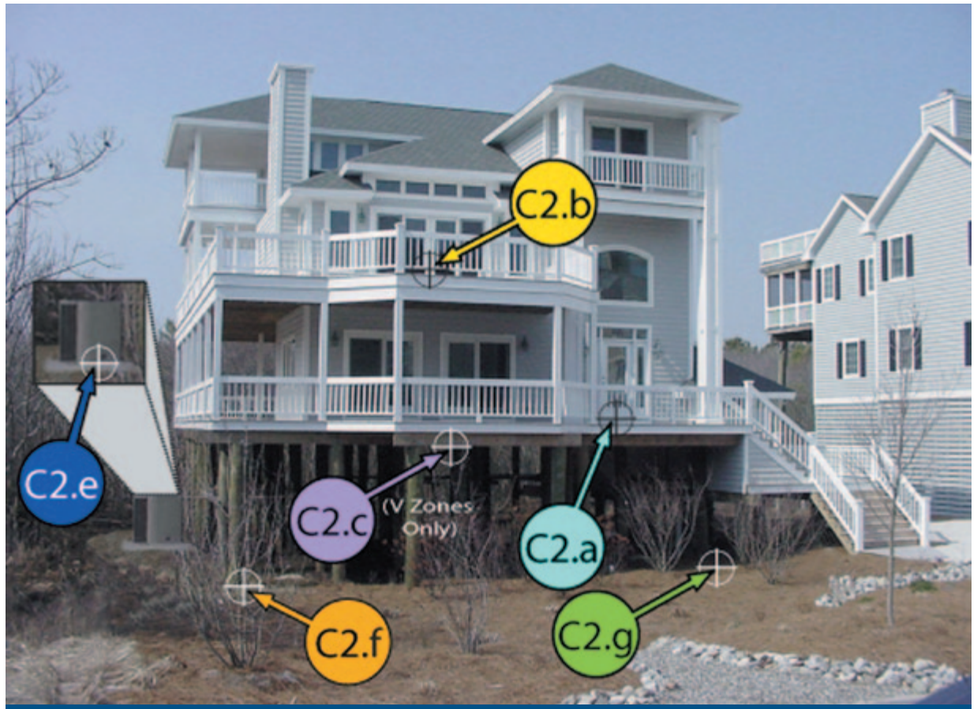
National Flood Insurance Program

Insurance Agent's Lowest Floor Guide

FEMA



PUTTING IT INTO PERSPECTIVE...

Sections A and C of the 2009 Elevation Certificate provide fields for entering numerous measurements that the surveyor must record in completing an elevation survey. This data will be used to not only help insurance agents accurately rate a flood insurance policy, but also assist FEMA and the local communities with their floodplain management compliance issues.

The 2009 Elevation Certificate does not specifically identify the Lowest Floor Elevation that must be used for rating purposes. Based upon your knowledge of the rules and regulations of the National Flood Insurance Program, you must make the final determinations regarding which elevation should be used to accurately rate the policy and calculate the premium. This guide must be used in conjunction with information provided on the Flood Insurance Application form.

This guide will provide you with some helpful information and hints.

Insurance Agent's Lowest Floor Guide

WHERE TO START...

The following are some suggested guidelines for interpreting the elevation information in Section C:

STEP 1:

Review the Elevation Certificate. Find the referenced Building Diagram Number in Section A, Item A7. This diagram number refers to one of the building diagrams located on Instructions Pages 7-9 of the Elevation Certificate.

STEP 2:

Once the correct building diagram has been determined, review the data contained in Section C, Item C2 of the Elevation Certificate. The circled letters and numbers on the building diagram correspond to the elevations entered in Items C2. a-h in Section C, Item C2. Check the Lowest Floor Guide found on the inside of this brochure as well as in the Flood Insurance Manual.

STEP 3:

Review the Elevation in Item C2.a. If the elevation in Item C2.a is lower than the elevation in Item C2.f, then you have a building with a basement. The correct lowest floor elevation rating will be Item C2.a (Building Diagrams 2, 4, or 9).

- For Building Diagrams 1A, 1B, and 3, if Item C2.a is higher than C2.f, the building is slab on grade, or a walkout first level. Rate as no basement and use Item C2.a as the lowest floor elevation for rating.
- If Item C2.c is given, and the property is in a V Zone, Item C2.c will be the correct lowest floor elevation for rating if there are no enclosures (Building Diagram 5).
- If Item C2.c is higher than Item C2.a, then you have an elevated building with enclosure(s) below the elevated level. Use Item C2.c as the lowest floor elevation for rating V Zones if the enclosure is less than 300 sq. ft., the walls are breakaway, and machinery and equipment are elevated at or above the BFE. Otherwise use the bottom of Item C2.a if the enclosure is 300 sq. ft. or greater, the walls are supporting walls, or machinery and equipment are below the BFE and an enclosure of any size exists (Building Diagram 6).

IMPORTANT HINT:

- If Item A8 and/or Item A9 shows flood openings, and the openings are adequate for the square footage of the enclosed area, then you have an elevated building with proper venting. The lowest floor elevation for rating is Item C2.b, top of the next higher floor, as long as the building is not located in a V Zone (Building Diagrams 7 and 8).

WHERE TO GET HELP

The Lowest Floor Guide will assist you in determining the lowest floor for rating purposes for the majority of your business. However, if you are unable to make the determination, contact your WYO Company underwriting staff or, for NFIP direct policies, the NFIP Servicing Agent underwriting department for assistance.

Lowest Floor Guide for Zones A, AE, A1-A30, AH, AR, AR Dual

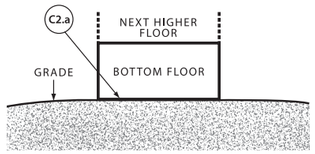
BUILDING DIAGRAM #1A

Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.*

Lowest Floor for Rating: Top of slab or lower attached garage if it has machinery and equipment below BFE unless the garage is properly vented

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.d (if structure has attached garage)

All slab-on-grade single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.



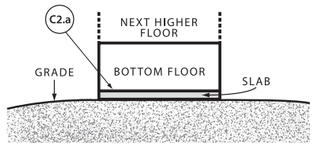
BUILDING DIAGRAM #1B

Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.*

Lowest Floor for Rating: Top of slab or lower attached garage if it has machinery and equipment below BFE unless the garage is properly vented

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.d (if structure has attached garage)

All raised slab-on-grade or slab-on-stem-wall-with-fill single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.



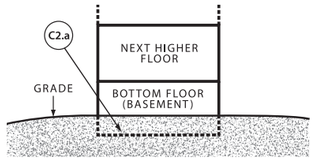
BUILDING DIAGRAM #2

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*

Lowest Floor for Rating: Top of basement floor

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a

All single- and multiple-floor buildings with basement (other than split-level) and high-rise buildings with basement, either detached or row type (e.g., townhouses); with or without attached garage.



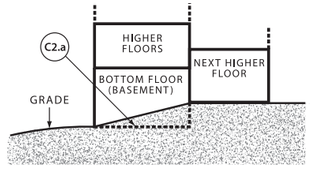
BUILDING DIAGRAM #3

Distinguishing Feature: The bottom floor (excluding garage) is at or above ground level (grade) on at least one side.*

Lowest Floor for Rating: Top of slab

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a

All split-level buildings that are slab-on-grade, either detached or row type (e.g., townhouses); with or without attached garage.



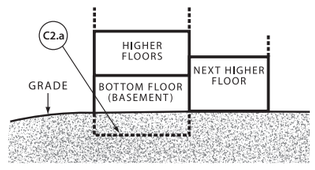
BUILDING DIAGRAM #4

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*

Lowest Floor for Rating: Top of slab (basement floor)

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a

All split-level buildings (other than slab-on-grade), either detached or row type (e.g., townhouses); with or without attached garage.



Lowest Floor Guide for Zones AO and A (without Estimated BFE)

BUILDING DIAGRAMS

Distinguishing Feature: All buildings

Lowest Floor for Rating: Difference between the top of the bottom floor and highest adjacent grade

Elevation Needed for Rating from FEMA Elevation Certificate: Use the measurement provided in Item E1. If the top of the bottom floor is below the highest adjacent grade, show this difference as a negative number on the application. For buildings similar to diagrams 6-9 with proper openings, use the measurement provided in Item E2.

*Note: A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

Lowest Floor Guide for Zones A, AE, A1-A30, AH, AR, AR Dual

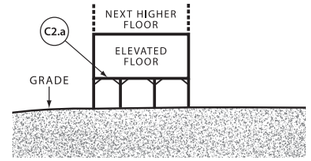
BUILDING DIAGRAM #5

Distinguishing Feature: The area below the elevated floor is open, with no obstruction to flow of floodwaters (open lattice work and/or insect screening is permissible).

Lowest Floor for Rating: Lowest elevated floor

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a

All buildings elevated on piers, posts, piles, columns, or parallel shear walls. No obstructions below the elevated floor.



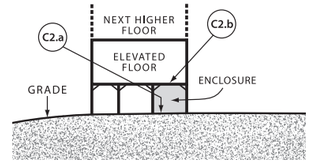
BUILDING DIAGRAM #6

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings** present in the walls of the enclosure.

Lowest Floor for Rating: Lowest elevated floor or top of bottom floor if conditions in the Flood Insurance Manual are met

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.b

All buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor.



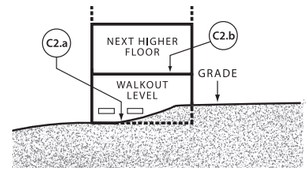
BUILDING DIAGRAM #7

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings** present in the walls of the enclosure.

Lowest Floor for Rating: Lowest elevated floor or top of bottom floor if conditions in the Flood Insurance Manual are met

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.b

All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walkout levels, where at least one side is at or above grade. The principal use of this building is located in the elevated floors of the building.



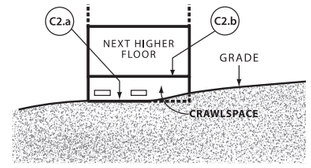
BUILDING DIAGRAM #8

Distinguishing Feature: The area below the first floor is enclosed by solid or partial perimeter walls. In A Zones, the crawlspace is with or without openings** present in the walls of the crawlspace.

Lowest Floor for Rating: Next higher floor or top of bottom floor if conditions in the Flood Insurance Manual (Lowest Floor Determination) for A zones are met

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.b

All buildings elevated on a crawlspace with the floor of the crawlspace at or above grade on at least one side, with or without attached garage.



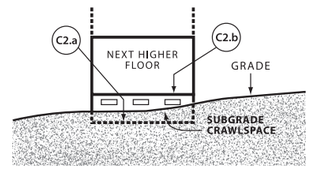
BUILDING DIAGRAM #9

Distinguishing Feature: The bottom (crawlspace) floor is at or below ground level (grade) on all sides.* (If the distance from the crawlspace floor to the top of the next higher floor is more than 5 feet, or the crawlspace floor is more than 2 feet below the grade (LAG) on all sides, use Diagram 2.)

Lowest Floor for Rating: Top of subgrade crawlspace

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.b

All buildings (other than split-level) elevated on a subgrade crawlspace with or without attached garage.



**An "opening" is a permanent opening that allows for the free passage of water automatically in both directions without human intervention. Under the NFIP, a minimum of two openings is required for enclosures or crawlspaces. The openings shall provide a total net area of not less than 1 square inch for every square foot of area enclosed, excluding any bars, louvers, or other covers of the opening. Alternatively, an Individual Engineered Flood Openings Certification or an Evaluation Report issued by the International Code Council Evaluation Service (ICC ES) must be submitted to document that the design of the openings will allow for the automatic equalization of hydrostatic flood forces on exterior walls. A window, a door, or a garage door is not considered an opening; openings may be installed in doors. Openings shall be on at least two sides of the enclosed area. If a building has more than one enclosed area, each area must have openings to allow floodwater to directly enter. The bottom of the openings must be no higher than 1 foot above the higher of the exterior or interior grade or floor immediately below the opening. For more guidance on openings see NFIP Technical Bulletin 1.

Lowest Floor Guide for Zones V, VE, V1-V30

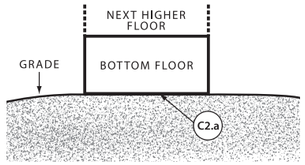
BUILDING DIAGRAM #1A

Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.*

Lowest Floor for Rating: Bottom of slab

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a***

All slab-on-grade single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.



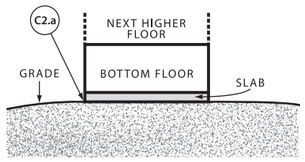
BUILDING DIAGRAM #1B

Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.*

Lowest Floor for Rating: Bottom of slab

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a***

All raised slab-on-grade or slab-on-stem-wall-with-fill single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.



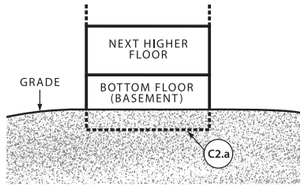
BUILDING DIAGRAM #2

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*

Lowest Floor for Rating: Bottom of slab (basement floor)

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a***

All single- and multiple-floor buildings with basement (other than split-level) and high-rise buildings with basement, either detached or row type (e.g., townhouses); with or without attached garage.



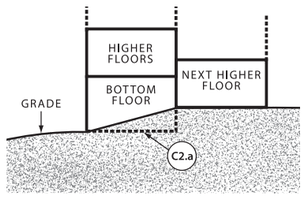
BUILDING DIAGRAM #3

Distinguishing Feature: The bottom floor (excluding garage) is at or above ground level (grade) on at least one side.*

Lowest Floor for Rating: Bottom of slab (lowest floor)

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a***

All split-level buildings that are slab-on-grade, either detached or row type (e.g., townhouses); with or without attached garage.



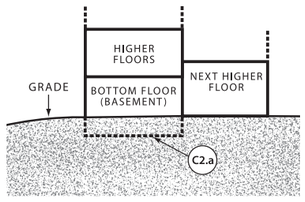
BUILDING DIAGRAM #4

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides. Buildings constructed above crawlspaces that are below grade on all sides should also use this diagram.*

Lowest Floor for Rating: Bottom of slab (basement floor)

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a***

All split-level buildings (other than slab-on-grade), either detached or row type (e.g., townhouses); with or without attached garage.



*Note: A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

***Use Item C2.c if available; otherwise subtract 12 inches from Item C2.a for one-to-four family residences. For buildings other than one-to-four family residences subtract 18 inches from Item C2.a.

Lowest Floor Guide for Zones V, VE, V1-V30

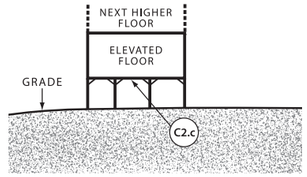
BUILDING DIAGRAM #5

Distinguishing Feature: The area below the elevated floor is open, with no obstruction to flow of floodwaters. Insect screening is permissible, as are wooden or plastic lattice, slats, or shutters if at least 40 percent of their area is open. Maximum thickness is ½ inch for lattice, 1 inch for slats or shutters. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

Lowest Floor for Rating: Bottom of lowest horizontal structural member

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.c.

All buildings elevated on piers, posts, piles, columns, or parallel shear walls. No obstructions below the elevated floor.



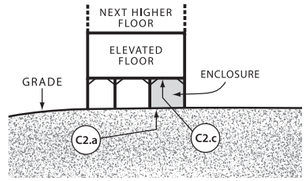
BUILDING DIAGRAM #6

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully.

Lowest Floor for Rating: Bottom of lowest horizontal structural member, or bottom of slab if conditions in the Flood Insurance Manual are met

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.c.***

All buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor.



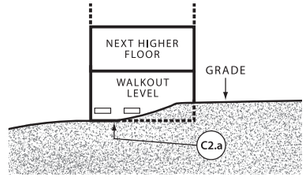
BUILDING DIAGRAM #7

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully.

Lowest Floor for Rating: Bottom of slab (lowest floor)

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a.***

All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walkout levels, where at least one side is at or above grade. The principal use of this building is located in the elevated floors of the building.



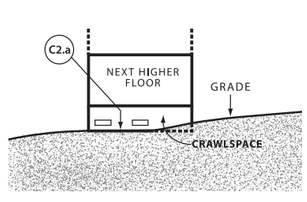
BUILDING DIAGRAM #8

Distinguishing Feature: The area below the first floor is enclosed by solid or partial perimeter walls.

Lowest Floor for Rating: Bottom floor

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a.***

All buildings elevated on a crawlspace with the floor of the crawlspace at or above grade on at least one side, with or without attached garage.



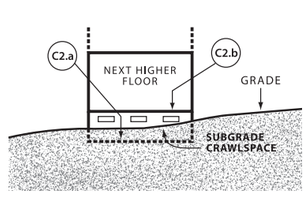
BUILDING DIAGRAM #9

Distinguishing Feature: The bottom (crawlspace) floor is at or below ground level (grade) on all sides.* (If the distance from the crawlspace to the top of the next higher floor is more than 5 feet, or the crawlspace floor is more than 2 feet below the grade (LAG) on all sides, use Diagram 2.)

Lowest Floor for Rating: Bottom of subgrade crawlspace

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a. and Item C2.b.

All buildings (other than split-level) elevated on a subgrade crawlspace with or without attached garage.



*Note: A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

***Use Item C2.c if available; otherwise subtract 12 inches from Item C2.a for one-to-four family residences. For buildings other than one-to-four family residences subtract 18 inches from Item C2.a.