

# Building in a Floodplain?

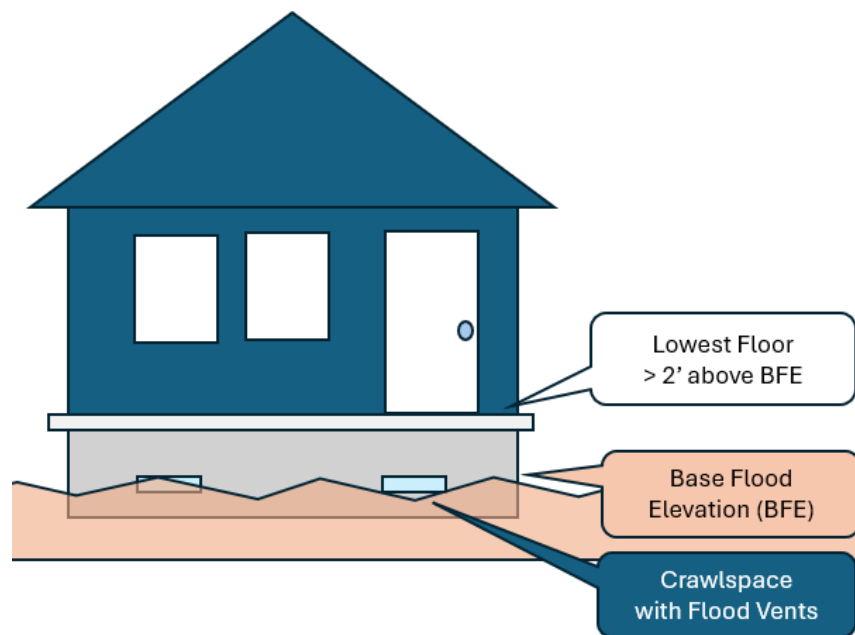
**New homes in the Special Flood Hazard Area must be at least two feet above the Base Flood Elevation to qualify for Federal Housing Administration (FHA) Mortgage Insurance.**

In addition to your community's flood hazard permit, be sure that the lowest floor of your new home is at least two feet above the Base Flood Elevation. The higher the lowest floor (including the basement) – the lower the risk of damage from flooding.

Beginning January 1, 2025 HUD's Minimum Property Standards for one- to four-unit family housing under the FHA mortgage insurance program, and low-rent public housing programs, requires that the lowest floor in newly constructed structures be built at least two feet above the 100-year Base Flood Elevation.

This new rule does not affect financing for existing, Substantially Damaged, or Substantially Improved structures.

## Alert: New Homes in Floodplains Must be Elevated for Financing



### For more information:

- [www.floodready.vt.gov](http://www.floodready.vt.gov) News Item: Jan 1 Alert
- VT DEC Regional Floodplain Managers [bit.ly/flood-manager](http://bit.ly/flood-manager)
- VT Flood Ready Atlas [bit.ly/floodatlas](http://bit.ly/floodatlas)  
Special Flood Hazard Area = Zones A, AE, A 1- 30, AO, AH