

## **Community Development Department**

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## **Protect your Property**

There is a direct relation between the level of flooding and the cost of flood insurance. You can lower your flood insurance premiums by protecting your property.

**Call the Community Development Department** at (360)345-2229. We can visit your building to find ways to reduce potential damage and reduce your flood insurance premiums.

The major types of property protection measures in this area are:

- → Relocation: move the building out of the floodplain or sell your property and relocate the contents. There are grant programs whereby government agencies purchase severely floodprone or repetitively flooded properties.
- → Elevation: this is the most common approach in this part of Washington.
- → Floodwall: walls have been built in areas of very shallow flooding.
- → Elevate the utilities: if nothing else, move the most damage-prone items to a higher level.



This house on the Chehalis River was elevated two feet above the base flood elevation.



This floodwall can be seen on North Pearl Street in Centralia.



These appliances are elevated in a garage

Property protection measures are dependent on the depth of flooding and the type of foundation. Review foundation types on the University of New Orleans's <u>flood site</u> and follow their step by step approach.

Is there any **financial assistance** for protecting a building from flooding?

- → If you have a flood insurance policy and you are <u>substantially damaged</u> by floodwaters, you can qualify for an additional claim payment to help cover the cost of elevating. This is called <u>Increased Cost of Compliance</u>.
- → There may be some local grants for acquiring or to help elevate a house. For more information, contact the Community Development Department at (360)345-2229.
- → See also the City's home elevation guide.

## More references on protecting your property can be found in

- → FEMA's <u>The Homeowner's Guide to Retrofitting</u>
- → FEMA's Selecting Appropriate Mitigation Measures for Floodprone Structures