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

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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 (opens in a new tab));
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(opens in a new tab)

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
State Share	$75,000	$125,000	$175,000
Municipal Share	**$175,000**	**$125,000**	**$75,000**

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	7.5% ERAF Rate	12.5% ERAF Rate	17.5% ERAF Rate
Total	$1,000,000	$1,000,000	$1,000,000

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

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