**Email Template**

**Subject:** Five Things You Should Know About Flood Risk Mitigation

Mitigation is taking action to retrofit your home or business facility to reduce the risk of flood damage, decrease financial losses, and potentially save on flood insurance premiums. Mitigation is especially important if your property is in a high-risk area. Here are a few important facts to know.

1. **There are several types of mitigation,** such as elevating a structure above the base flood elevation, adding flood holes to allow water to flow through unoccupied areas, filling in a basement, elevating building systems and utilities, and even moving a building outside the high-risk area.
2. **If your property is damaged by flooding, you might be required to complete mitigation before you can repair or rebuild it.** Your community may require you to comply with flood plain ordinances by completing one or more types of mitigation.
3. If you have an NFIP policy and live in a high-risk area, **you may qualify for Increased Cost of Compliance coverage to help cover required mitigation costs**. To qualify, the damage must be equivalent to at least 50% of your property’s value, or your property must have had flood damage twice over ten years, with the combined damage equivalent to at least 50% of its value. **Up to $30,000 is** available to comply with state or local flood plain ordinance requirements.
4. **Your community may have grants available to help pay for mitigation.** Talk to local officials about any grants and encourage them to apply.
5. **You still need flood insurance after you complete mitigation.** Mitigation reduces flood risk but can’t eliminate it.

You can find more mitigation information at [FloodSmart.gov](https://www.floodsmart.gov/costs/how-can-i-pay-less-for-my-flood-insurance), and contact me at your convenience to discuss flood risk, review your current coverage, or the explore the benefits of mitigation.