



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? Crawl space?
9. How much insurance is desired/required?
10. What deductible option has the client requested?

Determining Pre-FIRM and Post-FIRM



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 30-year 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

- A** Base Flood Elevations are not provided.
- A1-A30** Superseded by **AE**. BFE's are provided.
- AE** Re-named SFHA zone, same as **A1-A30**.
- 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.
- AR** 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

Certificate **NOT** Required

All Pre-FIRM Zones

Certificate **IS** Required

Post-FIRM Zones
B, C, X, A99, AR, D

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.

- A** 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.
- AO** 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).