

FLOOD INSURANCE BASICS

For additional information: www.fema.gov/nfip



The Essentials

- 1. In what community is the property located?
- 2. Is the community in the Regular/Emergency Program?
- 3. In what zone is the property (building) located?
- 4. What is the building's date of construction?
- 5. Is the building Pre-FIRM or Post-FIRM?

- 6. Is an Elevation Certificate required?
- 7. What is the occupancy of the building?
- 8. Does the building have a basement? Crawlspace?
- 9. How much insurance is desired/required?
- 10. What deductible option has the client requested?

Determining Pre-FIRM and Post-FIRM

Pre-FIRM

If DOC is on or before 12/31/74 or *before* initial FIRM Date. whichever is later



Compare **Original** FIRM Date (usually same as Regular Program Entry Date in the Community Status List) with Date of Construction (DOC) or Substantial Improvement/Damage



Post-FIRM

If DOC is on or after Initial FIRM Date or after 12/31/74, whichever is later

Special Flood Hazard Areas (SFHA's)

SFHA's are the flood zones that have the greatest risk of flooding. They are darkly shaded areas on the maps. Over the life of a 30year mortgage, there is a 26% change of flooding in these areas and only 1% chance of fire in the same period.

SFHA designations start with the letters **A** (Riverine or Inland Group) or V (Coastal Group). The relatively small number of V zones in Region IX are not defined below.

The Base Flood Elevation (BFE) is the level at which there is a 1% chance of flooding in any given year. Zone AO shows **Depths**, including the depth of water where there is a 1% chance of flooding in any given year.

Flood Zones

Base Flood Elevations are not provided. A

A1-A30 Superceded by AE. BFE's are provided. Re-named SFHA zone, same as A1-A30. \mathbf{AE}

AH Shallow water depths (ponding, 1-3 feet) - BFE's are provided.

AO Shallow water paths (sheet flow, 1 to 3 feet) - Depths are provided instead of BFE's.

A99 A protective system such as dikes, dams and levees. No BFE's are provided.

Temporarily designated flood restoration zone.

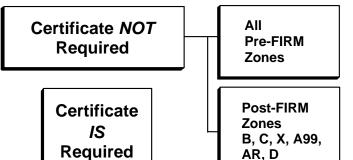
For more info, see Page MAP2 in Flood Insurance Manual.

Non-Special Flood Hazard Areas

Non SFHA's **B**, **C**, and **X** are moderate/minimal flood hazard zones. On the FIRM, they are unshaded or lightly shaded. Historically, more than 30% of all claims come from these zones. B and C are old zone names, and X is the new designation. Preferred Risk Policy may be available in B,C & X zones.

D flood zone is an area where the flood hazard is undetermined and which usually is very sparsely populated.

Elevation Certificate Requirement



Post-FIRM Zones A1-30, AE, AH, AO, A, V, V1-V30, VE

*Rating is based on where the lowest floor is in relation to the Base Flood Elevation.

If BFE information is not available from the community or other source, use the measured difference between the highest adjacent grade and the top of the lowest floor.

No BFEs on the map, use depths instead. Property owner, owner's representative or building official can complete. Use 2 ft. where no depths are shown on the map.

Where to Obtain An Elevation Certificate

For Elevation Certificate forms call the NFIP at 1-800-358-9616. To find out if a certificate already exists, check with the community department that maintains local maps or local building permit office. To have a certificate completed contact a licensed land surveyor, registered engineer, architect or community official who is authorized by State or local law to certify elevation information, except as noted above in Zone AO or A (with no BFEs).