



## “A” AND “V” FLOOD ZONES

### IMPORTANT INFORMATION FOR THOSE WHO BUILD ON PROPERTIES IN SPECIAL FLOOD HAZARD AREAS

A special flood hazard area is where FEMA has determined that there is a greater chance for flooding to occur. The effective FEMA map is dated June 2, 2009. When building in these areas, two additional documents will be needed for your file and certain procedures must be followed. Failure to follow them could result in substantial extra costs and delays.

A suggested first step when building in these areas is to obtain a licensed land surveyor. He or she will first determine the Base Flood Elevation (BFE) of the area. This is the expected highest level of the water during a flood. He or she then places a “benchmark” on the property, which is used to determine how high this flood water level will be on your property.

- **You must then build your floor above that flood water level.**
- **For manufactured homes approved by HUD, only a final elevation certificate is required. For site built homes, two elevation certificates are required.**

In unincorporated Bay County and the City of Panama City, your lowest floor must be **1 foot above the BFE**. Immediately after your slab is poured (or joists and girders installed for framed floor systems), the surveyor must then prepare a document called an “Elevation Certificate” (EC) that will verify your building floor is in compliance.

- **Don’t wait to get this first Elevation Certificate.**

It is important to get this *first* EC done soon after the floor is finished because, if for any reason, the floor is too low (below BFE), **it will have to be raised to the proper level.**

- **NOTE: Section 110.3 of the code requires the under construction elevation certificate to be submitted to the building official prior to vertical framing.**

The *second* EC is called for when the home and site (finished grade) are completed and nearing the final inspection. It again documents compliance of the floor and additionally documents other items like finished grade, equipment (such as air conditioning systems, these items must meet the elevation requirements also), flood venting if needed, etc.

- **NOTE: Per section 110.3 of the code, the final inspection and Certificate of Occupancy cannot be given until this second EC (Finished Construction EC) is provided for the file.**

For additions to existing homes located in flood zones, please make an appointment with staff to consider the applicable rules. “V” zones have wave action in addition to flooding hazards. They must meet all the above and they have unique foundation requirements that will need structural engineering. If you have questions, please call for assistance.

Why all the paperwork? FEMA provides low cost flood insurance for communities that make sure their new homes and additions are safe from flooding, and it's the law. Need further information? For questions regarding your construction, call 248-8250, regarding the FEMA flood insurance program or go to <http://www.fema.gov/about/programs/nfip/index.shtm> or call CRS Coordinator at 248-8250.

I have read and understand the above \_\_\_\_\_ Dated \_\_\_\_\_