31	13.5%
Morristown	27	5.5%
Westminster	27	14.4%
Arlington	26	22.7%
Essex	26	3.7%
Chelsea	25	29.7%
Swanton	25	4%
Cavendish	24	28.8%
Poultney	24	12.6%
Bristol	23	9.6%
Ludlow	23	15.6%
Newfane	23	30.3%
Topsham	23	20.8%
Wilmington	23	29.2%
Enosburgh	22	9.9%
Rockingham	22	4.3%
Corinth	21	15.3%
Lincoln	21	29.1%
Moretown	21	41.1%
Newport	21	2.6%
Richmond	20	32.9%
Bradford	19	9.8%
Bridgewater	19	33.5%

Table 10: Adults wihtout a High School Diploma Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	No HS Dip	Pct of No HS Dip
Castleton	19	8.7%
Danby	19	14.8%
Fair Haven	19	9.4%
Hartland	19	12.5%
Johnson	19	14.3%
Halifax	18	31.2%
Tunbridge	18	22.4%
Londonderry	17	20.5%
Marshfield	17	29.7%
Wallingford	17	24%
West Rutland	17	14.8%
Colchester	16	2.4%
Weathersfield	16	7%
Randolph	15	7.3%
Highgate	14	4.1%
Woodstock	14	39.2%
Clarendon	13	11.4%
Fairfax	13	9.2%
Grafton	13	24.9%
Sheldon	13	7.1%
Wardsboro	13	31.7%
Bethel	12	20%
Concord	12	11.1%
Warren	12	20.1%
Middlebury	11	3.6%
Middlesex	11	27%
Milton	11	2.3%
Pawlet	11	12.4%
Plainfield	11	15%
Readsboro	11	16.4%
Roxbury	11	23.9%
Starksboro	11	10.2%
Brookline	10	18.3%
Dummerston	10	11.1%
Newbury	10	5.7%
Sharon	10	14.8%
St. Albans	10	1.8%
Cambridge	9	10.5%
Glover	9	9.5%
Huntington	9	10.9%
Jamaica	9	31.5%
Proctor	9	14.5%
Shaftsbury	9	7.7%
Troy	9	5.8%
Vershire	9	12.4%
Washington	9	10.5%

Table 10: Adults wihtout a High School Diploma Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	No HS Dip	Pct of No HS Dip
West Fairlee	9	12.2%
Berkshire	8	7.1%
Bolton	8	16.7%
Burke	8	12%
Granville	8	14.5%
Norwich	8	16.6%
Pittsford	8	7.1%
Putney	8	9.2%
Shrewsbury	8	11.3%
Stamford	8	20.4%
Barnet	7	10.1%
Eden	7	4.8%
Groton	7	17.5%
Guilford	7	11.8%
Stowe	7	9.9%
Williston	7	2.7%
Cabot	6	10.4%
Calais	6	15.7%
Canaan	6	4.1%
Danville	6	4.1%
Derby	6	1.8%
East Montpelier	6	7.2%
Rochester	6	8.5%
Worcester	6	16.6%
Charleston	5	6.9%
Coventry	5	5.9%
Fairfield	5	6.3%
Leicester	5	6.8%
Lowell	5	6.4%
Montgomery	5	9.5%
New Haven	5	4%
Rupert	5	12.2%
Ryegate	5	10%
Townshend	5	23.9%
Waitsfield	5	17.5%
Wheelock	5	4%
Williamstown	5	3.8%
Woodford	5	8.5%
Brighton	4	3.9%
Craftsbury	4	9.8%
Duxbury	4	6.5%
Fletcher	4	7%
Strafford	4	13.1%
Vergennes	4	3.8%
West Haven	4	23.6%
Weston	4	11.2%

Table 10: Adults wihtout a High School Diploma Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	No HS Dip	Pct of No HS Dip
Woodbury	4	11.8%
Albany	3	4.1%
Benson	3	5.6%
Braintree	3	5.2%
Brookfield	3	6.1%
Dover	3	8.8%
Greensboro	3	12.9%
Hyde Park	3	3.2%
Irasburg	3	4.8%
Marlboro	3	7.4%
Mount Holly	3	4.3%
Orange	3	5.1%
Pomfret	3	22.5%
Shelburne	3	2.6%
Sunderland	3	7.1%
Thetford	3	5.5%
Vernon	3	3.2%
Walden	3	6.1%
Wells	3	10.6%
Westford	3	4.2%
Whitingham	3	8%
Barnard	2	18.6%
Ferrisburgh	2	2.9%
Georgia	2	1.8%
Hubbardton	2	8.4%
Ira	2	12.8%
Middletown Springs	2	17.2%
Monkton	2	3.1%
Plymouth	2	23.6%
Ripton	2	4.9%
Stockbridge	2	12.5%
Weybridge	2	11%
Belvidere	1	1.6%
Chittenden	1	8.2%
Dorset	1	4.1%
Franklin	1	1.6%
Hinesburg	1	2.6%
Jericho	1	3.8%
Killington	1	5.3%
Lunenburg	1	1.9%
Mount Tabor	1	7.7%
Newark	1	1%
Peacham	1	6.9%
Pittsfield	1	28.3%
Reading	1	24.3%
Salisbury	1	3%

Table 10: Adults wihtout a High School Diploma Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	No HS Dip	Pct of No HS Dip
Shoreham	1	1.9%
Sudbury	1	8.6%
Tinmouth	1	6.1%
Underhill	1	7.2%
Waterford	1	2.4%
West Windsor	1	13%
Westfield	1	2.2%

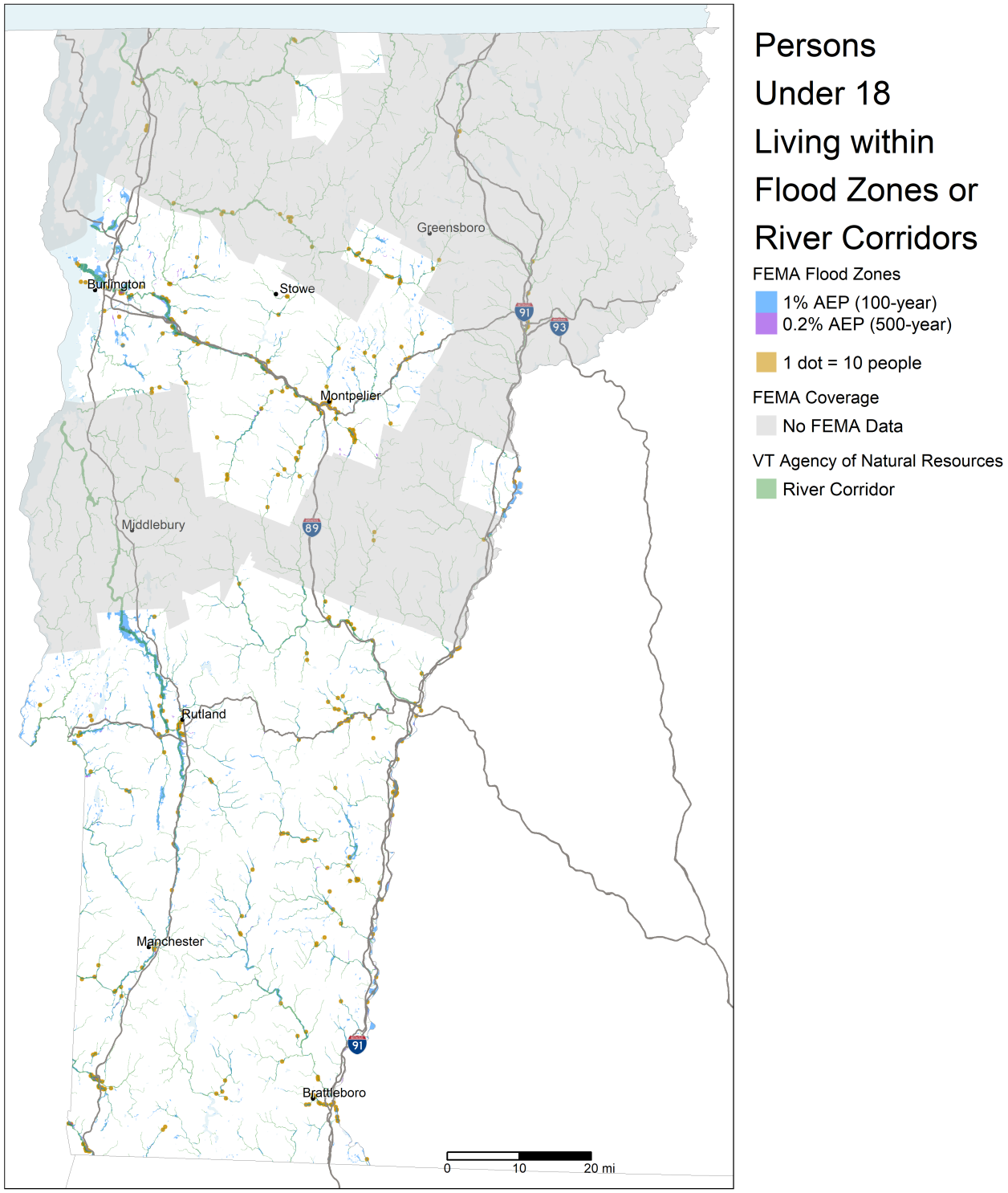

Figure 9: Persons Under 18 Living within Flood Zones or River Corridors.

Table 11: Persons Under 18 Living in FEMA Flood Zones or River Corridors

City/Town	Under 18	Pct of Under 18
Barre	501	15.1%
Montpelier	417	31.4%
Brattleboro	384	16.8%
Bennington	372	14.5%
Rutland	355	10.5%
Richmond	307	31.9%
Essex	251	5.5%
Burlington	244	5.3%
Springfield	214	13%
Woodstock	213	38.9%
St. Johnsbury	184	13.3%
Northfield	179	21.3%
Waterbury	178	17.6%
Royalton	159	26.2%
Windsor	157	25.4%
Hardwick	156	24%
Pownal	151	21.4%
Moretown	141	40.4%
Chester	133	24.6%
South Burlington	128	4.3%
Fairfax	125	9.8%
Arlington	118	22.7%
Hartford	110	6.8%
Berlin	108	21.5%
Marshfield	106	29.7%
Chelsea	99	29.7%
Colchester	99	2.6%
Manchester	97	10.7%
Johnson	95	14.4%
Cavendish	92	29.3%
Lincoln	92	29.1%
Norwich	91	12.2%
Warren	91	21.5%
Jericho	90	7.7%
Cambridge	88	10.6%
Newfane	87	25.9%
Stowe	85	10.1%
Brandon	84	11.3%
Middlesex	83	27%
Lyndon	82	7.5%
West Rutland	82	14.9%
Wallingford	81	23.9%
Hartland	77	11.6%
Swanton	76	5.3%
Richford	74	12.3%
St. Albans	70	2.4%

Table 11: Persons Under 18 Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	Under 18	Pct of Under 18
Williston	69	3.1%
Barton	67	14.2%
Westminster	67	11.3%
Hinesburg	64	5.3%
Bradford	63	10.4%
Dummerston	63	17.8%
Morristown	63	5.7%
Enosburgh	62	10.3%
Ludlow	62	18.8%
Wilmington	62	29.3%
Poultney	61	12.5%
Rockingham	58	5%
Londonderry	56	21.2%
Fair Haven	55	8.9%
Bristol	53	9.2%
Proctor	51	16.1%
Randolph	50	6.7%
Castleton	49	8.5%
Weathersfield	49	9.5%
Underhill	48	8.1%
Corinth	47	15.3%
Grafton	47	24.9%
Winooski	47	4.2%
Milton	46	2.1%
Danby	45	14.8%
Jamaica	45	29.7%
Rochester	45	10.3%
Topsham	44	20.8%
Waitsfield	44	14.3%
Bolton	43	16.7%
Calais	43	15.4%
Bethel	42	23.1%
Bridgewater	42	33.5%
Huntington	42	10.9%
Plainfield	42	15%
Stamford	42	20.4%
Shaftsbury	41	4.6%
Shelburne	41	2.4%
Brookline	39	18.3%
Starksboro	39	8.6%
Pomfret	37	22.5%
Sheldon	37	7.1%
Pawlet	36	12.4%
Tunbridge	36	22.4%
Wardsboro	36	31.9%
West Windsor	36	13%

Table 11: Persons Under 18 Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	Under 18	Pct of Under 18
East Montpelier	35	6.4%
Groton	35	17.5%
Sharon	35	14.8%
Clarendon	34	9.8%
Middlebury	33	3%
Townshend	33	23.9%
Worcester	33	16.6%
Reading	31	24.3%
Dorset	30	7%
Guilford	30	12.5%
Middletown Springs	30	17.2%
Pittsford	30	6.6%
Roxbury	30	23.9%
Burke	29	14.7%
Concord	29	11.1%
Berkshire	28	7.1%
Dover	28	13.4%
Whitingham	28	9.4%
Craftsbury	27	9.8%
Duxbury	27	8.5%
Newbury	27	5.7%
Barnard	26	18.6%
Chittenden	26	8.2%
Putney	26	7.1%
Shrewsbury	26	11.3%
Williamstown	26	4%
Ryegate	25	10%
Cabot	24	9.5%
Fairfield	23	6%
Fayston	23	9.9%
Halifax	23	31.2%
Strafford	23	13.1%
West Fairlee	23	12.2%
Greensboro	22	12.9%
Westford	22	4.2%
Weston	22	11.2%
Woodbury	22	11.8%
Highgate	21	2.8%
Hyde Park	21	3.2%
Montgomery	21	9.5%
Newport	21	1.9%
Readsboro	21	16.4%
Rupert	21	12.2%
Troy	21	6.1%
Thetford	20	4.1%
Derby	19	2.3%

Table 11: Persons Under 18 Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	Under 18	Pct of Under 18
Weybridge	19	11%
Barnet	18	8.6%
Fletcher	18	7%
Georgia	18	1.6%
Glover	18	9.5%
Granville	18	14.5%
Irasburg	17	4.8%
New Haven	17	3.6%
Brookfield	16	6.1%
Charlotte	16	1.9%
Danville	16	4.1%
Pittsfield	16	24%
Vergennes	16	3.7%
Wells	16	10.6%
Vernon	15	3.2%
West Haven	15	23.6%
Plymouth	14	23.6%
Vershire	14	12.4%
Washington	14	10.5%
Ferrisburgh	13	3.3%
Monkton	13	3.1%
Stockbridge	13	12.5%
Wheelock	13	4%
Leicester	12	6.8%
Sudbury	12	8.6%
Charleston	11	6.9%
Coventry	11	5.9%
Eden	11	4.8%
Sunderland	11	7.1%
Walden	11	6.1%
Benson	10	5.6%
Marlboro	10	7.4%
Canaan	9	4.1%
Lowell	9	6.4%
Orange	9	5.1%
Hubbardton	8	8.4%
Tinmouth	8	6.1%
Ira	7	12.8%
Mendon	7	5.9%
Peacham	7	6.9%
Waterford	7	2.4%
Albany	6	4.1%
Brighton	6	3.9%
Killington	6	5.3%
Mount Holly	6	4.3%
Salisbury	6	3%

Table 11: Persons Under 18 Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	Under 18	Pct of Under 18
Braintree	5	5.2%
Ripton	5	4.9%
Westfield	5	2.2%
Woodford	5	8.5%
Addison	4	1.3%
Franklin	4	1.6%
Mount Tabor	4	7.7%
Orwell	4	1.7%
Belvidere	3	1.6%
Bridport	3	1.6%
Elmore	3	0.6%
Fairlee	3	1.6%
Lunenburg	3	1.7%
Newark	3	0.9%
Shoreham	3	1.9%
Winhall	3	4%
Bakersfield	2	0.9%
Kirby	2	1.2%
Cornwall	1	0.7%
Panton	1	0.7%
Peru	1	1.8%
Westmore	1	0.4%

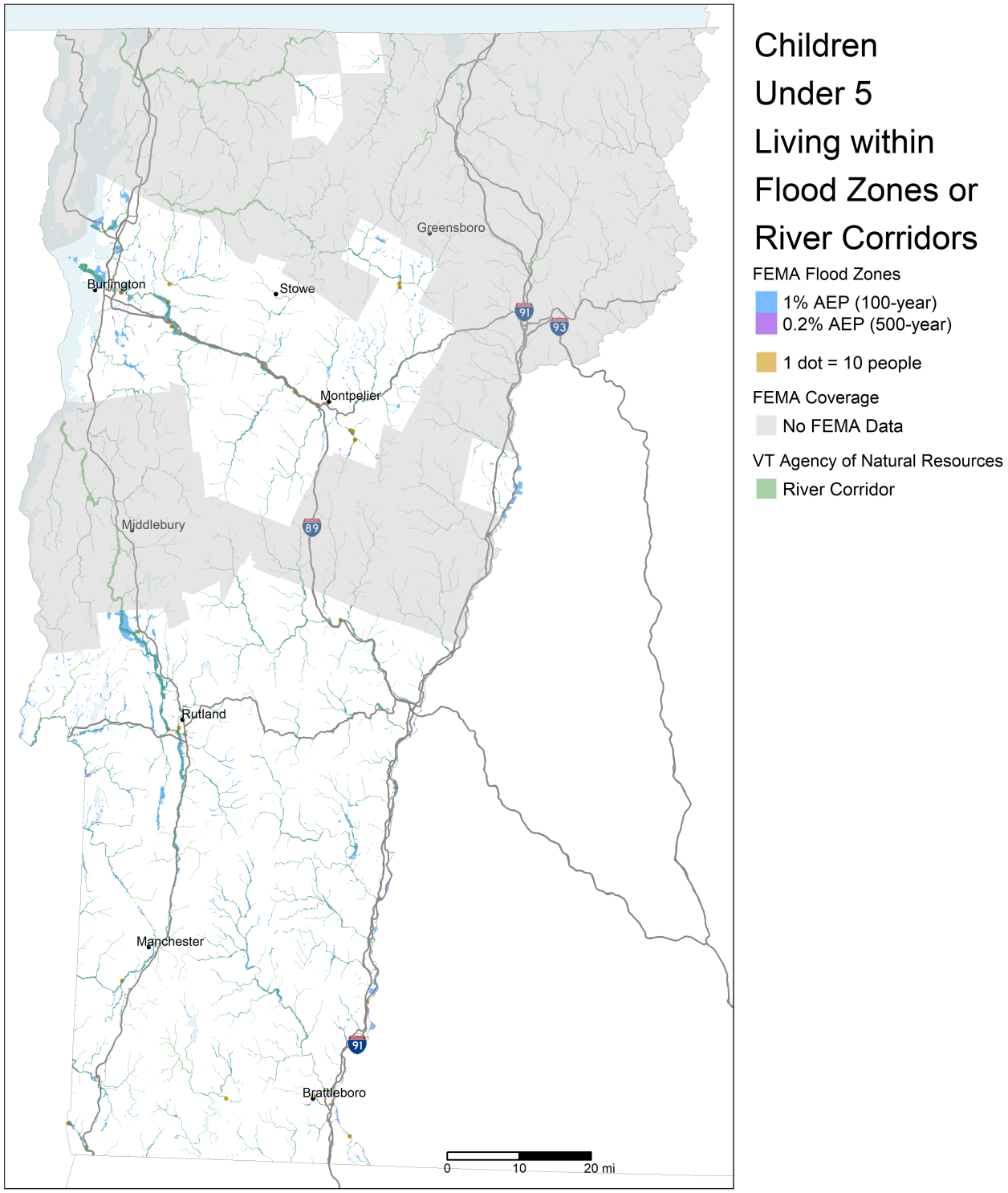

Figure 10: Children Under 5 Living within Flood Zones or River Corridors.

Table 12: Children Under 5 Living in FEMA Flood Zones or River Corridors

City/Town	Under 5	Pct of Under 5
Rutland	116	13.5%
Barre	112	16%
Brattleboro	110	17.4%
Bennington	81	12%
Montpelier	76	33.2%
Northfield	64	18%
Royalton	62	25.4%
Richmond	61	31.3%
Essex	60	6.1%
Fairfax	60	11.1%
Springfield	58	14.5%
Burlington	56	4.4%
Waterbury	56	13.7%
Windsor	45	26%
South Burlington	44	5.5%
Pownal	43	35%
St. Johnsbury	39	14.4%
Chester	37	23.6%
Moretown	34	40%
Arlington	33	22.4%
Hardwick	33	24.8%
Hartford	32	6.9%
Warren	32	23.3%
Lyndon	31	7.9%
Berlin	29	22%
Brandon	29	12.2%
Chelsea	29	29.7%
Jericho	28	7.5%
Cambridge	27	11.2%
Johnson	26	14.8%
Stowe	24	9.9%
Wallingford	24	24%
Newfane	23	26.7%
Marshfield	22	29.7%
Poultney	21	11.8%
Wilmington	21	32.5%
Rockingham	20	7.6%
Swanton	20	6.5%
Winooski	20	5.2%
Cavendish	19	24.2%
Colchester	19	2%
Proctor	19	16.6%
Barton	18	12.9%
Enosburgh	18	9.4%
Hartland	18	11.7%
Hinesburg	18	5.1%

Table 12: Children Under 5 Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	Under 5	Pct of Under 5
Westminster	18	17.8%
Middlesex	17	27%
Morristown	17	5.7%
Richford	17	8.8%
Williston	17	3%
Milton	16	2.1%
Norwich	16	12.1%
Randolph	16	7%
St. Albans	16	2.2%
Woodstock	16	38.7%
Fair Haven	15	11.5%
Waitsfield	15	15%
Bradford	14	10%
Bridgewater	14	33.5%
Topsham	14	20.8%
West Rutland	13	15%
Dummerston	12	13.5%
Lincoln	12	29.1%
Londonderry	12	20.9%
Manchester	12	7.7%
Sheldon	12	7.1%
Burke	11	11.5%
Corinth	11	15.3%
Huntington	11	10.9%
Jamaica	11	32.6%
Ludlow	11	17.6%
Pawlet	11	12.4%
Weathersfield	11	14.8%
Bolton	10	16.7%
Brookline	10	18.3%
Shaftsbury	10	3.6%
Sharon	10	14.8%
Tunbridge	10	22.4%
Underhill	10	8.2%
Wardsboro	10	28.8%
West Windsor	10	13%
Bethel	9	22.9%
Bristol	9	8.9%
Grafton	9	24.9%
Pomfret	9	22.5%
Starksboro	9	9.1%
Danby	8	14.8%
Dover	8	13.7%
East Montpelier	8	4.7%
Halifax	8	31.2%
Plainfield	8	15%

Table 12: Children Under 5 Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	Under 5	Pct of Under 5
Shrewsbury	8	11.3%
Troy	8	6.4%
Berkshire	7	7.1%
Middlebury	7	3.3%
Rochester	7	8.5%
Roxbury	7	23.9%
Shelburne	7	2.6%
Stamford	7	20.4%
Barnet	6	9.6%
Castleton	6	8.4%
Clarendon	6	10.3%
Craftsbury	6	9.8%
Fairfield	6	6.4%
Middletown Springs	6	17.2%
Putney	6	7.8%
Whitingham	6	11.9%
Woodbury	6	11.8%
Barnard	5	18.6%
Chittenden	5	8.2%
Concord	5	11.1%
Glover	5	9.5%
Groton	5	17.5%
Guilford	5	12.4%
Newbury	5	5.7%
Reading	5	24.3%
Thetford	5	5.1%
Townshend	5	23.9%
Wells	5	10.6%
Westford	5	4.2%
Weybridge	5	11%
Williamstown	5	3.4%
Cabot	4	9.4%
Derby	4	2.3%
Fletcher	4	7%
Granville	4	14.5%
Hyde Park	4	3.1%
Irasburg	4	4.8%
Monkton	4	3.1%
New Haven	4	4.1%
Newport	4	1.8%
Pittsfield	4	23%
Readsboro	4	16.4%
Sunderland	4	7.1%
Vernon	4	3.2%
Vershire	4	12.4%
Weston	4	11.2%

Table 12: Children Under 5 Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	Under 5	Pct of Under 5
Worcester	4	16.6%
Brookfield	3	6.1%
Calais	3	15.3%
Charlotte	3	1.7%
Dorset	3	7.6%
Duxbury	3	9.7%
Georgia	3	1.7%
Greensboro	3	12.9%
Leicester	3	6.8%
Lowell	3	6.4%
Montgomery	3	9.5%
Pittsford	3	5.8%
Plymouth	3	23.6%
Rupert	3	12.2%
Tinmouth	3	6.1%
Vergennes	3	3.8%
Washington	3	10.5%
West Fairlee	3	12.2%
Brighton	2	3.9%
Charleston	2	6.9%
Coventry	2	5.9%
Danville	2	4.1%
Eden	2	4.8%
Fayston	2	9.9%
Ferrisburgh	2	2.7%
Hubbardton	2	8.4%
Ryegate	2	10%
Stockbridge	2	12.5%
Strafford	2	13.1%
Sudbury	2	8.6%
Walden	2	6.1%
West Haven	2	23.6%
Wheelock	2	4%
Addison	1	1.3%
Albany	1	4.1%
Benson	1	5.6%
Braintree	1	5.2%
Bridport	1	1.6%
Canaan	1	4.1%
Franklin	1	1.6%
Ira	1	12.8%
Marlboro	1	7.4%
Mendon	1	5.9%
Mount Holly	1	4.3%
Newark	1	0.9%
Orange	1	5.1%

Table 12: Children Under 5 Living in FEMA Flood Zones or River Corridors *(continued)*

City/Town	Under 5	Pct of Under 5
Ripton	1	4.9%
Salisbury	1	3%
Shoreham	1	1.9%
Waterford	1	2.4%
Westfield	1	2.2%
Woodford	1	8.5%

Table 13: Limited English Speaking Households Living in FEMA Flood Zones or River Corridors

City/Town	Limited English HH	Pct of Limited English HH
Burlington	21	5%
Montpelier	15	47.7%
South Burlington	11	9.8%
Northfield	6	36.3%
Winooski	6	6.3%
Warren	4	27.9%
Lyndon	3	15.5%
Rutland	3	8.5%
Springfield	3	15.1%
Brandon	2	9.6%
Colchester	2	2.1%
Hartford	2	7.2%
Londonderry	2	23.6%
Richford	2	10.9%
Wallingford	2	23.9%
Bradford	1	9.1%
Brattleboro	1	6.4%
Dorset	1	13.5%
Essex	1	3%
Middlebury	1	3%
Milton	1	1.9%
Roxbury	1	23.9%
Rupert	1	12.2%
St. Albans	1	3.3%
St. Johnsbury	1	17.5%
Weston	1	11.2%
Whitingham	1	13.7%
Woodstock	1	39.1%

No map is provided for Limited English speaking households because the numbers are too small to represent in any individual Census block group.