



## Flood Insurance Basics

Here is some basic information you need to know before you begin writing a flood insurance policy. For more details, see the NFIP Flood Insurance Manual at [www.fema.gov/business/nfip/manual.shtml](http://www.fema.gov/business/nfip/manual.shtml)

### The Essentials

1. In what community is the property located?
2. Community Status – Regular/Emergency/Non-Participating?
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?
13. Is the policy lender-required, and if so, when is the closing?

### 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, which is about 2 1/2 times greater than the 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) are the levels at which there is a 1% chance of flooding in any given year.

#### Zones

A or V	BFEs not provided.
A1-A30 AE	BFEs <u>are</u> provided. (AE replaces A1-A30 on new FIRMs).
V1-V30 VE	BFEs provided. (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**

**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.

### Non-Special Flood Hazard Areas (NSFHA)

NSFHAs are *moderate-to-low risk flood zones*. On the FIRM, they appear as B, C, X and shaded X zones. Shaded X Zone replaces the B Zone and Unshaded X Zone replaces the C Zone on new FIRMs.

**Most properties will qualify for the low-cost Preferred Risk Policy.**

### 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 to survey your property and complete the elevation certificate.