



If Your Home or Business Has Been Flooded, Build Back Safer and Stronger

This information should be used by homeowners and business owners who are recovering after a disaster to reduce their risk of future disasters and build back safer and stronger.

Manage Your Future Risk

If your home or business is damaged or destroyed by a flood, you will face major decisions about your property. Do you repair or rebuild? Do you relocate?

The decisions you make now can help provide a safer, stronger property for you and your family. If you decide to repair or rebuild, here are some points to consider:

- Historic flood risk may not be the same risk you face today or in the future
- By rebuilding higher, you can reduce—or avoid—future flood loss and reduce the impact on your finances
- The consequences of not having flood insurance coverage can be financially devastating and have a long-term impact on your financial and emotional health

Before you build, consult your local government to determine the mandatory elevations for rebuilding your home or business, and find out which building permits are required.

The Base Flood Elevation is how high water is expected to rise during flooding in high-risk areas. Your local floodplain manager can help you find this information.

Reduce Your Risk, Reduce Your Premium

It is important to understand the long-term costs and benefits when considering your options for repairing or rebuilding. The primary way to reduce or avoid future flood losses is to elevate your building above the Base Flood Elevation (BFE). If you have a flood insurance policy, elevating your building could also reduce your

premium substantially—saving you thousands of dollars over the life of your home or business. (See *Figure 1*). If your home is built on land that has a high risk for flooding, moving your home or relocating to higher ground outside the floodplain could be your best option. Talk to your local floodplain administrator for more information.

Flood Insurance Considerations:

- Elevating your home or business can help reduce your flood insurance premium rates
- Premiums may increase for all homes and businesses
- There are options for insuring your building and its contents, and structural mitigation measures can reduce your risk
- Other circumstances that could increase your rates include flood map revisions triggered by changing land use, new development patterns, major population changes, evolving risk, or flood studies based on improved information

If you rebuild to pre-flood conditions and your flood risk increases over time, so could your flood insurance premiums.

“FEMA’s mission is helping people before, during, and after disasters.”

Building Considerations:

- Building code requirements and current best practices for safer building standards can reduce your future flood risks
- Grant programs and loans can help you rebuild in a way that provides better protection from future floods, or help you relocate your home or business outside the floodplain



Figure 1: Building above the Base Flood Elevation can save you money over time

The illustration above is based on a minimum National Flood Insurance Program (NFIP) deductible and includes \$250,000 building coverage only (does not include contents coverage) for a single-family, one-story structure in Zone AE (high risk). The graphics represent buildings with the lowest floor built at three different elevations: From left to right: at four feet below the BFE, at the BFE, and at three feet above the BFE.

Resources for More Information

To ask questions and get information about flood insurance, call the National Flood Insurance Program Help Center at 800-427-4661.

To see if you are eligible for Hazard Mitigation Assistance grants and loans, visit [fema.gov/hazard-mitigation-assistance](https://www.fema.gov/hazard-mitigation-assistance).

To learn how to build safer and stronger structures and potentially decrease your flood insurance premiums, visit [fema.gov/building-science](https://www.fema.gov/building-science).

To learn more about the National Flood Insurance Program or to find an insurance agent, visit [fema.gov/national-flood-insurance-program](https://www.fema.gov/national-flood-insurance-program).

Contact your local officials for information about local building codes and permit requirements, and to learn whether your community participates in the Community Rating System – which can help lower your flood insurance premiums.