

New to “the flood zone”



What does “the flood zone” mean?

People use “the flood zone” to mean any of the zones on FEMA’s **Flood Insurance Rate Map (FIRM)** that encumber property owners with special building regulations and flood insurance requirements. In the **National Flood Insurance Program (NFIP)** these zones are called the **Special Flood Hazard Area (SFHA)**, and have zone labels that begin with A or V.

For someone wanting to build or remodel a building, being in the flood zone means that construction will be subject to regulations that do not apply to property outside the SFHA.

For someone seeking a loan, being in the flood zone means a loan may be denied, or may be granted only if the building is covered by flood insurance.

Being in the flood zone - if confirmed - means the property is at higher risk of flooding than property not in the SFHA.

*Being in **the flood zone** means that the **ground would be covered by water during the “Base flood”**. The Base Flood is a theoretical flood that has a 1 percent chance of being equaled or exceeded in any year. It is generated for FEMA by contractors who conduct flood insurance studies based on data and hydrologic modeling. The boundary of the flood zone is drawn where the ground elevation equals the **Base Flood Elevation (BFE)**. Precise **placement of the boundary** can be done only by **surveying the true ground elevation**.*

Property is in the SFHA if the ground elevation at any point is lower than BFE. A **building** is in the SFHA if the ground under it is in the SFHA. Insurance is required when a building in the SFHA is securing a mortgage.



Base flood illustration - where water surface elevation equals BFE.

	Insurance Required*
1 Not in SFHA. Ground above BFE.	No
2 Property in SFHA. Home not in SFHA.	No
3 Property and home “in” SFHA. Lowest floor above BFE. Lower insurance rate than #4.	Yes
4 Property and home “in” SFHA. Lowest floor below BFE.	Yes

* Refers to federal mortgage protection requirement. Lender may require insurance when making a loan.

What should you do?

1. Buy flood insurance for your building. Ask for contents coverage, which isn’t automatically included.
 - Flood damage is not covered by homeowners’ insurance.
 - A flood insurance policy can be purchased before a proposed map is adopted to take advantage of a lower risk based on the Effective FIRM. Some zone/BFE rate categories can be grandfathered.
 - Check with your homeowners insurance agent or use the agent finder at **foodsmart.gov**
2. Investigate your true risk. Compare the elevation of your property and buildings to the Base Flood Elevation
 - Property that is higher than BFE can be removed from the flood zone by a Letter of Map Amendment (LOMA). LOMA applications can be submitted online at <https://hazards.fema.gov/femaportal/onlinelomc>.
 - A building with its lowest floor higher than BFE is less vulnerable to floods than one with the lowest floor below BFE. The lower risk - if confirmed by an Elevation Certificate - is considered in rating flood insurance.
 - Consider how deep water would be in your building, and how you might protect it from rising water. Go online to www.lsuagcenter.com/preventingfloordamage
3. Explore options for lowering your flood insurance premium.
 - Go online to FEMA.gov/cost-of-flood for information about your flood insurance options.
 - Rate-lowering information can be used to re-rate your policy immediately; a partial refund may be issued.

Overlay preliminary FIRM on effective FIRM



Effective FIRM



Preliminary FIRM

Minimum Requirements for Developing in the SFHA

All development in the SFHA requires a permit. This includes adding material that diminishes the flood storage capacity.

New residential buildings in the SFHA must have their lowest floor at or above the BFE. Non-residential buildings in the SFHA can meet the flood protection requirement by dry-floodproofing (sealing the building to keep floodwater out) instead of elevating to the BFE.

Agriculture buildings in the SFHA can have their lowest floor below BFE if they wet-floodproof the structure. The building will not get credit for the wet floodproofing when being rated for flood insurance from the NFIP.

Buildings in A zones may achieve the elevation requirement by being supported on compacted fill (mound of dirt). Buildings in V zones may not be supported on fill. Their foundations must not obstruct water flow under the building.

Substantially damaged buildings in the SFHA must be elevated so the lowest floor is at or above BFE before they can be repaired. **Substantial Damage** means the cost to restore the building is 50 percent or more of the market value of the building before it was damaged.

Buildings being substantially improved in the SFHA must be elevated so the lowest floor is at or above BFE. For lateral additions in the A zones, only the addition must meet the elevation requirement.

Buildings in the SFHA must be anchored to resist floatation.

BFE stands for **Base Flood Elevation**, which is the water surface elevation of the base flood.

See how a map change will affect your property.

Point 1 is in the SFHA, but will be out when the new map becomes Effective.

Point 2 is out, but will be in the SFHA when the new map becomes Effective.

LSUAgCenter.com/FloodMaps

Find the flood zone for your property.

Get contact information for local floodplain officials.

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See and learn more at LSUAgCenter.com/FloodMaps

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The LSU AgCenter and LSU provide equal opportunities in programs and employment.



The LSU AgCenter flood map website, outreach program and map-reading assistance are a free service for the people and communities of Louisiana, built with FEMA support through the La DOTD Office of Floodplain Regulations and supported in part by FEMA Grant 1603-DR-LA, Project 39, Statewide Hazard Mitigation Community Education and Outreach Project, Get a Gameplan.