

Can I make my home safer from flooding and less costly to insure?

1. Elevate the building above the floodwater; or,
2. Remove the building from the floodplain.



How high will the water come into the building?

An [Elevation Certificate \(EC\)](#) describes the lowest floor of your house, and how high the water will come. This is needed by your insurance agent to determine the cost of an elevation-rated flood insurance policy. With an EC you can also figure out how to adapt your home to reduce (mitigate) the risk of damage, and qualify for lower cost insurance. Most ECs must be stamped by a licensed surveyor.



Flood insurance premiums

are based on:

1. the value of the building;
2. the elevation of the lowest floor; and,
3. how high the floodwater will come.

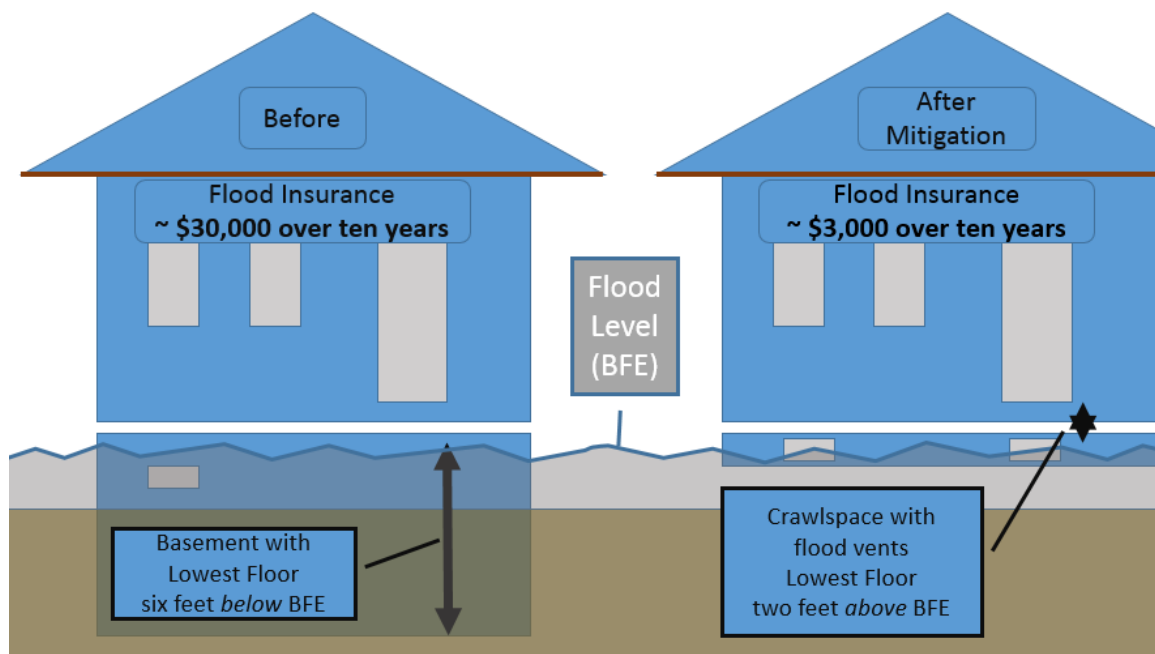
[Measure Your Damage](#) at

www.Floodsmart.gov

illustrates the damage caused by mere inches of water.

What about the basement?

Basements fill with water during flooding destroying utility systems. Sometimes, the walls and floor will buckle causing the entire foundation to fail. Given the risk, basements are expensive to insure from flood damage. If you have a basement, you can convert it to a crawlspace, where the water can come and go, and not cause damage.



What is the “lowest floor”?

The basement is lowest floor. Is it above the flood water? The higher the lowest floor, the lower the risk of damage and the lower the cost of insurance.

What if I sell the place?

Any buyer that needs a mortgage will need flood insurance. Sometimes, the cost of flood insurance can affect the finances of potential buyers. If you are thinking about selling get an Elevation Certificate to describe the risk, know what the cost of insurance will be, and identify what the mitigation options might be.

Is there any money available to help mitigate?

Aside from a bank loan, there are some public funds that may be available for mitigation. Two primary sources are the FEMA Hazard Mitigation Assistance grants and the HUD Community Development Block Grants. Contact your [Regional Planner](#) to learn more. Here’s a [map showing recent buy outs](#) across Vermont.

Links for more:

[FEMA brochure: *Cheaper Flood Insurance*](#)

[FEMA: Reducing Flood Risk and Flood Insurance Premiums for Existing Residential Buildings in Zor
FEMA Bulletins, Guidance Documents, Historic Structures](#)

Remember, any work in the floodplain will need a permit. *Call your Town office.*