



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 https://agents.floodsmart.gov/manageagent/pages/agent/insurance_manual.jsp

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?

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.

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

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.