After a flood, building back homes the same way they were damaged could cause serious issues for the owners of those homes and their neighborhoods.

Homes in the Special Flood Hazard Area (SFHA) are required to have flood insurance if they have a federally backed mortgage. Homes below the Base Flood Elevation (BFE) face premium increases for their flood insurance premiums up to full risk rates.

**SIMPLY REBUILDING MAY NOT BE THE BEST OPTION.**

- **Is the structure located in the Coastal High Hazard Area or Floodway?**
  - Homes located in floodways (the channel of a river or other watercourse and the adjacent land where the flow is deepest and fastest) or coastal high hazard area (identified as Zone V or VE on Flood Insurance Rate Maps [FIRMs]) are at even greater risk for severe flooding. In V-Zones, wave action amplifies the risk.
  
- **Is the first floor below the Base Flood Elevation (BFE)?**
  - Homes with a first-floor elevation below the BFE are much more likely to flood during even less severe storms.
  - Insurance premiums can also be thousands of dollars more expensive per year than those for homes at or above the BFE.
  - Elevation projects can pay for themselves through lower insurance premiums as well as protecting families from future flood losses.

- **Was the home substantially damaged or improved?**
  - If the damage to the home equals or exceeds 50 percent of the market value of the building before the flood, the home is substantially damaged and is required to meet today's building requirements – including elevation.
  - Local officials can NOT issue a permit for a substantially damaged/improved home to be rebuilt unless it meets elevation and other building standards.

- **Has the home repeatedly flooded?**
  - Try to avoid rebuilding homes that have been repeatedly flooded. They will continue to flood, and repairing them is dangerous and costly.
  - A Repetitive Loss (RL) or Severe Repetitive Loss (SRL) home is one that has been repeatedly and regularly flooded (full definitions of these properties are available at FEMA.gov).
  - RL and SRL homes often require a smaller local match for mitigation funding, making them more economical to remove from the floodplain.

Make an informed decision that may prevent future flood losses and high flood insurance premiums.

For more information on building safer, stronger homes and communities, visit [www.fema.gov/safer-stronger-protected-homes-communities](http://www.fema.gov/safer-stronger-protected-homes-communities)