



Get FloodSmart

Agents.FloodSmart.gov

FLOOD INSURANCE BASICS

FOR AGENTS

THE ESSENTIALS THINGS TO KNOW BEFORE YOU RATE A POLICY

- Community ID
- Building's flood zone
- Recent or impending map changes
- Date of Construction (DOC)
- Pre-FIRM or Post-FIRM
- Elevation Certificate, if required
- Occupancy—e.g., primary, secondary, business, nonresidential, condo
- Number of floors (including basement or enclosure)
- Basement or enclosure
- Building replacement cost; contents value
- Limits requested or required
- Deductible

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 (SFHAs)

SFHAs are flood zones that are at high risk of flooding. During a 30-year mortgage, there is at least a 1 in 4 chance of flooding in these areas, and a building located in an SFHA is more likely to experience a flood than a fire.

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

The Base Flood Elevation (BFE) and Base Flood Depth (BFD) are the levels at which there is a 1 percent annual chance of floodwaters reaching or exceeding.

SFHA Zones

- A or V** BFEs not provided.
- A1–A30** BFEs 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 may be provided.
- A99** A protective system such as dikes, dams, and levees. No BFEs provided.
- AR** Area that results from decertification of a previous flood protection system.

NON-SPECIAL FLOOD HAZARD AREAS (NSFHAs)

NSFHAs are moderate- to low-risk areas. On the FIRM, they appear as Zones B, C or X. Zone X replaces Zones B and C on new FIRMs. Properties in NSFHAs might qualify for the Preferred Risk Policy.

ELEVATION CERTIFICATE REQUIREMENT

Certificate is not required

All Pre-FIRM Zones*

Zones B, C, X, D, A99, and AR

Certificate is required

Post-FIRM Zones A1–A30, AE, AH, V1–30, and 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. An Elevation Certificate is not required but may result in better rates.

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

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

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 obtain a new Elevation Certificate, contact a licensed land surveyor, architect, or engineer to complete the Elevation Certificate.

UNDETERMINED FLOOD HAZARD AREAS

Flood Zones D are areas in which no flood hazard analysis has been made, but where there are still possible flood hazards.



FEMA

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