

## **References for: The most restrictive flood zone applies to the entire building**

### **State Model Floodplain Management Ordinance 60.3(e)**

#### **Article VI.P.2.**

“New construction or substantial improvement of any structure located in Zone VE shall:

a. be elevated on posts or columns such that:

(1) the bottom of the lowest horizontal structural member of the lowest floor (excluding the piling or columns) is elevated to one foot above the base flood elevation.

### **FEMA Flood Insurance Manual (October 2018)**

#### **Section 3.B.2.b. (bullet #2) on page 3-5**

*“When presented with documentation that includes conflicting flood zones or BFEs, use the more hazardous flood zone or BFE. For example, if presented with an EC and Flood Zone Determination (FZD) with conflicting flood zones or BFEs, use the more hazardous information.”*

### **International Residential Code (2015)**

#### **Section R322.1**

*“Buildings and structures that are located in more than one flood hazard area shall comply with the provisions associated with the most restrictive flood hazard area.”*

### **Guidance for Flood Risk Analysis and Mapping, MT-1 Technical Guidance, February 2018**

#### **4.1 Loading the Subject on the Effective FIRM**

*“If a subject is located in more than one flood zone as shown on the effective FIRM, the more hazardous zone is used in making a flood zone determination. For example, if the subject is located in both Zone AE and Zone VE, the Zone VE will be used in the determination since it is the higher hazard. Similarly, if the subject is affected by both a Zone AE (EL 10 Feet) and a Zone AH (EL 9 Feet) the Zone AE (EL 10 Feet) will be used in the determination since this is the higher hazard (higher BFE). This procedure for making determinations for subject(s) in more than one flood zone is consistent with the NFIP procedures for flood insurance rating.”*

### **Substantial Improvement/Substantial Damage Desk Reference (FEMA P-758) (May 2010)**

#### **Section 6.2.3. More Than One Flood Zone**

*“Buildings that are located in more than one zone must comply with the requirements of the most restrictive zone. For example, a building that is a substantial improvement that is in both a V zone and an A zone must be designed and constructed to meet the V zone requirements. In riverine A zones, similar situations may occur. A building that is affected by more than one BFE must be elevated to the higher BFE, and a floodway analysis is required even if only a portion of a building encroaches the floodway.”*

### **ASCE 24-14**

#### **Section 1.5.2. Elevation requirements**

New construction and substantial improvements shall have the lowest floors (including basements) elevated to or above the BFE in conformance with the requirements of the chapter applicable to the specific flood hazard area.

### **FEMA Coastal Construction Manual, Volume I (August 2011)**

#### **5.2.3. (second paragraph, last sentence)**

*“...it is important to note that if a building or other structure has any portion of its foundation in Zone V, it must be built to comply with V Zone requirements.”*