

**RE: 54 Jones Mill Rd -- Base Floor Elevation Certification -- Analysis requested.**

Tyler Ardron <tardron@riskreductionplus.com>

Wed 8/28/2019 2:00 PM

To: Mary Andes <mjandes@msn.com>; Josh Reuter <jreuter@smartvent.com>

Cc: Joe DelVecchio <jdelvecchio@smartvent.com>; Peter Allen <pallen@smartvent.com>

Sounds great!!

**E. Tyler Ardron, CFM**

*Vice-President | Certified Floodplain Manager*

*Flood | Home | Auto*

**Risk Reduction Plus Group**

430 Andbro Dr. Unit 1, Pitman, NJ 08071

O: 866-599-7066 Ext: 105 | C: 856-723-3666

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**From:** Mary Andes [mailto:mjandes@msn.com]

**Sent:** Wednesday, August 28, 2019 3:59 PM

**To:** Tyler Ardron <tardron@riskreductionplus.com>; Josh Reuter <jreuter@smartvent.com>

**Cc:** Joe DelVecchio <jdelvecchio@smartvent.com>; Peter Allen <pallen@smartvent.com>

**Subject:** Re: 54 Jones Mill Rd -- Base Floor Elevation Certification -- Analysis requested.

Thanks for the fast response, Tyler.

I've found a few solid contractors in the area who have the capacity to do this -- the house itself has actually been moved before, so lifting it up is certainly possible.

Once I gather some quotes from contractors, I'll reach back out to go through some of the basic elements.

thanks!  
Mary

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**From:** Tyler Ardron <[tardron@riskreductionplus.com](mailto:tardron@riskreductionplus.com)>  
**Sent:** Wednesday, August 28, 2019 1:36 PM  
**To:** Mary Andes <[mjandes@msn.com](mailto:mjandes@msn.com)>; Josh Reuter <[jreuter@smartvent.com](mailto:jreuter@smartvent.com)>  
**Cc:** Joe DelVecchio <[jdelvecchio@smartvent.com](mailto:jdelvecchio@smartvent.com)>; Peter Allen <[pallen@smartvent.com](mailto:pallen@smartvent.com)>  
**Subject:** RE: 54 Jones Mill Rd -- Base Floor Elevation Certification -- Analysis requested.

Hey Mary,

That is correct! You are going to want to elevate the home above the Base Flood Elevation, which would be 3 to 4 feet depending on how much freeboard that you would like, and eliminate the subgrade area (basement). You are going to have to also vent any lower enclosure that is below the Base flood elevation level. Also, everything below the first living floor must be unfinished. Feel free to reach out with any other questions on this.

Thank you,

**E. Tyler Ardron, CFM**  
*Vice-President | Certified Floodplain Manager*  
*Flood | Home | Auto*

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**From:** Mary Andes [<mailto:mjandes@msn.com>]  
**Sent:** Wednesday, August 28, 2019 2:51 PM  
**To:** Josh Reuter <[jreuter@smartvent.com](mailto:jreuter@smartvent.com)>  
**Cc:** Joe DelVecchio <[jdelvecchio@smartvent.com](mailto:jdelvecchio@smartvent.com)>; Peter Allen <[pallen@smartvent.com](mailto:pallen@smartvent.com)>  
**Subject:** Re: 54 Jones Mill Rd -- Base Floor Elevation Certification -- Analysis requested.

Hi Josh --

You folks over at Smart Vent helped me out a few years ago by reviewing the attached elevation certificate on my property in Richmond, VT.

Based on your previous review and analysis of my property, I realize I should start the process of doing what you recommend, which is raising the house above base flood elevation and eliminating the basement.

I've reached the point where I'd like to explore getting some hazard mitigation funding from the State of Vermont to elevate this property the 3 feet that you mentioned below (after checking to see if there is a freeboard requirement).

So, I figured it wouldn't hurt to reach out to you folks again to ensure that my basic understanding of this is correct.

So, after reviewing your previous messages, this is what I'd like to do.

Elevate the property 3-4 feet and eliminate the basement.

Has anything changed over the past few years that I'm missing?

Is there a scenario that I can eliminate flood insurance all together?

If I raise the house above base flood elevation and fill in the basement, can I eliminate the flood insurance payment?

thanks  
Mary Andes  
(State of Vermont employee)

property owner: 54 Jones Mill Rd, Richmond, VT 05477

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**From:** Josh Reuter <[jreuter@smartvent.com](mailto:jreuter@smartvent.com)>  
**Sent:** Tuesday, September 12, 2017 10:52 AM  
**To:** Mary Andes <[mjandes@msn.com](mailto:mjandes@msn.com)>  
**Cc:** Joe DelVecchio <[jdelvecchio@smartvent.com](mailto:jdelvecchio@smartvent.com)>; Peter Allen <[pallen@smartvent.com](mailto:pallen@smartvent.com)>  
**Subject:** RE: 54 Jones Mill Rd -- Base Floor Elevation Certification -- Analysis requested.

We typically recommend lifting a minimum of 2 feet above the Base Flood level. In your case, this would be at least 3 feet higher than current level. You would want to contact your local building office to see if they have a "freeboard" requirement. This would determine the minimum level that would be required locally.

If you keep the basement, the flood insurance will not decrease.

Best,

**Joshua Reuter, CFM**

*Certified Floodplain Manager*

Senior Underwriter & Residential Plans Review Specialist

**Smart Vent Products Inc | Flood Risk Evaluator**

430 Andbro Drive, Unit #1 | Pitman, NJ 08071

866.599.7065 Ext.111 (direct) | 856.269.4465 (fax)

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**From:** Mary Andes [<mailto:mjandes@msn.com>]  
**Sent:** Tuesday, September 12, 2017 12:34 PM  
**To:** Josh Reuter <[jreuter@smartvent.com](mailto:jreuter@smartvent.com)>

**Cc:** Joe DelVecchio <[jdelvecchio@smartvent.com](mailto:jdelvecchio@smartvent.com)>; Peter Allen <[pallen@smartvent.com](mailto:pallen@smartvent.com)>  
**Subject:** Re: 54 Jones Mill Rd -- Base Floor Elevation Certification -- Analysis requested.

Perhaps I missed this in your email this morning, but is it possible for you to determine how many feet the house would have to be raised?

Other houses that have been raised, in the neighborhood kept their basement, i.e. Did not fill in their basements...is that an option?

Mary

Sent from my iPhone

On Sep 12, 2017, at 9:06 AM, Josh Reuter <[jreuter@smartvent.com](mailto:jreuter@smartvent.com)> wrote:

Hi Mary,

After looking over your Elevation Certificate I can tell you a few things.

Your home has a basement. Smart Vents will not reduce flood insurance premiums when installed in a basement. You would also need to fill in the basement, up to the lowest outside ground level (in your case 6 feet deep). Also, your EC shows that your lowest living floor is below the Base Flood level for the area, which also means that even if you did fill the basement and install Smart Vents, your flood insurance would still be high. **The only way to see low flood insurance premiums would be to raise the home above the Base Flood level.**

If you would like to send me your current flood policy "Declarations Page", I can look it over for you to ensure there is nothing incorrect that could be raising your annual premium.

I am also happy to help if you have further questions. Feel free to contact me directly.

Best,

**Joshua Reuter, CFM**

*Certified Floodplain Manager*

Senior Underwriter & Agent

**Flood Risk Evaluator | Risk Reduction Plus Group**

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**From:** Joe DelVecchio [<mailto:jdelvecchio@smartvent.com>]  
**Sent:** Monday, September 11, 2017 10:59 AM  
**To:** Mary Andes <[mjandes@msn.com](mailto:mjandes@msn.com)>  
**Cc:** Peter Allen <[pallen@smartvent.com](mailto:pallen@smartvent.com)>; Josh Reuter <[jreuter@smartvent.com](mailto:jreuter@smartvent.com)>; [EC@yourfloodrisk.com](mailto:EC@yourfloodrisk.com); [info@riskreductionplus.com](mailto:info@riskreductionplus.com); Plans Division <[plans@smartvent.com](mailto:plans@smartvent.com)>  
**Subject:** FW: 54 Jones Mill Rd -- Base Floor Elevation Certification -- Analysis requested.

Hi Mary:

Thank you very much for sending in your elevation certificate. I have cc'ed Josh Reuter who heads our Flood Risk Evaluator division and he can review your certificate to help give you a determination on how much you can save on your flood insurance as well as the amount of vents you would need. For assessing if there can be a reduction on your payment, I have cc'ed our team at Risk Reduction Plus Group who can review and assist you here once the evaluation is determined.

Also cc'ed is Peter Allen who is our Flood Mitigation Specialist for the state of Vermont. He may have been the person who presented. It's great to hear that he gave a great presentation!

Josh can take the lead from here. If you have any questions or need further assistance, please reach out and we'll be happy to help.

Best regards,

**Joe DelVecchio, CFM**

*National Project Manager*

**Smart Vent Products, Inc. | Risk Reduction Plus Group**

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**From:** Mary Andes [<mailto:mjandes@msn.com>]  
**Sent:** Monday, September 11, 2017 10:48 AM  
**To:** Plans Division <[plans@smartvent.com](mailto:plans@smartvent.com)>  
**Subject:** 54 Jones Mill Rd -- Base Floor Elevation Certification -- Analysis requested.

Hi, one of your sales reps came to the State of Vermont a few months ago about and gave a fantastic presentation on your smart vents.

I own a property in Chittenden County, Vermont.

The address is:  
54 Jones Mill Rd  
Richmond, VT 05477

I have an official Elevation Certificate for my property, so I know exactly what the Base flood elevation is.

I've attached the official Base Flood Elevation Certificate for the property, with some color photos of the property at the end of the document.

The document is entitled:  
Base\_Flood\_Elevation\_Andes\_54\_Jones\_Mill\_Rd\_with\_photos.pdf

I've also uploaded this file to your site at:  
<https://www.hightail.com/u/smartvent>



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I would really like to work with you to figure out how many Smart Vents I need to install.

Also, the sales representative who came to the State of Vermont indicated that you work with the National Flood Insurance program to reduce my flood insurance payment and get a refund on the flood insurance that I have paid over the past year.

I really really need to do this.

Here is my contact information and the address for the property.

Mary Andes  
54 Jones Mill Rd  
Richmond, VT 05477  
(734) 355-2991  
[mjandes@msn.com](mailto:mjandes@msn.com)