

The Essentials

1. In what community is the property located?
2. Community Status - Regular or Emergency Program?
3. In what zone is the building located?
4. What is the building's Date of Construction (DOC)?
5. Is the building Pre-FIRM or Post-FIRM?
6. Is an Elevation Certificate required?
7. What is the occupancy of the building?
8. How many floors in building (including basement/enclosure)?
9. Does the building have a basement/enclosure?
10. What is the replacement cost of the building?
11. How much insurance is required?
12. What deductible has the client requested?

Determining Pre-FIRM and Post-FIRM

Pre-FIRM

If DOC is on or before 12-31-1974 or before initial FIRM Date

Compare Initial FIRM Date with Date of Construction (DOC) or Substantial Improvement Date (Initial FIRM is when the Community first enters the Regular Program).

Post-FIRM

If DOC is after 12-31-1974 or on or after initial FIRM Date, whichever is later.

Special Flood Hazard Areas (SFHA)

SFHAs are the flood zones that have the greatest risk of flooding. They are darkly shaded areas on the maps. During a 30-year mortgage, there is a 26% chance of flooding in these areas and only a 4% chance of fire in the same period.

SFHA designations start with the letters "A" (Riverine/Inland Group) or "V" (Coastal Group) - indicated by tidal floods with velocity.

The Base Flood Elevation (BFE) and Base Flood Depth (BFD) is the level at which there is a 1% chance of flooding in any given year.

Zones

A or V	BFEs not provided.
A1-A30	BFEs are provided.
AE	(AE replaces A1-A30 on new FIRMs).
V1-V30	BFEs provided.
VE	(VE replaces V1-V30 on new FIRMs).
AH	Shallow water depths (ponding, 1-3 feet).
AO	Shallow water paths (sheet flow, 1-3 feet). BFDs (Base Flood Depths) <u>may be</u> provided.
A99	A protective system such as dikes, dams and levees. No BFEs are provided.
AR	Area that results from decertification of a previous flood protection system.

Elevation Certificate Requirement

Certificate NOT Required

All Pre-FIRM Zones

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

* X Zones may be shaded or unshaded. Shaded X Zone replaces the B Zone and Unshaded X Zone replaces, the C Zone on new FIRMs.

Certificate IS Required

Post-FIRM Zones

A1-A30, AE, AH, V1-30, VE

A** Unless BFE information is available from the community, use the measured difference between the highest adjacent grade and the top of the bottom (lowest) floor.

AO Property owner, owner's representative or building official can complete. Use 2ft if no BFDs are shown on the Map.

** Elevation Certificate not required but may result in better rates.

Non-Special Flood Hazard Areas (NSFHA)

NSFHAs B, C, and X Zones are *low to moderate risk flood zones*. On the FIRM, they are unshaded or lightly shaded. Historically, 30% of all claims occur in these areas. **A Preferred Risk Policy may be available.**

Where to Obtain an Elevation Certificate

To find out if a certificate already exists, check with the community department that maintains local maps or the local permit office. To have a certificate completed, contact a licensed land surveyor, registered local law to certify elevation information, except as noted above in Zone AO or A (without BFE).