



Flood Mitigation - Home Elevation

The town of Glenville is bordered by the Mohawk River to the south and has streams and waterbodies scattered throughout the area. With enough rain, any home near a body of water can fall victim to flood damage. For some it is not an option to simply move away from a disaster prone area. For others, they simply choose to stay where they are and are encouraged to make changes to their property in order to give them extra protection. In the coastal United States, a popular answer is altering the elevation of homes. In some cases this means raising the home and putting it on stilts, or by filling in the basement and adding an extra story to the home. Homes should be lifted above the Base Flood Elevation to protect them from water damage¹. The lowest floor of your home should be at or above the house's base flood elevation.

The Federal Emergency Management Agency (FEMA) offers grants and assistance to communities who want to engage in flood mitigation measures. The National Flood Insurance Program works with communities in the US to create and enforce floodplain management regulations that work to reduce the effects of flooding. They provide flood insurance for people to purchase to help protect themselves from the high costs of water damage². FEMA also funds grants such as the Flood Mitigation Assistance (FMA) Grant, and the Hazard Mitigation Assistance Grants. Both focus on funding projects that work towards reducing the continued risk of flooding.

Elevating Your Home

- Your home can be relocated to a new location or it can be kept in the same location
- You can choose to keep your current home or built a new one completely that is out of the floodplain
- A new concrete foundation can be built under the home, and fill can be used to allow access to the taller entrance
 - You may choose to use the space as a garage or for storage while being mindful that what is left down there is what will face flood water
- There is the potential for reducing flood insurance premiums when flood mitigation measures are added to a home³

What You Can Do

- Review flood maps to determine your risk
- Be aware of your flood risk and have plans for before, during, and after the flooding event

¹ FEMA. 2015. "Reducing Flood Risk to Residential Buildings that Cannot be Elevated". Retrieved Jan 20, 2021. <https://dlnreng.hawaii.gov/nfip/wp-content/uploads/sites/11/2016/01/Reducing-Flood-Risk-to-Residential-Buildings-the-Cannot-be-Elevated-P-1037--Sept2015.pdf>

² FEMA. 2021. "Flood Insurance". Retrieved Jan 21, 2021. <https://www.fema.gov/flood-insurance>

³ FEMA. 2015. "Reducing Flood Risk to Residential Buildings that Cannot be Elevated". Retrieved Jan 20, 2021. <https://dlnreng.hawaii.gov/nfip/wp-content/uploads/sites/11/2016/01/Reducing-Flood-Risk-to-Residential-Buildings-the-Cannot-be-Elevated-P-1037--Sept2015.pdf>

- If you find yourself at risk, obtain flood insurance if you do not have it already. It is better to be safe than sorry⁴
 - Elevating your home or implementing other flood mitigation measures may lower your cost of insurance

FEMA Resources

- Protect Your Property From Flooding
 - https://www.fema.gov/sites/default/files/2020-11/fema_protect-your-home_flooding.pdf
- Homeowner's Guide to Retrofitting: Six Ways to Protect Your Home From Flooding
 - https://www.fema.gov/sites/default/files/2020-07/fema_homeowners-guide-to-retrofitting_guide.pdf
- Flood Mitigation Assistance Grant
 - <https://www.fema.gov/grants/mitigation/floods>
- Hazardous Mitigation Assistance Grants
 - <https://www.fema.gov/grants/mitigation>

A Local Example

This house resides in the Stockade Historic District across the river in Schenectady. It was raised 7 ½ feet using concrete. Fill material was used to create a sloped incline to the front door. The owner added flood vents in the basement as well. The home was located in the 100-year floodplain of the Mohawk River. The home has experienced two major floods in the past two and a half decades, and the owner wished to remain in the area despite the trouble the floods brought. Elevating her home allowed the homeowner to be able to remain in her house, with the hope of reducing the price of her flood insurance⁵.



⁴ FEMA. 2021. "For Homeowners, Renters, & Business Owners". Retrieved Jan 22, 2021. <https://www.fema.gov/flood-maps/products-tools/know-your-risk/homeowners-renters>

⁵ Times Union. 2018. "Stockade house move nears completion as pump station project in limbo". Retrieved Jan 21, 2021. <https://www.timesunion.com/news/article/Stockade-house-move-nearing-completion-as-pump-13141974.php>