

### 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, 25-30% 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).