How Flood Vents and Mitigation Efforts Can Lower Flood Premiums
Mitigation

- Flood Loss Control Solutions
  - Eliminating Sub Grade Spaces
  - Raising Mechanicals
  - Proper Flood Vents
About Us

- 13 years of promoting sound floodplain management
- Over 250,000 flood vents in the field
- Made in the USA
- Flood Risk Assessment
- System/Team
  - a. Retailers
  - b. Installers
  - c. Insurance Agents
  - d. Surveyors
  - e. Other professionals?
Changing Landscape

• Biggert Waters Reform (Pre Firm)
  – Actuarial Rates Phased in
  – Non-Primary Residences
  – Severe Repetitive Loss
  – Business Properties

25%
Changing Landscape

- 2012 Biggert - Waters Reform
- 2014 Grimm – Waters (HFIAA)
- Actuarial Rates Phased in
  - Non-Primary Residences
  - Severe Repetitive Loss
  - Business Properties

18-25%

$25 Surcharge Primary
$250 Non-Primary
FEMA Recommends

Biggert Waters Flood Insurance Reform
Act of 2012

Impact of National Flood Insurance Program (NFIP) Changes

Note: This Fact Sheet deals specifically with Sections 205 and 207 of the Act.

In 2012, the U.S. Congress passed the Biggert Waters Flood Insurance Reform Act of 2012 which calls on the Federal Emergency Management Agency (FEMA) and other agencies to make a number of changes to the way the NFIP is run. Some of these changes have already been put in place, and others will be implemented in the coming months. Key provisions of the legislation will require the NFIP to raise rates to reflect true flood risk, make the program more financially stable, and change how Flood Insurance Rate Map (FIRM) updates impact policyholders. The changes will mean premium rate increases for some – but not all – policyholders over time.

Background:

In 1968, Congress created the National Flood Insurance Program (NFIP). Since most homeowners’ insurance policies did not cover flood, property owners who experienced a flood often found themselves financially devastated and unable to rebuild. The NFIP was formed to fill that gap and was designed to incorporate community adoption of minimum standards for new construction and development to minimize future risk of flood damage. Pre-existing homes and businesses, however, these older properties were eligible to obtain insurance property’s true flood risk.

In addition, as the initial flood risk identified by the NFIP had been built in compliance with existing standards for flood risk in their area increased. This “grandfathering” approach precluded flood risk in their area increased.

After 45 years, flood risks continue and the costs and challenges of flood insurance. In 2012, Congress passed legislation to make the NFIP a permanent program.

What this means:

The new law eliminates some artificially low rates and reduces the hazard of subsidizing flood insurance rates will now move to reflect true risk, and flood rates will be updated more frequently.

Actions such as buying a property, allowing a policy to lapse, or your insurance policy. There are investments you and your property and your options. You should talk to your insurance agent about your options. Many changes. And FEMA can help communities lower flood risk.

What is Changing Now?

Most rates for most properties will more accurately reflect flood risk. Rates are being phased out now. Subsidized rates, however, will be eliminated over time, beginning in late 2013. There are several actions which can trigger a rate change, and not everyone will be affected. It’s important to know the distinctions and actions to avoid, or to take, to lessen the impacts.

March 2013

What Can Be Done to Lower Costs?

For home owners and business owners:

- Talk to your insurance agent about your insurance options.
- You will probably need an Elevation Certificate to determine your correct rate.
- Higher deductibles might lower your premium.
- Consider incorporating flood mitigation into your remodeling or rebuilding.
  - Building or rebuilding higher will lower your risk and could reduce your premium.
  - Consider adding vents to your foundation or using breakaway walls.
- Talk with local officials about community-wide mitigation steps.
WOW Savings

ROI: 2 Years

83%
## High premium

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<th>DEDUCT</th>
<th>INS. AMT.</th>
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**Policy Term:** 1
**Expense Constant:** 0
**ICC Premium:** 24.00
**Community Discount:** 0
**Community Probation Charge:** 0
**Annual Premium:** 4,003.00
**Policy Service Fee:** 40
**Total Annual Due:** 4,043.00
87% Reduction

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<th>COVERAGE FOR</th>
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<th>ADDITIONAL LIMITS</th>
<th>DEDUCTIBLE</th>
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**DEDUCTIBLE OPTIONS**

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- Annual Subtotal: $487
- ICC Premium: $4
- Sub Total: $491
- CRS Discount: 5% $25
- Policy Fee: $40
- Probation Surcharge: $0
- **Total Premium:** $506
Breaking It Down

**FEMA Elevation Certificate**

- Last check point before CO is granted
- Surveyor Completes
- Sections A8 & A9 Flood Vent Info
- Know your diagrams
ELEVATION CERTIFICATE

Important: Read the instructions on pages 1–9.

SECTION A – PROPERTY INFORMATION

A1. Building Owner’s Name  Gary K. & Linda A. Liebowitz

A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.

A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)
Lot 15, Block 288

A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.)  Residential


A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.

A7. Building Diagram Number  ☒

A8. For a building with a crawlspace or enclosure(s):
   a) Square footage of crawlspace or enclosure(s)  1,210 sq ft
   b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade  0
   c) Total net area of flood openings in A8.b  0 sq in
   d) Engineered flood openings?  ☐ Yes  ☒ No

A9. For a building with an attached garage:
   a) Square footage of attached garage  N/A sq ft
   b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade
   c) Total net area of flood openings in A9.b
   d) Engineered flood openings?  ☐ Yes  ☐ No

SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP Community Name & Community Number
   Borough of Point Pleasant 345313

B2. County Name
   Ocean

B3. State
   NJ

B4. Map/Panel Number
   34029C0208/0208

B5. Suffix F

B6. FIRM Index Date
   09/29/06

B7. FIRM Panel Effective/Revised Date
   09/29/06

B8. Flood Zone(s)
   AE

B9. Base Flood Elevation(s) (Zone AO, use base flood depth)  5

B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9.
   ☐ FIS Profile  ☒ FIRM  ☐ Community Determined  ☐ Other/Source: ___

B11. Indicate elevation datum used for BFE in Item B9:  ☐ NGVD 1929  ☒ NAVD 1988  ☐ Other/Source: ___

B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)?
   ☐ Yes  ☒ No

Designation Date: ___

SMART VENT
Foundation Flood Vents
SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on:  □ Construction Drawings*  □ Building Under Construction*  ✅ Finished Construction
   *A new Elevation Certificate will be required when construction of the building is complete.


   Benchmark Utilized: ________
   Vertical Datum: ________

   Indicate elevation datum used for the elevations in items a) through h) below.  □ NGVD 1929  □ NAVD 1988  □ Other/Source: ________

   Datum used for building elevations must be the same as that used for the BFE.

   a) Top of bottom floor (including basement, crawlspace, or enclosure floor)  3.4
   b) Top of the next higher floor  8.4
   c) Bottom of the lowest horizontal structural member (V Zones only)  N/A
   d) Attached garage (top of slab)  N/A
   e) Lowest elevation of machinery or equipment servicing the building
      (Describe type of equipment and location in Comments)  5.7
   f) Lowest adjacent (finished) grade next to building (LAG)  5.5
   g) Highest adjacent (finished) grade next to building (HAG)  6.3
   h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support  6.0

   Check the measurement used.
   ☑ feet  ☑ meters

   ☑ feet  ☑ meters

   ☑ feet  ☑ meters

   ☑ feet  ☑ meters

   ☑ feet  ☑ meters

   ☑ feet  ☑ meters

   ☑ feet  ☑ meters
Non-Compliance Red Flags
1st Sub Grade Space

Diagram 9: lowest rated floor is 3.4 equals -2 through NFIP

Solution: Excavate soil from one wall to bring the LAG down 2.1 feet, or fill

Lowest floor C2.a
A Zones

**Diagram 7**
All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walkout levels, where at least 1 side is at or above grade. The principal use of this building is located in the elevated floors of the building.

**Distinguishing Feature** – For all zones, the area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings** present in the walls of the enclosure. Indicate information about enclosure size and openings in Section A – Property Information.

**Diagram 8**
All buildings elevated on a crawlspace with the floor of the crawlspace at or above grade on at least 1 side, with or without an attached garage.

**Distinguishing Feature** – For all zones, the area below the first floor is enclosed by solid or partial perimeter walls. In all A zones, the crawlspace is with or without openings** present in the walls of the crawlspace. Indicate information about crawlspace size and openings in Section A – Property Information.

Lowest Floor C2.b
Flood Vent Compliance
2nd Red Flag

- EC showed 1,210 sq.ft crawlspace
- “0” flood vent coverage
- Lowest floor rating 3.4 feet not 8.4 feet

A8. For a building with a crawlspace or enclosure(s):
   a) Square footage of crawlspace or enclosure(s)  1,210  sq ft
   b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade  0
   c) Total net area of flood openings in A8.b  0  sq in
   d) Engineered flood openings?  □ Yes  □ No
Flood Vent Solution

- Install (7) 1540-510 model Smart Vents
Outcome

• Total Cost for Retrofit: $4,000
• Reduced Premium by 87% $4,043 - $506
• $3,537 in savings
• ROI: 14 months
What is a Flood Vent?

• During a flood event, immense hydrostatic forces are in action.

• Flood ventilation operates under the principle of relieving (*rather than resisting*) that pressure.

• Relief is required by code, insurance companies, and the principles of good floodplain management.
Openings in Foundation Walls and Walls of Enclosures

Below Elevated Buildings in Special Flood Hazard Areas in accordance with the National Flood Insurance Program

Technical Bulletin 1 / August 2008

FEMA
Flood Vent Codes

IRC & IBC

ASCE 24-05
Hydrostatic Pressure
The Effects of Hydrostatic Force
Crawlspaces
Full Height Enclosures
Full Height Enclosures (townhouse)
Attached Garages

[Image of an attached garage with BFE highlighted]

SMART VENT
Foundation Flood Vents
Detached Accessory

Flood Vents Installed
Unacceptable Measures: Non-Engineered Openings

Must be Broken to Comply

If it has a cover its not compliant

Air Vents that open and close with temperature

Garage Doors & Entry Doors
Debris Blockage
Engineered Openings

- Designed, Tested, & Certified for performance ("engineered")
- No need to measure
- Designed and certified based on computations (TB1 and ASCE 24)
- ICC-ES: AC-364 (AFFV)
- I-Codes & ASCE 24: 3” min dimension
What is SMART VENT?

• SMART VENT is an ICC-ES certified & FEMA accepted foundation flood vent.
ICC-ES Evaluation Report

Smart VENT® INC. 1-877-441-8368
www.smartvent.com ESR 2074
Certified to cover 200sq/ft
Model # 1540-510
SN# S1023160  Made in the USA

1.0 SCOPE

Compliance with the following:
- 2006 and 2009 International
- 2006 and 2009 International
- Physical Operations
- Water flow

2.0 UNITS

The Smart Vent® units are automatic foundation flood vents (AFFVs) employed to equalize the water pressure between the inside of the flooded structure and the outside. The Smart Vent® units are designed to prevent flood damage and maintain an intact foundation wall and to equalize water pressure between the inside of the flooded structure and the outside. The Smart Vent® units are designed to prevent flood damage and maintain an intact foundation wall.

3.0 DESCRIPTION

3.1 General

When subjected to pressures from rising water, the Smart Vent® AFFV is designed to automatically open and then close to prevent flood damage. The Smart Vent® AFFV is designed to prevent flood damage and maintain an intact foundation wall.

4.0 INSTALLATION

4.1 Installation:

The Smart Vent® AFFV is designed to be installed in the foundation wall at the base flood elevation. The Smart Vent® AFFV is designed to prevent flood damage and maintain an intact foundation wall.

5.0 CONSTRUCTION

5.1 Construction:

Smart Vent® AFFV is designed to be constructed of a non-corrosive material and to be capable of withstanding the forces of the floodwaters. The Smart Vent® AFFV is designed to prevent flood damage and maintain an intact foundation wall.

6.0 PERFORMANCE

6.1 Performance:

The Smart Vent® AFFV is designed to prevent flood damage and maintain an intact foundation wall. The Smart Vent® AFFV is designed to prevent flood damage and maintain an intact foundation wall.

7.0 TESTING

7.1 Testing:

The Smart Vent® AFFV is designed to be tested under simulated floodwater conditions. The Smart Vent® AFFV is designed to prevent flood damage and maintain an intact foundation wall.

8.0 CONCLUSION

The Smart Vent® AFFV is designed to prevent flood damage and maintain an intact foundation wall. The Smart Vent® AFFV is designed to prevent flood damage and maintain an intact foundation wall.
Engineered Flood Vent vs. a common non-engineered opening

Ex. of an engineered flood vent: has 200 sq. feet of rated flood protection.

Most commonly used non-engineered opening: has 40 sq. inches net, if opened and if the screen is removed.
Do The Math

- 1,200 sq. foot crawlspace = (6) engineered
- 1200/40 sq. inches = (30) non-engineered
Placement Requirements

1. Openings in garage door
2. Openings in exterior wall
3. Openings in interior wall/door
4. Openings in exterior door
Case Studies

- Case studies
  - New residence, post Katrina, LA
  - New church, post Katrina, LA
Case Study 1

**Project:**

- Usea family home, Westwego, LA
- Requirements:
  - LEED® Platinum certification
  - Sealed crawl space
Case study — Use a family home
Case study — Use family home

LEED Platinum certification

- Home energy rating system
  - 45% better than conventional new home
  - Sealed insulated crawl space

**LEED® Facts**

Extreme Makeover: Home Edition Westwego, Louisiana

LEED for Homes Certification awarded April 23, 2008

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<th>Platinum</th>
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<td>Awareness &amp; Education</td>
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*Out of a possible 136 points
Case study — Usea family home

Sealed insulated crawl space

- NFIP requirements in a floodplain
  - 14 engineered insulated flood vents were installed. An insulated flood vent was the only option to maintain the sealed crawl space design.
### House “A” Residential

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<td>$ Contents Coverage</td>
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<th>Annual Flood Insurance Premiums</th>
<th>% reduction as first floor goes up</th>
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<td>With Vents 1st flr @ BFE</td>
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<tr>
<td>With Vents 1st flr 1’ ABOVE BFE</td>
<td>$400.00</td>
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% decrease in premium worst case to best
### Crawlspace: short 743 sq.in/ft in flood venting protection

### Garage: short 355 sq.in/ft in flood venting protection
Per The Elevation Certificate this Gable Air Vent only provided 35 sq.in of net open area.
Cutting Out The Wrong Product For the Job.
After removing the gable vents we discovered they were clogged with debris on the inside. Not noticeable on the outside due to the louvers.
Installing The Right Product For The Job
Retrofitted Three 1540-511 (16”x16”) Dual Function Flood Vents Into the Crawlspace. Two 1540-521 (16”x16”) Insulated Flood Vents Into the Garage. Each vent is ICC-ES Certified to cover 400 sq.ft of enclosed area.
A8. For a building with a crawl space or enclosure(s), provide:
   a) Square footage of crawl space or enclosure(s) 1,058 sq ft
   b) No. of permanent flood openings in the crawl space or enclosure(s) walls within 1.0 foot above adjacent grade 9
   c) Total net area of flood openings in A8.b 37.5 sq in

A9. For a building with an attached garage, provide:
   a) Square footage of attached garage 495 sq ft
   b) No. of permanent flood openings in the attached garage walls within 1.0 foot above adjacent grade 4
   c) Total net area of flood openings in A9.b 120 sq in

1200 sq.ft of protection

800 sq.ft of protection

With the proper flood vents installed the Elevation Certificate will be changed to reflect the correct flood venting protection for the crawlspace and garage.

83% Savings
Flood Insurance Retrofit Installation Certificate

The Smart Vent Products, Inc. line of ICC-ES Certified Engineered Flood Vents meet the Federal Emergency Management Agency’s National Flood Insurance Program regulations (44 CFR 60.3(c)(5)) and FEMA TR-1, ASCE 34, and all ICC Building codes, provided it is installed according to these references, as summarized below. Flood openings are required in enclosures below the Base Flood Elevation, attached and detached garages, and accessory structures that meet the required limitations.

I do hereby certify that the SMART VENT® Foundation Flood Vents were installed in accordance with ICC ESR-2074, the manufacturer’s instructions and the installation Limitations and Instructions below:

1. Enclosed areas below otherwise elevated buildings, non-elevated attached and detached garages, and certain non-elevated accessory structures located in flood hazard areas are to be used solely for parking of vehicles, building access or low value storage.
2. Each enclosed area shall have at least 2 flood openings, installed on different sides of the enclosed area.
3. The bottom of the flood opening shall be no more than one foot above the adjacent finished grade level. Installation must comply with manufacturer’s instructions.
4. Attach this certificate to a copy of the Smart Vent ICC ESR 2074 Certification.

INSTALLER INFORMATION

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<tbody>
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SMART VENT® INSTALLATION INFORMATION

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<th>Date Installed</th>
<th>Area of Installation</th>
<th>Total sq. ft. of protection</th>
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HOMEOWNER INFORMATION

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<th>Property Address</th>
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<tr>
<td>Homeowner Name</td>
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SMART VENT Foundation Flood Vents
Resources Here to Help You

Our goal is to help lower NFIP Flood Insurance Premiums. Our educated staff of Certified Floodplain Managers are knowledgeable on all the latest NFIP changes that are affecting policies such as the Biggert-Waters Act (BW-12) and the Grimm-Waters Act (Homeowners Flood Insurance Affordability Act).

Our team is eager to review situations and provide guidance on how to reduce premiums. Once we review the Elevation Certificate and current NFIP Flood Insurance Policy, we will provide a Risk Report of our findings. This report will detail out mitigation options such as compliant Flood Vents, if necessary, to lower the premium, Grandfathering options that can have the property owner rated at an earlier FEMA Map, and in some cases LOMA options that could eliminate the mandatory requirement for Flood Insurance.

In addition, we will work with your current Insurance Agent or one of our preferred Agency Partners to provide you with a Flood Insurance Quote based on our recommended solutions.

www.YOURFLOODRISK.com
EASY STEPS TO SAVING AT

www.smartvent.com
Flood Risk Evaluator
Powered by Smart Vent Products, Inc.

1. Complete our online form.
2. Attach your elevation certificate with pictures of your home or building.
3. Attach current flood insurance policy declaration page.

What Is the Flood Risk Evaluator?

Here at F.R.E. our goal is to help you to lower your NFIP Flood Insurance Premium. Our educated staff of Certified Floodplain Managers are knowledgeable on all the latest NFIP changes that are affecting your policy such as the Biggert-Waters Act (UW-12) and the Grimm-Waters Act (Homeowners Flood Insurance Affordability Act).

Our team is eager to review your current situation and provide guidance on how to reduce your flood insurance premium. Once we review your Elevation Certificate and current NFIP Flood Insurance Policy, we will provide you with a report of our findings. This report will detail out mitigation options such as Flood Vents to lower your premium, grandfathering options that can have you rated at an earlier FEMA Map, and in some cases LOMA options that could eliminate the mandatory requirement for Flood Insurance.

Our Customers Experience
An 83% Average Decrease Off Their Flood Premium

In addition, we will work with your current Insurance Agent or one of our preferred Agency Partners to provide you with a Flood Insurance Quote based on our recommended solutions.

Get Started Today
visit www.yourfloodrisk.com
Flood Risk Evaluator • 430 Andro Drive, Unit 1 • Pitman, NJ 08071
877-441-8368 • info@yourfloodrisk.com
**Owner’s Information**

Name: ___________________ Phone: ___________________
Address: ___________________
E-Mail: ___________________ Project: ___________________

Flood Zone: __________ Base Flood Elevation: __________

**Enclosure/Crawlspace Information**

1) Square Footage of Enclosure

2) Amount of Permanent Flood Openings within 1 foot above adjacent grade

3) Total Net Area of Permanent Flood Openings (Sq Ft)

**Garage Information**

1) Square Footage of Garage

2) Amount of Permanent Flood Openings within 1 foot above adjacent grade

3) Total Net Area of Permanent Flood Openings (Sq Ft)

**Elevator Information**

1) Are There Elevators that Travel Below the BFE? Yes ☐ No ☐

2) Are the Elevators Wet or Dry Floodproofed? Wet ☐ Dry ☐

*If Dry, supply Dry Floodproofing Certificate. If Wet, show details on plan.*

**Building Elevation Information**

1) Bottom of the Lowest Enclosed Area

2) Top of the Next Higher Floor

3) Lowest Elevation of Garage Area

4) Lowest Level of Machinery (Including Heating, AC, Plumbing, Electrical)

5) Lowest Outside Ground Level Adjacent to Enclosed Area (LAG)

**Your Information**

Name: ___________________ E-Mail: ___________________
Company: ___________________ Phone: ___________________

Questions? Call (877) 441-8368
Summary: Flood Vent Code

- Minimum of two openings on different walls
- Bottom of opening no more than one foot above adjacent grade
- Openings must be 3” in diameter or larger
- Must automatically allow water in and out, without human intervention.
Questions