

LOWEST FLOOR GUIDE

This section is to be used as a guide for identifying the lowest floor for rating buildings being considered for coverage under the National Flood Insurance Program (NFIP).

I. LOWEST FLOOR DETERMINATION

The following guidance, along with the comments accompanying each building drawing provided in this section, will help insurance agents/producers determine the lowest floor so that the appropriate rate can be applied.

A. Non-Elevated Buildings

In a non-elevated building, the lowest floor used for rating is the building's lowest floor including a basement, if any.

If a building described and rated as a single-family dwelling located in an A Zone (any flood zone beginning with the letter A) has an attached garage floor elevation at or above the Base Flood Elevation (BFE), the garage floor may be excluded for rating.

An attached garage floor elevation below the BFE can be excluded as the lowest floor for rating if the garage has no machinery or equipment below the BFE.

If the garage has machinery or equipment below the BFE, the floor of the attached garage can be excluded from rating if all of the following conditions exist:

- The building is described and rated as a single-family dwelling;
- The building is located in an A Zone;
- The garage floor elevation is below the elevation of the top of the bottom floor; *and*
- The garage has proper openings (flood vents).

If a building not described and rated as a single-family dwelling located in an A Zone has an attached garage, and the floor level of the garage is below the level of the building, use the garage floor as the lowest floor for rating.

B. Elevated Buildings in A Zones

In an elevated building located in an A Zone (any flood zone beginning with the letter A), the lowest floor used for rating is the lowest elevated floor, with the exceptions described below.

If a building located in an A Zone has an enclosure below the elevated floor, including an attached garage, the enclosure or garage floor becomes the lowest floor for rating if any of the following conditions exists:

- The enclosed space is finished (having more than 20 linear feet of interior finished wall [paneling, etc.]); *or*
- The unfinished enclosed space is used for other than building access (stairwells, elevators, etc.), parking, or storage; *or*
- There is elevator equipment below the BFE; *or*
- The unfinished enclosed space has no proper openings.

NOTE: A garage attached to an elevated building is considered an enclosure.

1. Proper Opening Requirements

An elevated building with an enclosure or crawlspace below the elevated floor with proper flood openings (flood vents) in the enclosure or crawlspace can be rated using the elevated floor as the lowest floor. (For elevated buildings with proper flood openings in an unfinished enclosure or crawlspace, the Application should indicate "None" for enclosure.) This rule applies to buildings in zones A, A1–A30, AE, AO, AH, AR, and AR Dual.

All enclosures (including an elevator shaft, a garage, or a crawlspace) below the lowest elevated floor must be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. One of the following criteria must be met to satisfy this proper openings requirement:

- a. A minimum of 2 openings must be provided, with positioning on at least 2 walls, having a total net area of not less than 1 square inch for every square foot of enclosed area. The bottom of all openings must be no higher than 1 foot above the higher of the exterior or interior grade (adjacent) or floor immediately below the openings.
- b. If the enclosure floor is partially subgrade, a minimum of 2 openings must be provided, with positioning on a single wall adjacent to the lowest grade next to the building, having a total net area of not less than 1 square inch for every square foot of enclosed area. The bottom of all openings must be no higher than 1 foot above the higher of the exterior or interior grade (adjacent) or floor immediately below the openings.

2. Alternative to the Openings Requirement Above

For architectural or other reasons, a designer or builder may use an alternative to satisfy the requirement for a building to have openings that provide 1 square inch per square foot of enclosed

area below the BFE. These alternatives, which may be referred to as “engineered openings,” must be certified as having been designed to provide automatic equalization of hydrostatic flood forces by allowing for the entry and exit of floodwaters. Design requirements and specifications for certification statements are outlined in FEMA Technical Bulletin 1-08, “Openings in Foundation Walls and Walls of Enclosures Below Elevated Buildings in Special Flood Hazard Areas,” at <http://www.fema.gov/library/viewRecord.do?id=1579>.

If engineered openings are used as an alternative, the Write Your Own (WYO) Company or NFIP Servicing Agent must obtain a copy of the following documentation for its underwriting files:

- a. For engineered openings designed for installation in a specific building, a copy of the certification is required. This certification will verify to community officials that the openings are designed in accordance with the requirements of the NFIP, applicable building codes, and accepted standards of practice. The original certification statement must include the design professional’s name, title, address, type of license, license number, the state in which the license was issued, and the signature and applied seal of the certifying registered design professional. In addition, this certification shall identify the building in which the engineered openings will be installed and it shall address the following: (1) a statement certifying that the openings are designed to automatically equalize hydrostatic flood loads on exterior walls by allowing for the automatic entry and exit of floodwaters; (2) description of the range of flood characteristics tested or computed for which the certification is valid, such as rates of rise and fall of floodwaters; and (3) description of the installation requirements or limitations that, if not followed, will void the certification; or
- b. For engineered openings for which the International Code Council Evaluation Service, Inc., has issued an Evaluation Report, a copy of the Evaluation Report is required. This report is required to assure community officials that the openings are designed in accordance with the requirements of the NFIP, applicable building codes, and accepted standards of practice. The Evaluation Report identifies the model numbers of the engineered openings addressed in the report, specifies the number of engineered openings that are required for a specified square footage of enclosed area below the BFE, and lists installation requirements. Acceptable documentation must include the model

numbers of the engineered openings, which must match the model numbers provided in the International Code Council Evaluation Report.

3. Crawlspace

If a building elevated on a crawlspace is located in an A Zone and has an attached garage, use the following guidelines to determine the lowest floor for rating:

- Use the top of the crawlspace (under-floor space) floor or the garage floor, whichever is lower, if neither the crawlspace nor the garage has proper openings; or
- Use the top of the crawlspace floor, if the only area that has proper openings is the garage; or
- Use the top of the garage floor, if the only area that has proper openings is the crawlspace; or
- Use the top of the finished floor (habitable floor), if both the crawlspace and the garage have proper openings.

Pre-FIRM buildings with subgrade crawlspaces that are below the BFE may use optional Post-FIRM elevation rating. Follow the Submit-for-Rate procedures.

C. Elevated Buildings in V Zones

In zones V, VE, and V1–V30, the floor of an enclosed area below the lowest elevated floor is the building’s lowest floor if any of the following conditions exists:

- The enclosed space is finished (having more than 20 linear feet of interior finished wall [paneling, etc.]); or
- The unfinished enclosed space is used for other than building access (stairwells, elevators, etc.), parking, or storage; or
- The enclosed space is of any size, and there is machinery or equipment below the BFE located inside or outside the enclosed space. (Machinery or equipment is defined as building items permanently affixed to the building and that provide utility services for the building – i.e., furnaces, water heaters, heat pumps, air conditioners, and elevators and their associated equipment. Washers, dryers, and food freezers are contents items and are not considered machinery or equipment.); or
- There is elevator equipment below the BFE; or
- The enclosed space is constructed with non-breakaway walls. (A non-breakaway wall is defined as a wall that is attached to the structural support of the building and is not designed or constructed to collapse under specific lateral loading forces. This type of

construction endangers the foundation system of the building.); or

- The enclosed space is 300 square feet or more and has breakaway walls; or
- The enclosed space has load-bearing (supporting) walls.

If the enclosed space (enclosure) is at or above the BFE, use the "Free of Obstruction" rate table in the Rating or Condominiums section as appropriate. Also use these rates if an enclosure has solid load-bearing walls that provide less than 25% of the building's structural support. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE).

Also see "E. Post-'81 V Zone Optional Rating" in the Rating section.

[REDACTED]

A hanging floor is a walled-in floor area beneath an elevated building which does not extend to the ground.

[REDACTED]. In V Zones, the bottom of the hanging floor's lowest horizontal structure member is considered the lowest floor for rating. A building that includes a hanging floor must be described as an elevated building with no enclosures.

II. USE OF ELEVATION CERTIFICATE

The Elevation Certificate (EC) is used to properly rate buildings located in Special Flood Hazard Areas (SFHAs). Use the criteria below in determining whether use of the EC is mandatory or optional. (See the Special Certifications section for more information on using the EC.)

A. Mandatory Use of Elevation Certificate

An EC is required for a Post-FIRM building located in zones AE, A1–A30, VE, or V1–V30, or a Pre-FIRM building opting for Post-FIRM rates (see "B." below). An EC is also required for a Post-FIRM building located in Unnumbered A Zones (With or Without BFE) and Zones AH and AO. In Zone AO, a Letter of Compliance is acceptable in lieu of an EC.

If the building is Post-FIRM construction located in an unnumbered A Zone, check with the community official to determine whether there is a BFE. If available, an EC that certifies the lowest floor elevation must be submitted.

B. Optional Rating Using the Elevation Certificate

Buildings located in AR and AR Dual Zones, or constructed prior to publication of the initial Flood

Insurance Rate Map (Pre-FIRM), can, at the option of the insured, be elevation-rated using Post-FIRM rates. The insured may select the more advantageous rate.

C. Guidelines for Determining the Conversion from NGVD 1929 to NAVD 1988

NAVD 1988 is replacing NGVD 1929 as the national standard reference datum for elevations. To determine the conversion from NGVD to NAVD, contact the community official. The surveyor may have applied the conversion factor to the elevations entered on the EC. Unless the surveyor's comments specifically state that the conversion was not performed, assume that line items C2.a–h have already been converted to the same elevation datum as the BFE reported in box B9. Following this guidance will ensure consistent application at the policy processing level.

If the surveyor has not applied the conversion factor, the National Geodetic Survey (NGS) has developed a tool that will help you convert the LFE and BFE measurements to like form. This tool is available through the NGS website at https://www.ngs.noaa.gov/cgi-bin/VERTCON/vert_con.prl. Enter the north latitude and west longitude of the structure. Enter "ft" in the orthometric height field. The conversion factor will then be provided for calculations.

For example, to convert a property with a latitude of 35° 15' and longitude of 121° 22' 30" from NGVD 29 to NAVD 88, enter the latitude and longitude in the degrees, minutes, seconds format (just replace the °, ', " symbols with a space).

Enter the elevation to be converted in NGVD 29 (e.g., top of bottom floor, top of next-higher floor, bottom of lowest horizontal structural member, or lowest adjacent grade next to the building). If the elevation is measured in feet (most places other than Puerto Rico), be sure to include "ft" after the elevation so that the results will be in feet.

As an example, enter a building elevation of 54.2 ft. Select Vertical Datum NGVD 29 and click on Submit. The result produced by VERTCON for this latitude and longitude will display a conversion factor of 2.726 feet and a building elevation of 56.926 feet NAVD 88. Shown in tenths of a foot, the building elevation is 56.9 feet NAVD 88.

To convert a property from NAVD 88 to NGVD 29, enter data as above. Be sure to select Vertical Datum NAVD 88, then click on Submit. The result produced by VERTCON shows a conversion factor of 2.726 feet. Use the building elevation of 54.2 ft. The building elevation in NGVD 29 is 51.474 feet. Shown in tenths of a foot, the building elevation is 51.4 feet NGVD 29.

PUTTING IT INTO PERSPECTIVE....

Sections A and C of the 2009 Elevation Certificate provide fields for entering numerous measurements that the surveyor must record in completing an elevation survey. This data will be used to not only help insurance agents accurately rate a flood insurance policy, but also assist FEMA and the local communities with their floodplain management compliance issues. This 2009 Elevation Certificate does not specifically identify for the insurance agent the Lowest Floor Elevation that must be used for rating purposes. Based upon your knowledge of the rules and regulations of the National Flood Insurance Program, you must make the final determination regarding which elevation should be used to accurately rate the policy and calculate the premium. This guide must be used in conjunction with information provided on the Flood Insurance Application form.

This guide will provide you with some helpful information and hints.

WHERE TO START.....

The following are some suggested guidelines for interpreting the elevation information in Section C:

STEP 1:

Review the Elevation Certificate. Find the referenced Building Diagram Number in Section A, Item A7. This diagram number refers to one of the building diagrams located on Instructions Pages 7 through 9 of the Elevation Certificate.

STEP 2:

Once the correct building diagram has been determined, review the data contained in Section C, Item C2 of the Elevation Certificate. The circled letters and numbers on the building diagram correspond to the elevations entered in Items C2.a-h in Section C, Item C2. Check the Lowest Floor Guide found on the inside of this brochure as well as in the Flood Insurance Manual.

STEP 3:

Review the elevation in Item C2.a. If the elevation in Item C2.a is lower than the elevation in Item C2.f, then you have a building with a basement. The correct lowest floor elevation for rating will be Item C2.a (Building Diagrams 2, 4, or 9).

- For Building Diagrams 1A, 1B, and 3, if Item C2.a is higher than C2.f, the building is slab on grade, or a

walkout first level. Rate as no basement and use Item C2.a as the lowest floor elevation for rating.

- If Item C2.c is given, and the property is in a V Zone, Item C2.c will be the correct lowest floor elevation for rating if there are no enclosures (Building Diagram 5).
- If Item C2.c is higher than Item C2.a, then you have an elevated building with enclosure(s) below the elevated level. Use Item C2.c as the lowest floor elevation for rating V Zones if the enclosure is less than 300 sq. ft., the walls are breakaway, and machinery and equipment are elevated at or above the BFE. Otherwise use the bottom of Item C2.a if the enclosure is 300 sq. ft. or greater, or the walls are supporting walls, or machinery and equipment are below the BFE and an enclosure of any size exists (Building Diagram 6).

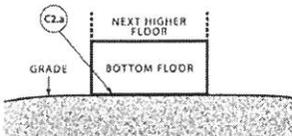
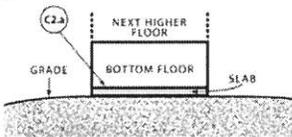
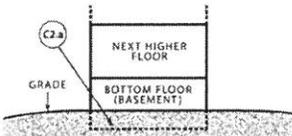
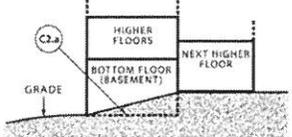
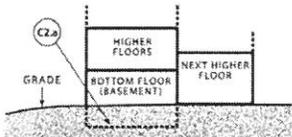
IMPORTANT HINT:

- If Item A8 and/or Item A9 shows flood openings, and the openings are adequate for the square footage of the enclosed area, then you have an elevated building with proper venting. The lowest floor elevation for rating is Item C2.b, top of the next higher floor, as long as the building is not located in a V Zone (Building Diagrams 7 and 8).

WHERE TO GET HELP

The Lowest Floor Guide will assist you in determining the lowest floor for rating purposes for the majority of your business. However, if you are unable to make the determination, contact your WYO Company underwriting staff or, for NFIP-direct policies, the NFIP Servicing Agent underwriting department for assistance.

Lowest Floor Guide for Zones A, AE, A1-A30, AH, AR, AR Dual

<p>BUILDING DIAGRAM #1A</p> <p>Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.*</p> <p>Lowest Floor for Rating: Top of slab or lower attached garage if it has machinery and equipment below BFE unless the garage is properly vented</p> <p>Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.d (if structure has attached garage)</p>	<p>All slab-on-grade single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.</p> 
<p>BUILDING DIAGRAM #1B</p> <p>Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.*</p> <p>Lowest Floor for Rating: Top of slab or lower attached garage if it has machinery and equipment below BFE unless the garage is properly vented</p> <p>Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.d (if structure has attached garage)</p>	<p>All raised slab-on-grade or slab-on-stem-wall-with-fill single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.</p> 
<p>BUILDING DIAGRAM #2</p> <p>Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*</p> <p>Lowest Floor for Rating: Top of basement floor</p> <p>Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a</p>	<p>All single- and multiple-floor buildings with basement (other than split-level) and high-rise buildings with basement, either detached or row type (e.g., townhouses); with or without attached garage.</p> 
<p>BUILDING DIAGRAM #3</p> <p>Distinguishing Feature: The bottom floor (excluding garage) is at or above ground level (grade) on at least one side.*</p> <p>Lowest Floor for Rating: Top of slab</p> <p>Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a</p>	<p>All split-level buildings that are slab-on-grade, either detached or row type (e.g., townhouses); with or without attached garage.</p> 
<p>BUILDING DIAGRAM #4</p> <p>Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*</p> <p>Lowest Floor for Rating: Top of slab (basement floor)</p> <p>Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a</p>	<p>All split-level buildings (other than slab-on-grade), either detached or row type (e.g., townhouses); with or without attached garage.</p> 

Lowest Floor Guide for Zones AO and A (without BFE)

BUILDING DIAGRAMS

Distinguishing Feature: All buildings

Lowest Floor for Rating: Difference between the top of the bottom floor and highest adjacent grade

Elevation Needed for Rating from FEMA Elevation Certificate: Use the measurement provided in Item E1. If the top of the bottom floor is below the highest adjacent grade, show this difference as a negative number on the application. For buildings similar to diagrams 6-9 with proper openings, use the measurement provided in Item E2.

*Note: A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

Lowest Floor Guide for Zones A, AE, A1-A30, AH, AR, AR Dual

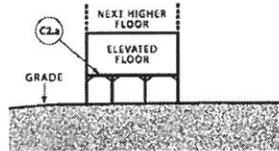
BUILDING DIAGRAM #5

Distinguishing Feature: The area below the elevated floor is open, with no obstruction to flow of floodwaters (open lattice work and/or insect screening is permissible).

Lowest Floor for Rating: Lowest elevated floor

Elevation Needed for Rating from FEMA Elevation Certificate:
Item C2.a

All buildings elevated on piers, posts, piles, columns, or parallel shear walls. No obstructions below the elevated floor.



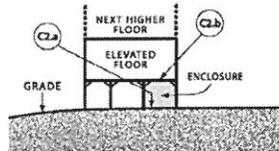
BUILDING DIAGRAM #6

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings** present in the walls of the enclosure.

Lowest Floor for Rating: Lowest elevated floor or top of bottom floor if conditions in the Flood Insurance Manual are met

Elevation Needed for Rating from FEMA Elevation Certificate:
Item C2.a or Item C2.b

All buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor.



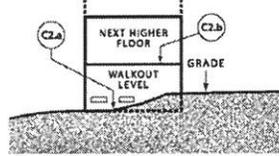
BUILDING DIAGRAM #7

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings** present in the walls of the enclosure.

Lowest Floor for Rating: Lowest elevated floor or top of bottom floor if conditions in the Flood Insurance Manual are met

Elevation Needed for Rating from FEMA Elevation Certificate:
Item C2.a or Item C2.b

All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walkout levels, where at least one side is at or above grade. The principal use of this building is located in the elevated floors of the building.



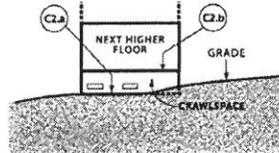
BUILDING DIAGRAM #8

Distinguishing Feature: The area below the first floor is enclosed by solid or partial perimeter walls. In A Zones, the crawlspace is with or without openings** present in the walls of the crawlspace.

Lowest Floor for Rating: Next higher floor or top of bottom floor if conditions in the Flood Insurance Manual (Lowest Floor Determination) for A zones are met

Elevation Needed for Rating from FEMA Elevation Certificate:
Item C2.a or Item C2.b

All buildings elevated on a crawlspace with the floor of the crawlspace at or above grade on at least one side, with or without attached garage.



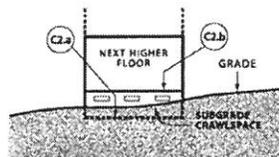
BUILDING DIAGRAM #9

Distinguishing Feature: The bottom (crawlspace) floor is below ground level (grade) on all sides.* (If the distance from the crawlspace floor to the top of the next higher floor is more than 5 feet, or the crawlspace floor is more than 2 feet below the grade (LAG) on all sides, use Diagram 2.)

Lowest Floor for Rating: Top of subgrade crawlspace

Elevation Needed for Rating from FEMA Elevation Certificate:
Item C2.a or Item C2.b

All buildings (other than split-level) elevated on a subgrade crawlspace with or without attached garage.



**An "opening" is a permanent opening that allows for the free passage of water automatically in both directions without human intervention. Under the NFIP, a minimum of two openings is required for enclosures or crawlspaces. The openings shall provide a total net area of not less than 1 square inch for every square foot of area enclosed, excluding any bars, louvers, or other covers of the opening. Alternatively, an Individual Engineered Flood Openings Certification or an Evaluation Report issued by the International Code Council Evaluation Service (ICC ES) must be submitted to document that the design of the openings will allow for the automatic equalization of hydrostatic flood forces on exterior walls. A window, a door, or a garage door is not considered an opening; openings may be installed in doors. Openings shall be on at least two sides of the enclosed area. If a building has more than one enclosed area, each area must have openings to allow floodwater to directly enter. The bottom of the openings must be no higher than 1 foot above the higher of the exterior or interior grade or floor immediately below the opening. For more guidance on openings see NFIP Technical Bulletin 1.

Lowest Floor Guide for Zones V, VE, V1-V30

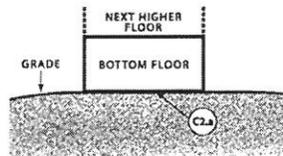
BUILDING DIAGRAM #1A

Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.*

Lowest Floor for Rating: Bottom of slab

Elevation Needed for Rating from FEMA Elevation Certificate:
Item C2.a***

All slab-on-grade single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.



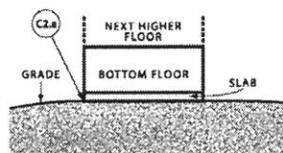
BUILDING DIAGRAM #1B

Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.*

Lowest Floor for Rating: Bottom of slab

Elevation Needed for Rating from FEMA Elevation Certificate:
Item C2.a***

All raised slab-on-grade or slab-on-stem-wall-with-fill single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.



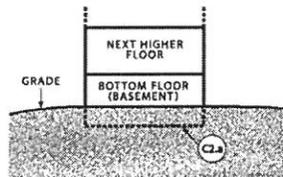
BUILDING DIAGRAM #2

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*

Lowest Floor for Rating: Bottom of slab (basement floor)

Elevation Needed for Rating from FEMA Elevation Certificate:
Item C2.a***

All single- and multiple-floor buildings with basement (other than split-level) and high-rise buildings with basement, either detached or row type (e.g., townhouses); with or without attached garage.



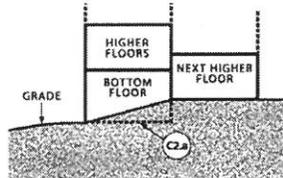
BUILDING DIAGRAM #3

Distinguishing Feature: The bottom floor (excluding garage) is at or above ground level (grade) on at least one side.*

Lowest Floor for Rating: Bottom of slab (lowest floor)

Elevation Needed for Rating from FEMA Elevation Certificate:
Item C2.a***

All split-level buildings that are slab-on-grade, either detached or row type (e.g., townhouses); with or without attached garage.



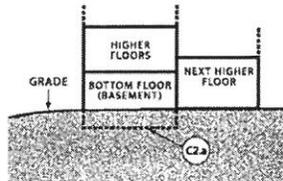
BUILDING DIAGRAM #4

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides. Buildings constructed above crawlspaces that are below grade on all sides should also use this diagram.*

Lowest Floor for Rating: Bottom of slab (basement floor)

Elevation Needed for Rating from FEMA Elevation Certificate:
Item C2.a***

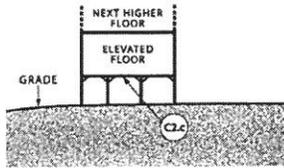
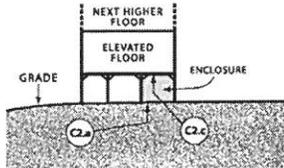
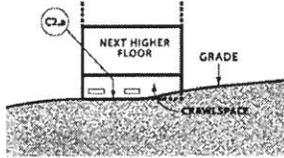
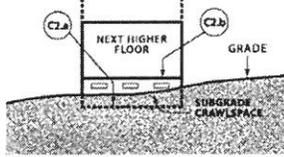
All split-level buildings (other than slab-on-grade), either detached or row type (e.g., townhouses); with or without attached garage.



*Note: A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

***Use Item C2.c if available; otherwise subtract 12 inches from Item C2.a for one-to-four family residences. For buildings other than one-to-four family residences subtract 18 inches from Item C2.a.

Lowest Floor Guide for Zones V, VE, V1-V30

<p>BUILDING DIAGRAM #5</p> <p>Distinguishing Feature: The area below the elevated floor is open, with no obstruction to flow of floodwaters. Insect screening is permissible, as are wooden or plastic lattice, slats, or shutters if at least 40 percent of their area is open. Maximum thickness is ½ inch for lattice, 1 inch for slats or shutters. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.</p> <p>Lowest Floor for Rating: Bottom of lowest horizontal structural member</p> <p>Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.c.</p>	<p>All buildings elevated on piers, posts, piles, columns, or parallel shear walls. No obstructions below the elevated floor.</p> 
<p>BUILDING DIAGRAM #6</p> <p>Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully.</p> <p>Lowest Floor for Rating: Bottom of lowest horizontal structural member, or bottom of slab if conditions in the Flood Insurance Manual are met</p> <p>Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.c.***</p>	<p>All buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor.</p> 
<p>BUILDING DIAGRAM #7</p> <p>Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully.</p> <p>Lowest Floor for Rating: Bottom of slab (lowest floor)</p> <p>Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a.***</p>	<p>All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walkout levels, where at least one side is at or above grade. The principal use of this building is located in the elevated floors of the building.</p> 
<p>BUILDING DIAGRAM #8</p> <p>Distinguishing Feature: The area below the first floor is enclosed by solid or partial perimeter walls.</p> <p>Lowest Floor for Rating: Bottom floor</p> <p>Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a.***</p>	<p>All buildings elevated on a crawlspace with the floor of the crawlspace at or above grade on at least one side, with or without attached garage.</p> 
<p>BUILDING DIAGRAM #9</p> <p>Distinguishing Feature: The bottom (crawlspace) floor is below ground level (grade) on all sides* (If the distance from the crawlspace to the top of the next higher floor is more than 5 feet, or the crawlspace floor is more than 2 feet below the grade (LAG) on all sides, use Diagram 2.)</p> <p>Lowest Floor for Rating: Bottom of subgrade crawlspace</p> <p>Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a. and Item C2.b.</p>	<p>All buildings (other than split-level) elevated on a subgrade crawlspace with or without attached garage.</p> 

*Note: A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

***Use Item C2.c if available; otherwise subtract 12 inches from Item C2.a for one-to-four family residences. For buildings other than one-to-four family residences subtract 18 inches from Item C2.a.