

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:

7.5% ERAF Rate 12.5% ERAF Rate 17.5% ERAF Rate

Federal Share	\$750,000	\$750,000	\$750,000
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State Share	\$75,000	\$125,000	\$175,000
Municipal Share	\$175,000	\$125,000	\$75,000
Total	\$1,000,000	\$1,000,000	\$1,000,000

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