BRATTLEBORO, Vt. — Much of Vermont was paralyzed Sunday by treacherous flooding in the wake of Tropical Storm Irene, with scores of state and local roads closed, homes underwater, bridges wiped out and at least one person dead after being swept into a rushing river.

Much of the state was deluged with rain as Irene blew through on Sunday afternoon, with the southernmost counties affected first. Several feet of water flooded downtown Brattleboro during the afternoon, and smaller towns in Windham and Bennington Counties faced “catastrophic” flooding in some neighborhoods, said Gov. Peter Shumlin.

Mr. Shumlin said that the problems would spread overnight and on Monday, as rivers that were swollen even before the storm spilled over and threatened low-lying towns through much of the state. The state capital, Montpelier, is on the Winooski River, which was expected to crest at 20 feet overnight, placing it at particular risk. William Fraser, the town manager, said in a statement that all the streets downtown were expected to flood overnight.
Parts of Waterbury were being evacuated on Sunday night, and serious flooding was also reported in Woodstock and Stowe. Although Vermont’s waterways are prone to flooding and state officials were expecting some from Irene, Mr. Shumlin said forecasters expected the center of the storm to move through the Connecticut River Valley, which would have meant less rain for Vermont. Instead, he said, the storm moved north along the state’s border with New York, unleashing far more rain than expected on Vermont.

“Our emergency management people are flat-out trying as hard as they can to avoid loss of life,” Mr. Shumlin said. “We have been encouraging any Vermonter who lives near a brook, river or lake should head to higher ground.”

In Wilmington, a young woman died after being swept into the Deerfield River while watching the rising waters with her boyfriend, Mr. Shumlin said.

In Bennington, a team of firefighters had to be rescued after their boat capsized as they were pulling a man from his home, The Associated Press reported.

The ferocity of the flooding appeared to take many here by surprise. In Saxtons River, a village of 600 in southern Vermont on a river of the same name, John Bohannon, 68, said he had helped employees from the local grocery store pack food into a truck because the place was flooding. “In the past 25 years, I have never seen anything like this,” he said. “We’ve had a lot of snow and power outages because of this, but never this bad.”

In Brattleboro, where several businesses along Main Street flooded when the Whetstone Brook overflowed, Carolyn Gregory said people had been shocked by the amount of water on the ground. “People thought the storm had totally wimped out,” she said, “but then all the flooding started. It was unbelievable.”

Whitney Boyd contributed reporting from New York.