



Vermont Mandatory Flood Disclosure



Date Prepared: 09/24/2025

Seller's Name(s): Holger Stoltze

Rosemarie Stoltze

Property Address: 86 Main Street, Ludlow, VT 05149

Street

City/Town

27 V.S.A. § 380 requires all Sellers of real property in Vermont to disclose the flood risk and status of their property to the Buyer. Sellers are required to provide a physical, electronic, or digital link to a copy of the official Flood Insurance Rate Map (FIRM) published by FEMA. It is the Seller's responsibility to locate this map, either online or through their Town office. The Federal Emergency Management Agency (FEMA) search engine can be found at <https://msc.fema.gov/portal/home>.

☒ A copy of the FEMA map for the Property is attached; or,

☐ A link to the FEMA map for the Property is as follows:

_____; or,

☐ A FEMA map is unavailable for the Property or the community in which the property is located.

1	Has the Property been subject to flooding or flood damage while the seller possessed the property, including flood damage from inundation or from flood-related erosion or landslide damage?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
1a	If yes, please describe: Lower lying parts of the land were flooded during the flood of 2023. Dwellings were not affected, no damage to dwellings or property.		
2	Does the seller maintain flood insurance on the Property?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

THE STATEMENTS IN THIS REPORT ARE MADE BY THE SELLER. THEY ARE NOT STATEMENTS OR REPRESENTATIONS MADE BY ANY REAL ESTATE AGENT(S).

Seller:

Holger Stoltze
dotloop verified
09/24/25 1:59 PM EDT
E17H-9FCR-ZW89-00J4
(Signature) (Date)

Seller:

Rosemarie Stoltze
dotloop verified
09/24/25 2:00 PM EDT
WBGD-WEBL-MR9Y-GISD
(Signature) (Date)

Seller:

(Signature) (Date)

Seller:

(Signature) (Date)

Buyer acknowledges receipt of this Disclosure. It is the Buyer's responsibility to review any attached or linked maps for information regarding potential flood hazard areas affecting the Property. There may be map amendments or other information available at <https://msc.fema.gov/portal/home>.

Buyer:

(Signature) (Date)

Buyer:

(Signature) (Date)

Buyer:

(Signature) (Date)

Buyer:

(Signature) (Date)

National Flood Hazard Layer FIRMeTte

72°41'58"W 43°24'1"N



Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

SPECIAL FLOOD HAZARD AREAS

- Without Base Flood Elevation (BFE)
Zone A, V, AE9
- With BFE or Depth Zone AE, AO, AH, VE, AR
- Regulatory Floodway

OTHER AREAS OF FLOOD HAZARD

- 0.2% Annual Chance Flood Hazard, Area of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile (Zone J)
- Future Conditions 1% Annual Chance Flood Hazard Zone X
- Area with Reduced Flood Risk due to Levee, See Notes, Zone X
- Area with Flood Risk due to Levee Zone D

OTHER AREAS

- No SCREEN
- Area of Minimal Flood Hazard Zone X
- Effective LOMRS
- Area of Undetermined Flood Hazard Zone

GENERAL STRUCTURES

- Channel, Culvert, or Storm Sewer
- Levee, Dike, or Floodwall

OTHER FEATURES

- Cross Sections with 1% Annual Chance Water Surface Elevation
- Coastal Transect
- Base Flood Elevation Line (BFE)
- Limit of Study
- Jurisdiction Boundary
- Coastal Transect Baseline
- Profile Baseline
- Hydrographic Feature

MAP PANELS

- Digital Data Available
- No Digital Data Available
- Unmapped

The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards.

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 9/24/2025 at 2:29 PM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmapped areas cannot be used for regulatory purposes.

