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FEMA FORM 81-31 (10/87)

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The Flood Insurance Manual and the Flood Insurance Application—Part 2 Worksheet contains a series of diagrams that are to be used to determine the reference level for the specific structure in question. The diagrams are available through local insurance agents or the National Flood Insurance Program.

"Natural grade" is defined as the "grade unaffected by construction techniques such as fill, landscaping, or berming."

A reference level is shown in each of the worksheet diagrams of the various building types. For property locations in zones A1-A30, AE, AH, and A (with BFE), Line 2 of the Elevation Certificate indicates that the elevation should be measured from the top of the reference level floor. For property locations in zones V1-V30, VE, and V (with BFE), Line 3 of the Elevation Certificate indicates that the elevation should be measured from the bottom of the lowest horizontal structural member of the reference level floor.*

*The insured will determine the measurements using the "top of floor" from the Flood Insurance-Part 2 Worksheet diagrams

The diagram, right, demonstrates the differences between the point that elevations should be measured ZONES ZONES

The reference level elevation may be reported to the same level of precision used to report base flood elevation on the FIRM (e.g., if the base flood elevation is shown to the nearest half foot, the reference level may be reported to the nearest half foot).

Base flood elevations are shown on the community's Flood Insurance Rate Map (FIRM) for zones A1-A30, AH, AE, V1-V30, and VE. Base flood elevations may also be on file with the community for zones A and V for all subdivisions and other new developments greater than 50 lots or 5 acres, whichever is the lesser, If the start of construction was after December 31, 1974.

Base flood depth numbers are shown on the community's Flood Insurance Rate Map (FIRM) for zone AO. These depth numbers should be used to compare with the height of the reference level floor above highest natural grade in Line 8 of the Elevation Certificate.

Elevation reference marks other than those shown on the FIRM may be used for reference level elevation determinations. In areas experiencing ground subsidence, the most recently adjusted reference mark elevations available must be used for elevation determinations. If a reference mark not shown on the FIRM is used, identify the reference mark used in the comment section.

Date of FIRM used in Section II of the Elevation Certificate can be either the date of the FIRM in effect when the certification is being provided or the date of the FIRM that was in effect at the time the building was constructed.

COMMENTS:

NOTE TO INSURANCE AGENTS AND COMMUNITY OFFICIALS: In all A zones, the reference level is the top of the lowest floor and in V zones the reference level is the bottom of the slab/horizontal support. Agents should refer to the flood insurance manual for instruction on lowest floor definition.

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