### 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

**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

<table>
<thead>
<tr>
<th>Zone</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>A or V</td>
<td>BFES not provided.</td>
</tr>
<tr>
<td>A1-A30</td>
<td>BFES are provided. (AE replaces A1-A30 on new FIRMs).</td>
</tr>
<tr>
<td>AE</td>
<td>BFES provided. (AE replaces A1-A30 on new FIRMs).</td>
</tr>
<tr>
<td>V1-V30</td>
<td>BFES provided. (VE replaces V1-V30 on new FIRMs).</td>
</tr>
<tr>
<td>VE</td>
<td>Shallow water depths (ponding, 1-3 feet).</td>
</tr>
<tr>
<td>AH</td>
<td>Shallow water paths (sheet flow, 1-3 feet).</td>
</tr>
<tr>
<td>AO</td>
<td>Shallow water paths (sheet flow, 1-3 feet). BFDS may be provided.</td>
</tr>
<tr>
<td>A99</td>
<td>A protective system such as dikes, dams and levees. No BFES are provided.</td>
</tr>
<tr>
<td>AR</td>
<td>Area that results from decertification of a previous flood protection system.</td>
</tr>
</tbody>
</table>

### 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.

  **AR**
  - 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, 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).