GUIDANCE FOR APPROXIMATE ZONE A (without Base Flood Elevations)

Office of Floodplain Management
Florida Division of Emergency Management
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January 2024

OBJECTIVE: Local floodplain management ordinances and the flood provisions of the Florida Building Code are written to work together. Both provide direction for determining base flood elevations (or flood depth) when flood hazard areas shown on Flood Insurance Rate Maps do not include base flood elevations. Those areas are called “approximate Zone A” or “unnumbered Zone A.” To apply the requirements for development in those areas, local officials must have BFEs for flood depths.

DESCRIPTION: Local floodplain management regulations include a provision titled “Information in flood hazard areas without base flood elevations (approximate Zone A).” This section copied out of the Florida Model Ordinances is shown below. Your community’s phrasing may differ. It is important to note what should be done before “defaulting” to a flood depth of two feet above the highest adjacent grade.

FBC Building, Section 1612.3.1, and FBC Residential, Section R322.1.4, are copied below. Local officials may use the authority established in their floodplain management regulations to require applicants to develop BFE data or use data from another source, including the use of a flood depth of two feet (if there is no evidence indicating flood depths have been or may be greater).

When the Floodplain Administrator allows the use of a flood depth above grade in approximate Zone A, the flood depth is the elevation of the water surface. Therefore, the FBC requires the lowest floor (or elevation of dry floodproofing for non-residential buildings) to be at least one foot higher (equivalent to BFE + 1 ft).

105.2 Information in flood hazard areas without base flood elevations (approximate Zone A). Where flood hazard areas are delineated on the FIRM and base flood elevation data have not been provided, the Floodplain Administrator shall:

(1) Require the applicant to include base flood elevation data prepared in accordance with currently accepted engineering practices.

(2) Obtain, review, and provide to applicants base flood elevation and floodway data available from a federal or state agency or other source or require the applicant to obtain and use base flood elevation and floodway data available from a federal or state agency or other source.

(3) Where base flood elevation and floodway data are not available from another source, where the available data are deemed by the Floodplain Administrator to not reasonably reflect flooding conditions, or where the available data are known to be scientifically or technically incorrect or otherwise inadequate:

(a) Require the applicant to include base flood elevation data prepared in accordance with currently accepted engineering practices; or

(b) Specify that the base flood elevation is two (2) feet above the highest adjacent grade at the location of the development, provided there is no evidence indicating flood depths have been or may be greater than two (2) feet.

NOTE! The “design flood elevation” is the same as the “base flood elevation” when communities use the FEMA FIRMs as the basis for applying floodplain management requirements in the FBC and their regulations.

Guidance: Approximate Zone A – FBC and FPM Regulations (January 2024)
(4) Where the base flood elevation data are to be used to support a Letter of Map Change from FEMA, advise the applicant that the analyses shall be prepared by a Florida licensed engineer in a format required by FEMA, and that it shall be the responsibility of the applicant to satisfy the submittal requirements and pay the processing fees.

FBC BUILDING¹
1612.3.1 Design flood elevations. Where design flood elevations are not included in the flood hazard areas established in Section 1612.3, or where floodways are not designated, the building official is authorized to require the applicant to:
1. Obtain and reasonably utilize any design flood elevation and floodway data available from a federal, state, or other source; or
2. Determine the design flood elevation and/or floodway in accordance with accepted hydrologic and hydraulic engineering practices used to define special flood hazard areas. Determinations shall be undertaken by a registered design professional who shall document that the technical methods used reflect currently accepted engineering practice.

FBC BUILDING²
R322.1.4 Establishing the design flood elevation. The design flood elevation shall be used to define flood hazard areas. At a minimum, the design flood elevation shall be the higher of the following:
1. The base flood elevation at the depth of peak elevation of flooding, including wave height, that has a 1 percent (100-year flood) or greater chance of being equaled or exceeded in any given year; or
2. The elevation of the design flood associated with the area designated on a flood hazard map adopted by the community, or otherwise legally designated.

R322.1.4.1 Determination of design flood elevations. If design flood elevations are not specified, the building official is authorized to require the applicant to comply with either of the following:
1. Obtain and reasonably use data available from a federal, state or other source; or
2. Determine the design flood elevation in accordance with accepted hydrologic and hydraulic engineering practices used to define special flood hazard areas. Determinations shall be undertaken by a registered design professional who shall document that the technical methods used reflect currently accepted engineering practice. Studies, analyses and computations shall be submitted in sufficient detail to allow thorough review and approval.

www.floridadisaster.org/dem/mitigation/floodplain/community-resources/ (Guidance, Ordinance Amendments, FBC Amendments, and Sample Forms).

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