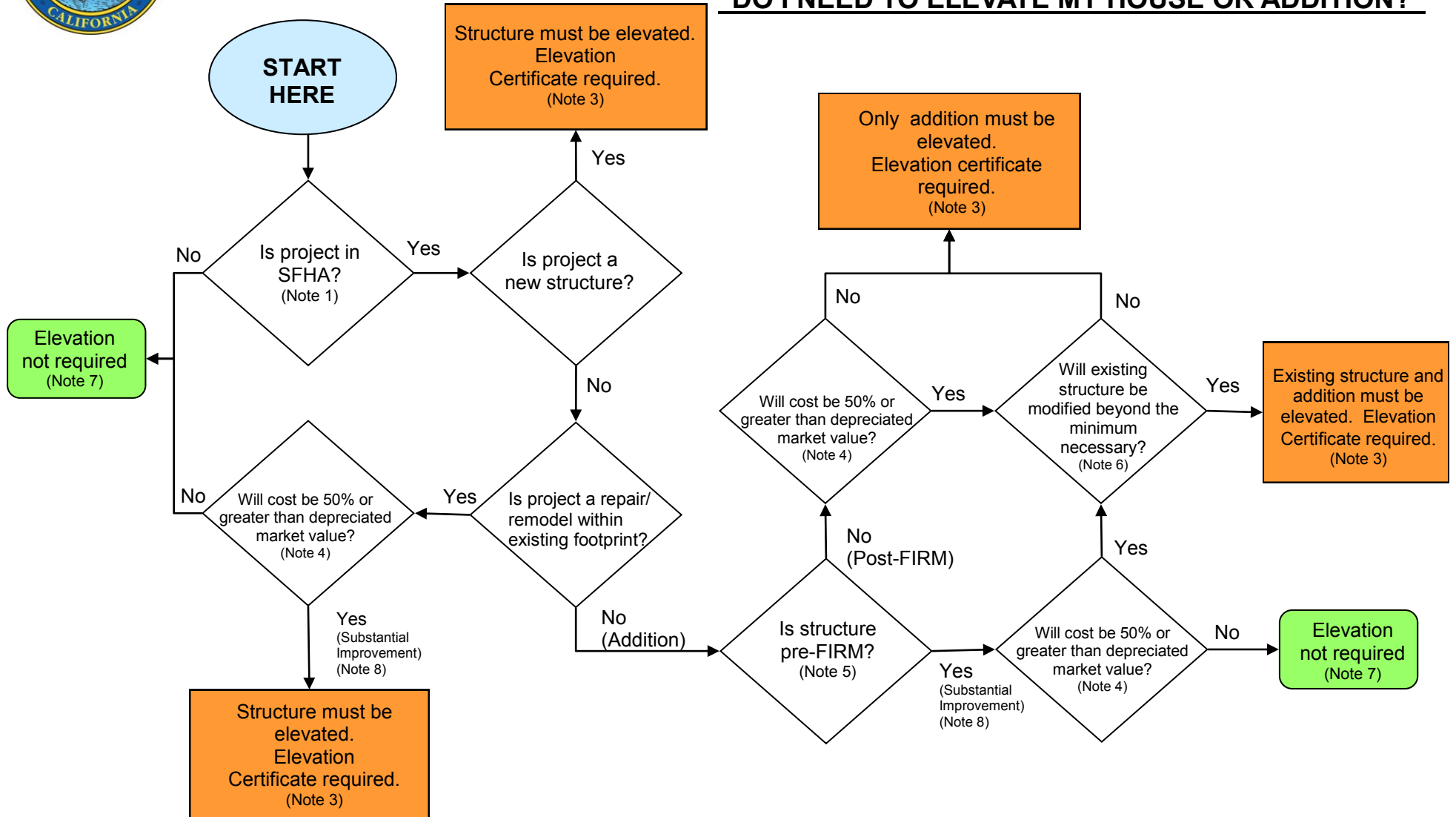




RESIDENTIAL BUILDING IN A FEMA SPECIAL FLOOD HAZARD AREA (SFHA)

“DO I NEED TO ELEVATE MY HOUSE OR ADDITION?”



Notes:

1. Special Flood Hazard Areas (SFHA) are areas with 1% or greater chance of flooding in any given year. SFHA's are shown on the Flood Insurance Rate Map (FIRM) as zone A, AE, AO, or AH.
2. Elevation required is equal to the base flood elevation or greater.
3. Non-residential structures may be flood proofed up to the flood protection elevation instead of elevating the finished floor. A Floodproofing Certificate is required. Insurance companies deduct 12" from Floodproofing for pricing so the City strongly recommends Floodproofing to 1' above the BFE.

4. Depreciated Market value pertains to structure only; land is excluded. Costs must include all elements necessary to complete the project; labor and materials must be based on fair market value. Contact the Floodplain Coordinator for more information.
5. Pre-FIRM structures are those which were constructed before December 15, 1978.
6. The minimum modification necessary is considered the installation of a single doorway in the common wall.
7. FEMA requires that all new work that is below the Base Flood Elevation be of flood resistant materials and construction methods.
8. Please see "Determination of Substantial Improvement" handout for more information.