

FEMA / NFIP FLOOD ZONE

PUBLIC INFORMATION SHEET

In 1979 Hamilton County (unincorporated area) became a member of the National Flood Insurance Program. At this time flood plain management became part of the building and zoning regulations. Our geographical area has been inundated with flood water damage as long as we have had recorded history. Data shows that two thirds of all disasters are caused by flooding. The "Flood Disaster Protection Act" of 1973, "Stafford Act" of 1988, and "National Flood Insurance Reform Act" of 1994 now help identify buildings, homes and structures in flood regions. Areas endangered by FLOODING are called FLOOD ZONES.

Hamilton County Engineering Department provides flood data on behalf of the "Federal Emergency Management Agency" (FEMA), "National Flood Insurance Program" (NFIP), with the assistance of the "Flood Insurance Rate Maps" (FIRM). Hamilton County Government is an AGENT of these federal programs.

The following is a list of terms and definitions used in the Flood Management program. These terms will later be used to help explain the flood elevation determination process.

FLOOD ZONE A land mass which has a 1% chance of being flooded in any given rain fall event (100 year flood). Also referred to as ' flood fringe.' There is no longer GRANDFATHERING. In flood zones.

FLOOD WAY Channel of a river or other water course that must be reserved to discharge base flood water.

BASE FLOOD ELEVATION (BFE) The maximum water elevation expected during the 1% chance - in the storm (100 year flood).

LOWEST FLOOR ELEVATION The elevation of the lowest floor in the enclosed structure, including a basement that is livable.

ELEVATION CERTIFICATE Used to provide elevation information necessary to ensure compliance with community flood plain management ordinances, to determine the proper insurance rate and support a request for a letter of map amendment or revision. An elevation certificate is required for all legal real-estate transactions.

NO RISE CERTIFICATE Letter from a licensed Engineer stating work within a FLOODWAY shall not cause an increase in the flood elevation.

LETTER OF MAP AMENDMENT / LETTER OF MAP REVISION A document issued by FEMA that officially removes a property and/or structure from the Flood Zone.

WET FLOODPROOFING A fully enclosed area below the lowest floor. It shall automatically equalize hydrostatic water pressure (Hydrostatic Vents).



When applying for a building permit, purchasing a home or refinancing a home, usually, either the permitting agency or financing company will require proof of elevation to make sure the structure is not in the flood zone. If the structure will be in the Flood Zone then an ELEVATION CERTIFICATE will be required, stating the BFE and requiring a Licensed Surveyor to validate the elevation. If the structure is in the FLOOD WAY, a NO RISE CERTIFICATE is required.

Flood Zones are classified as follows:

A – No base flood elevation determined. Requires building 3' above highest elevation.

(Many will be AE in the new maps)

AE – Base flood elevation determined

AH – Flood Depths of 1 to 3 feet (ponding)

AO – Flood Depths of 1 – 3 feet (sheet flow)

A99 – Protected from 100 yr. flood by Federal Flood Protection System

X – Areas of 500 year flood and 100 year flood (1% storm) with average depths of less than 1 foot or drainage areas of less than 1 square mile.

VE – Velocity Zone – Mainly Coastal areas. High risk areas

When the BFE is determined, Permitting will require the top of the bottom floor be a minimum one (1) foot above the BFE. No wood can be below this elevation. This also affects MANUFACTURED HOMES, the metal framing would represent the wood.

Insurance rates are also affected by the flood zone. If any part of the property in question is in the flood zone, the entire property is considered in the flood zone. If the floodway runs through the property, the placement of the structure must be proven to be out of the floodway.

For more information:

CONTACT:

www.fema.gov