

Your Flood Zone Determines Building Height Requirements

The flood zone, base flood elevation, and grade of a property determines the minimum height requirements for new structures. Base flood elevation (BFE) is defined by FEMA as the elevation of surface water resulting from a flood that has a 1% chance of equaling or exceeding that level in any given year. The State of Florida requires new structures to be built to BFE+1ft (or more).

Ways to Identify your Flood Zone:

- Forerunner Flood Map: <https://franklincountyfl.withforerunner.com/properties>
- Flood Zone Verification Form
- Elevation Certificate

Common Flood Zones in Franklin County:

- **X Flood Zone** - This zone is not considered a special flood hazard area. The top of the lowest floor must be at or above 1 foot above highest adjacent grade.
- **Shaded X Flood Zone** - This zone is not considered a special flood hazard area. The top of the lowest floor must be at or above 2 feet above Highest adjacent grade.
- **Unrated A Zone** - This zone is considered unrated because FEMA has not determined the BFE for this area. Unrated A zones are considered special flood hazard areas (SFHA). A pre-construction elevation certificate is required when applying for a new construction permit to be built in this flood zone. There are two ways to request the elevation certificate for this flood zone.
 - Ask your surveyor to identify the BFE and build to BFE+1 foot or higher. This is the recommended approach and may result in reduced insurance costs.
 - Ask your surveyor to identify the highest adjacent grade (HAG) and build at least 3 feet above the HAG.
- **Rated A Zone** - Rated A Zones are considered special flood hazard areas (SFHA). This area has an established base flood elevation. The top of the lowest floor must be at or above BFE+1 foot. A pre-construction elevation certificate is required when applying for a new construction permit to be built in this flood zone.
- **VE Zone** - VE Zones are considered special flood hazard areas (SFHA). This area has an established base flood elevation. The bottom of the lowest horizontal structural member must be at BFE+1 foot. A pre-construction elevation certificate is required when applying for a new construction permit to be built in this flood zone.
 - V Zones have **MANY ADDITIONAL** requirements that you should be aware of prior to starting your project. You should discuss these additional requirements with your builder.
 - This area is a velocity zone and has a high likelihood of wave action in excess of 3 feet.

Special Flood Hazard Area (SFHA) and Flood Insurance

- Property within unrated A, rated A, or V/VE flood zones are considered a Special Flood Hazard Area (SFHA).
- Most lenders have a mandatory flood insurance purchase requirement for structures built in a SFHA.
- Structures built outside of the SFHA (flood zone X, or shaded X) DO NOT have the mandatory flood insurance purchase requirement; however, you may still want to consider the additional coverage.
- Over 25% of flood insurance claims are properties in an “X” flood zone.
- Structures built within multiple flood zones will be required to meet the requirements for the more restrictive flood zone.
 - For example: The site plan for a new single family home project shows that the house will be located in both an AE 15’ and VE 16’. The requirements for the most restrictive zone of the proposed location will apply. In this case the home would be required to be built to the VE 16’ requirements. This means that the bottom of the lowest horizontal structural member must be at least 17ft (BFE+1ft). Additionally, all additional V zone requirements would apply to the entire home.

If you are planning to build along the coastline, you may have additional requirements from the Department of Environmental Protection. Any structure built seaward of the Coastal Construction Control Line will require a DEP permit prior to applying for a Franklin County permit.

Elevation Certificates (EC)

- Elevation certificates (EC) are required for all new buildings in a special flood hazard area.
 - There are 3 types of ECs that are required:
 - Pre-Construction - Required as part of the permit application packet.
 - Building Under-Construction - Required when the foundation is completed.
 - Finished Construction - Required prior to Certificate of Occupancy
- The EC must be completed by a surveyor, engineer, or architect.
- The EC is used to ensure that a home is built above base flood elevation + 1 foot.
- It is important to submit all ECs at the appropriate time to ensure that your project is built in compliance with the requirements.
- The EC also has useful information that may help reduce your flood insurance.

Flood Related Links

- [FEMA Flood Map Service Center | Welcome!](#)
- [Northwest Florida Water Management District \(nwfwmdfloodmaps.com\)](#) Use this map to learn your flood zone. You can click on a parcel and a flood report will be generated to show more details for that parcel.
- [National Wetlands Inventory \(usgs.gov\)](#)
- [Map Direct: Coastal Construction Control Line \(state.fl.us\)](#)

If you are planning to build along the coastline, you may have additional requirements from the Department of Environmental Protection. Any structure built seaward of the Coastal Construction Control Line will require a DEP permit prior to applying for a Franklin County permit. Using [this map](#), you can quickly identify if your project may be impacted by the CCCL.