



Vermont Mandatory Flood Disclosure



Date Prepared: 06/17/2026

Seller's Name(s): Michael Cunningham Veronica Cunningham

Property Address: 433 Wightman Hill Road, Richford, VT 05476
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 type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
1a	If yes, please describe:		
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: ml C 6-17-26 Seller: _____
(Signature) (Date) (Signature) (Date)

Seller: Veronica Cunningham 6-17-26 Seller: _____
(Signature) (Date) (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: _____ Buyer: _____
(Signature) (Date) (Signature) (Date)

Buyer: _____ Buyer: _____
(Signature) (Date) (Signature) (Date)

WARRANTY DEED

KNOW ALL PERSONS BY THESE PRESENTS, that FRANK N. TILLEY, III of Melrose, Massachusetts, Grantor in the consideration of TEN OR MORE DOLLARS paid to my full satisfaction by CHARLES HOTCHKIN and CLAIRE FAY, of Richford, County of Franklin, and State of Vermont, Grantees, by these presents, does freely GIVE, GRANT, SELL, CONVEY AND CONFIRM unto the said Grantees, CHARLES HOTCHKIN and CLAIRE FAY, joint tenants with rights of survivorship, their heirs and assigns forever, a certain piece of land in the Town of Richford, County of Franklin, and State of Vermont, described as follows, viz:

Being all and the same land and premises conveyed to Frank N. Tilley, III by Warranty Deed of Frank N. Tilley and Frances A. Tilley dated February 5, 2004 and recorded in Volume 95, Page 139 of the Town of Richford Land Records and being more particularly described as follows:

A parcel of land containing 35.1 acres, more or less, lying on the westerly side of Town Highway #41 and beginning at a point on the centerline of Town Highway #41, said point being the southeasterly corner of the lands herein conveyed; thence in a northwesterly direction; a distance of twenty-five (25') feet, more or less, to an iron pin set in a fenceline; thence on an average bearing on N 78°07'18"W, in and along a fenceline, a distance of five hundred ninety-five (595'), more or less, to an iron pin; thence on an average bearing of N 71°03'W, in and along a fenceline, a distance of one thousand three hundred seventy-nine (1379') feet, more or less, to an iron pin; thence on an average bearing of N 11°20'E, in and along a fenceline, a distance of seven hundred seventy-three (773') feet, more or less, to an iron pin; thence S 73°25'E, in and along a blazed line, a distance of one thousand two hundred four (1204') feet, more or less; thence S 00°23'W, in and along a blazed line, a distance of two hundred fourteen (214') feet, more or less, to an iron pin; thence S 79°21'21"E, in and along a blazed line, a distance of nine hundred fifty-four and two tenths (954.2') feet, more or less, to an iron pin; thence continuing S 79°21'21"E, a distance of twenty-nine and eight tenths (29.8') feet, more or less to the centerline of Town Highway #41; thence in a southwesterly direction, in and along the centerline of said Highway, a distance of six hundred seventy-seven (677') feet, more or less, to the point of beginning.

Reference is hereby made to the aforementioned instruments, the records thereof and the references therein contained, all in further aid of this description.

TO HAVE AND TO HOLD said granted premises, with all the privileges and appurtenances thereof, to the said Grantees, CHARLES HOTCHKIN and CLAIRE FAY, joint tenants with rights of survivorship, their heirs and assigns, to their own use and behoof forever; and I the said Grantor, FRANK N.

TILLEY, III, for myself and my heirs, executors and administrators, do covenant with the said Grantees, CHARLES HOTCHKIN and CLAIRE FAY, their heirs and assigns, that until the ensembling of these presents I am the sole owner of the premises, and have good right and title to convey the same in manner aforesaid, that they are FREE FROM EVERY ENCUMBRANCE; except as aforesaid and I hereby engage to WARRANT and DEFEND the same against all lawful claims whatever, except as aforesaid.

IN WITNESS WHEREOF, I hereunto set my hand and seal this 17 day of November 2022.

Frank N. Tilley, by [Signature]
his Attorney in fact
FRANK N. TILLEY, III, by his attorney in fact

STATE OF VERMONT
COUNTY OF CHITTENDEN, SS.

At Colchester in said County and State, this 17 day of November 2022, personally appeared Jason R. Tibbels as attorney in fact for FRANK N. TILLEY, III and he acknowledged this instrument by him sealed and subscribed to be his free act and deed of FRANK N. TILLEY, III.

Before me Diane Brigante
Notary Public
Name
Comm #
My Commission Expires

Diane R. Brigante
Notary Public State of Vermont
Commission Expires: 1/31/2023
Commission #0003552

Vermont Property Transfer Tax
32 V.S.A. Chap. 231
-ACKNOWLEDGMENT-
RETURN RECEIVED
Return No. 22-23-79
Signed [Signature] Clerk
Date November 28, 2022

RECEIVED FOR RECORD
Nov 28, 2022 09:00:00A
KILEY M. DEUSD
TOWN CLERK
RICHFORD, VT

Town of Richford, Vermont
P. O. Box 236, Richford, Vermont 05476
1(802)848-7751/Fax 1(802)848-7752
Email: zoning@richfordvt.org

Property ID# WH 0433

Permit # T2516

ZONING PERMIT APPLICATION FOR:

() Building Permit () Conditional Use () Variance () Waiver () Site Plan Review () Subdivision () Appeal of Decision

Reason for Application: Minor Subdivision Approval - 1 lot to 3 lots total

Name: Mike & Veronica Cunningham Phone # 802-582-9273

Mailing Address: 333 Seven Saplings Ln Richford, VT 05476

Physical Location: 433 Wightman Hill Rd Richford, VT 05476

Directions to Property: _____

Date Acquired: 10-20-23 Land Records: Book # 50 / Page # 272

Present Use: Sugaring / House sites

Proposed Use: 2 House Sites and Sugaring Lot / House Site

Zoning District: Mixed Use/Village Residential/Commercial-Industrial () Rural Residential () Agricultural ()
Recreation-Conservation/Forest-Conservation/Water Supply/Education

Proposed Structure: New Building () Addition () Other () Lots - 3

Length n/a Ft. Width _____ Ft. Height _____ Ft.

Dimensional Standards:
Lot 1 - 30.9
Lot 2 - 2.1 Acres
Lot 3 - 2.1 Acres
Frontage 201 Ft 233 Ft 233 Ft
Lot Depth 1850 Ft 375 Ft 375 Ft

setbacks: Road _____ Ft. Right _____ Ft. Left _____ Ft. Rear _____ Ft.
n/a (from road center line)

Existing Easements: _____
Are there any non-conforming uses or structures (including variances)? YES _____ NO

YES, describe: _____
Is there a flood plain located on the property? YES _____ NO

YES, describe: _____
Is there a wetland, stream or pond located on the property? YES _____ NO

Water System Type: _____ When Established: _____
Sewer System Type: N/A When Installed: _____

Adjoining Property Owners: ^{WH0471} Richard Ross to the Right, ^{WH0425} Kyle Mardy to the Left, and Eric Chagnon to the Back WH0397, Russell Macey WH0466, Scott Howard WH0440, Elaine Strum GU0212, Chas Gervais Jr GU0224, Leah Britch GU0238

Other permits applied/received related to this project:
 Sewage Disposal (State of Vermont): Submitted _____ Received _____ N/A:
 Road Access (State of Vermont): Submitted _____ Received _____ N/A:
 Road Access (Local): Submitted _____ Received _____ N/A:

Other Permits - Specify:
Subvert (Lot) : Submitted _____ Received _____
 _____ : Submitted _____ Received _____

***WARNING: STATE PERMITS MAY BE REQUIRED FOR THIS PROJECT. CALL 1(802)477-2241 TO SPEAK TO THE STATE PERMIT SPECIALIST BEFORE BEGINNING CONSTRUCTION.**

- **A general plot plan must be submitted with the Zoning Permit Application.**
- **Any change in the structure dimensions or setback distances shown on this application will constitute a violation of the Town of Richford Zoning Bylaws.**
- **Failure to post the "P" Permit sign will result in a delay of the effective of this permit or the scheduled hearing.**

The undersigned hereby requests a zoning permit for the above to be issued on the basis of the representations contained therein. This permit will be voided in the event of misrepresentation. The undersigned understands that if the application is approved, the zoning permit will be binding on the property.
 THE UNDERSIGNED LANDOWNER HEREBY AFFIRMS THAT THE INFORMATION PRESENTED IN THIS APPLICATION IS TRUE, ACCURATE AND COMPLETE. IF THE UNDERSIGNED IS AN AUTHORIZED AGENT FOR THE LANDOWNER, SUBMIT A COPY OF THE AUTHORIZATION WITH THIS APPLICATION.

Mik C...
 Landowner Signature
Vernon...
 Landowner Signature
Mik C...
 Applicant Signature

Mike Cunningham 8-20-24
 Print Name Date
Veronica Cunningham 8-20-24
 Print Name Date
Mike Cunningham 8-20-24
 Print Name Date

Checks Payable To: Town of Richford
 P. O. Box 236
 Richford, VT 05476

Permit Fee \$ 120.00
 Hearing Fee _____
 Recording Fee 15.00
 Other Fee _____
 Total Due \$ 135.00

 Received by ZA: 6/30/25 Completed by ZA: 6/30/25 Approved: 6/30/25 Denied: _____

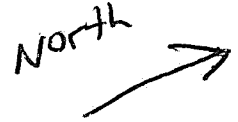
Referred to Development Review Board: _____ Reason(s) for Denial/Referral: _____

Karen Cangelosi 6/30/25 6/30/25
 John Libbey, Zoning Administrator Date Issued* Permit Effective Date
 Karen Cangelosi

*Valid for (1) one year from this date.

Michael & Veronica Cunningham
#WH0433

Not to Scale



975'

1185'

1850'

30.9
Acre Lot
Lot 1

300'

665'

375'

Lot 2
2.1
Acre Lot
233' ||

Lot 3
2.1
Acre Lot
233' ||

375' - Pump House
201 Feet

Wightman Hill Rd

New

Town of Richford

94 Main Street

P.O. Box 236, Richford, Vermont 05476

802-848-7751, Fax 802-848-7752

Email: zoning@richfordvt.org

ZONING FEE SCHEDULE

Residential Building	\$ 55.00
<u>Commercial Building/Minor Subdivision</u>	<u>\$120.00</u>
Accessory, Addition	\$ 50.00
Fence-Village, Mixed Use and Commercial Industrial	\$ 25.00
Sign	\$ 25.00
Hearing-Appeal, Change of Use, Conditional Use, Site Plan Review, Major Subdivision, Variance, Waiver	\$150.00
Special Meeting – Unscheduled	\$250.00
Certificate of Compliance	\$ 75.00
Certificate of Occupancy	\$ 55.00
Certified Mail Fee	\$ Current Rate
Driveway/curb cut	\$ 30.00
No Permit	\$250.00

All Permits Must Be Recorded

Recording Fees – per page

\$ 15.00

All fees adopted by the Select Board on June 2024

Rates effective July 1, 2024

\$135.

July 6/2023

To whom it may concern, I give permission to the VEC to
replace a Transformer on Pole ^{23-67AX} 236-7AX at 471 Wightman Hill Rd, Richford
with a larger capacity Transformer, and
connect power to an underground
conduit to supply electric power to the south adjacent property

Richard F. Ross

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Richard F. Ross
July 9/2023