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## Four Ways to Reduce Flood Insurance Costs ~According to FEMA~

### **Elevating Utilities**

Elevating the heating and cooling systems, water heaters, electrical panels and other utilities so that they are less likely to be damaged in a flood may offer flood insurance savings.

If your utilities are located below the base flood elevation (BFE), an annual surcharge may be added to your premium.

Consider using an attic, extra closet or elevated platform to elevate utilities.

### **Installing Flood Openings**

In a high-risk flood area, the National Flood Insurance Program (NFIP) requires all new construction and substantial renovations of basements to have flood openings to secure cost savings.

Basements or other fully enclosed areas below the lowest elevated floor must have the following:

- At least two flood openings, on at least two exterior walls
- Openings of at least one square inch for each square foot of enclosed area
- Flood openings with bottoms not to be higher than 12 inches above the exterior ground

Garage doors, windows, and exterior doors do not count as flood openings unless they have flood openings installed within them.

## **Filling in Basements**

Unless explicitly authorized, basements in new construction in the high-risk flood area are prohibited and not covered by the National Flood Insurance Program (NFIP).

Filling in your basement can save you money. If your community has adopted basement standards, property owners in high-risk areas with basements will bear a 15 to 20 percent increase in their flood insurance premium.

The NFIP defines a basement as “any area of the building having its floor below Base Flood Elevation (BFE) on all sides.” That means crawlspaces that are below BFE on all sides are considered basements as well.

## **Elevating Your Property**

Elevating a home is the fastest way to reduce flood insurance costs.

If you live in a high-risk flood area, you can save hundreds of dollars every year for each foot that the structure is elevated above the community’s Base Flood Elevation (BFE).

For further information, please contact the Zoning Administrator at the Zoning Office at 802-472-1686 or [zoning.administrator@hardwickvt.gov](mailto:zoning.administrator@hardwickvt.gov).