

**What are the specific steps  
a community can take to  
reduce flood damage to be  
eligible for a higher  
contribution of ERAF?**



**12.5%** - eligible communities have adopted four mitigation measures:

1. **National Flood Insurance Program** (participate or have applied);
2. **Town Road and Bridge Standards** (adopt standards that meet or exceed the 2013 template in the current: [VTrans Orange Book: Handbook for Local Officials](#));
3. **Local Emergency Management Plan** (adopt annually after town meeting and before May 1);
4. **Local Hazard Mitigation Plan** - Adopt a FEMA- approved local plan (valid for five years). Or, a draft plan has been submitted to FEMA Region 1 for review.

**17.5%** - eligible communities also:

**Protect River Corridors** from new encroachment; or, protect their flood hazard areas from new encroachments and participate in the FEMA Community Rating System.

[ERAF 17.5% Criteria](#)

After a declared disaster the damage to public infrastructure including roads and culverts may approach a million dollars. Here is how the cost of damage will be carried by federal, state, and municipal taxpayers:

	<b>7.5% ERAF Rate</b>	<b>12.5% ERAF Rate</b>	<b>17.5% ERAF Rate</b>
Federal Share	\$750,000	\$750,000	\$750,000
State Share	\$75,000	\$125,000	\$175,000
Municipal Share	<b>\$175,000</b>	<b>\$125,000</b>	<b>\$75,000</b>



	<b>7.5% ERAF Rate</b>	<b>12.5% ERAF Rate</b>	<b>17.5% ERAF Rate</b>
Total	\$1,000,000	\$1,000,000	\$1,000,000

(Source: [Flood Ready Vermont: Emergency Relief and Assistance Fund](#))

