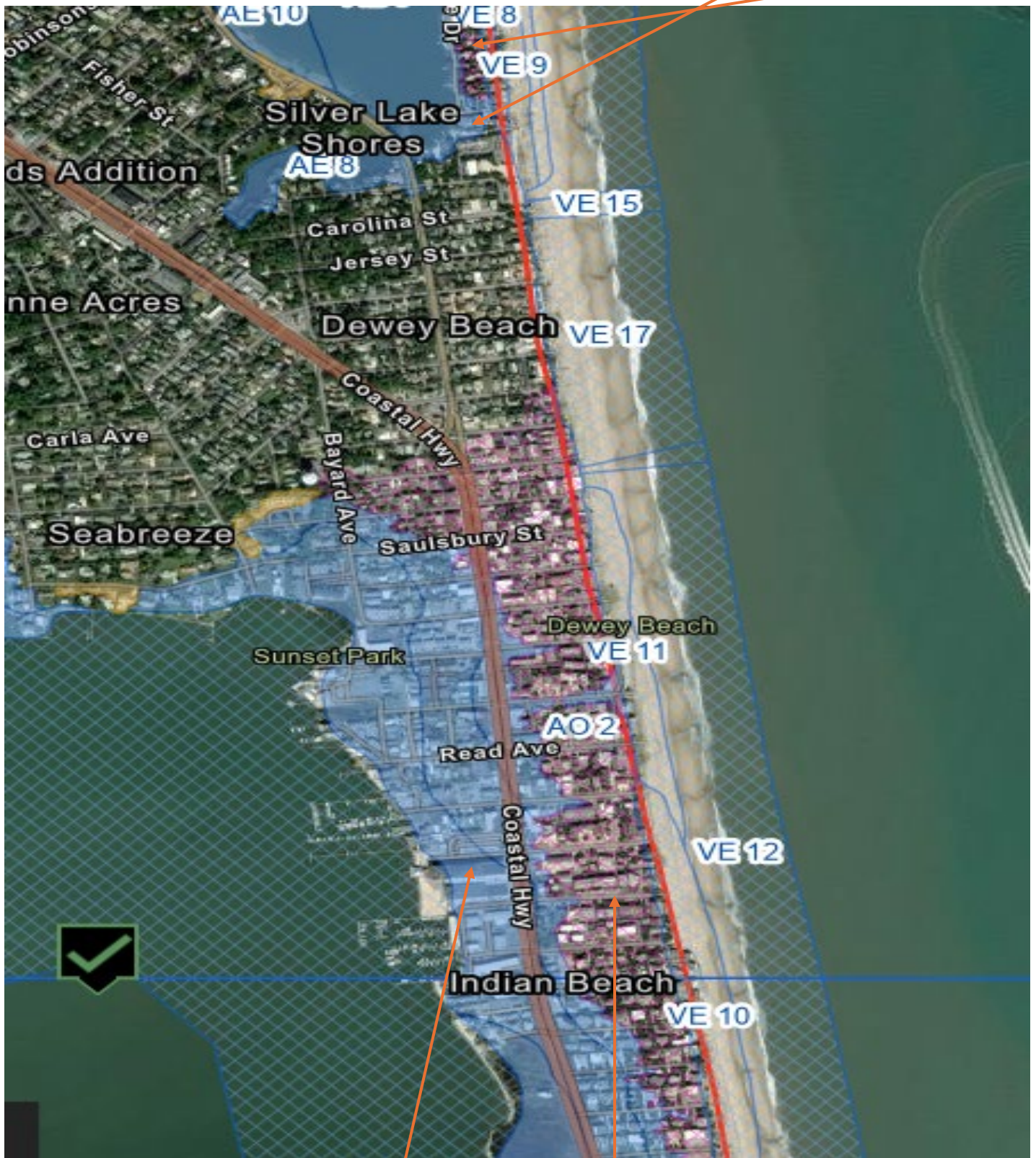


INFORMATION COMPILED FOR  
EDUCATIONAL PURPOSES BY DEWEY  
BEACH BUILDING OFFICIAL

Dewey Beach Special Flood Hazard Area (SFHA) as set by FEMA (blue area) & (pink X area)



Special Flood Hazard Area (SFHA) as set by FEMA (blue area) & (pink X area)

# DIFFERENCE BETWEEN 'HEIGHT' and 'ELEVATION' TERMS for Special Flood Hazard Area Construction in the Town of Dewey Beach

## Special flood hazard Area (SFHA) areas:

1. have special flood or flood-related erosion hazards.
2. are areas shown on a Flood Insurance Rate Map (FIRM).
3. are areas the National Flood Insurance Program's (NFIP's) floodplain regulations must be enforced.
4. are areas where the mandatory purchase of flood insurance applies.

**FEMA Definition: Special flood hazard Area (SFHA)** <https://www.fema.gov/glossary/special-flood-hazard-area-sfha>

## Base Flood Elevation (BFE) are:

- used to determine flood risk.
- classified areas that are at higher risk of flooding.
- are established by FEMA.
- the elevation of surface water resulting from a flood that has a 1% chance of equaling or exceeding that level in any given year.

**FEMA Definition: Base Flood Elevation (BFE)**

[https://www.fema.gov/about/glossary/b#:~:text=Base%20Flood%20Elevation%20\(BFE\),%2C%20V1%E2%80%93V30%20and%20VE.](https://www.fema.gov/about/glossary/b#:~:text=Base%20Flood%20Elevation%20(BFE),%2C%20V1%E2%80%93V30%20and%20VE.)

## IN A SPECIAL FLOOD HAZARD AREA (SFHA) THE BUILDING *HEIGHT* IS:

- the measured / vertical distance between the Base Flood Elevation (BFE) point and the highest point on the building.
- measured in feet and inches.
- must be drawn on construction plans / drawings.
- to be shown on all final as-built surveys.

### Maximum Building Height Allowed in SFHA Flood Zones AE and AO:

**32 feet** measured **FROM** the height of BFE – (FEMA's flood water prediction) **PLUS**

1. the Town mandatory Freeboard\*

### Maximum Building Height Allowed in SFHA Flood zone VE:

**32 feet** measured **FROM** the height of BFE – (FEMA's flood water prediction) **PLUS**

1. the Town mandatory Freeboard\* **PLUS**
2. one additional foot is permitted.

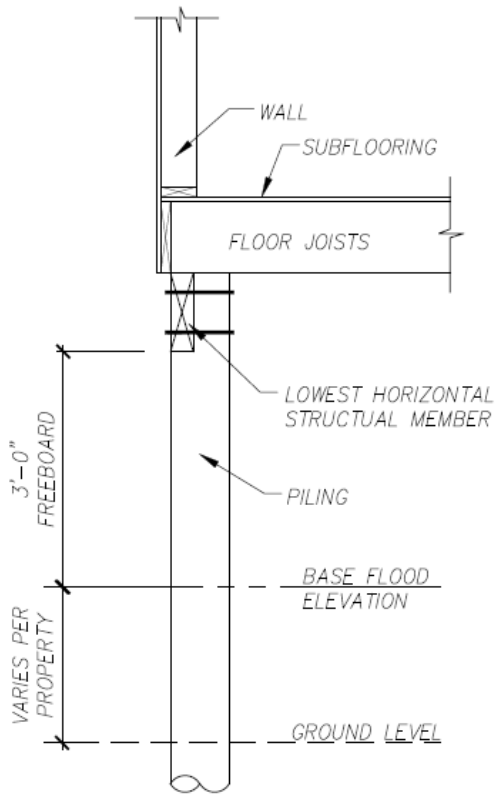
\* Current mandatory Freeboard is one foot.

## **BUILDING *ELEVATION* (NAVD) is different from Building Height**

- is measured from (roughly above sea level)
- is NOT MEASURED FROM the elevation of the crown of the roadway or alley accessway abutting the property from the center point of the lot frontage.
- is measured in feet.
- elevation must be drawn on construction plans / drawings.
- NAVD is to be shown on all final as-built surveys.

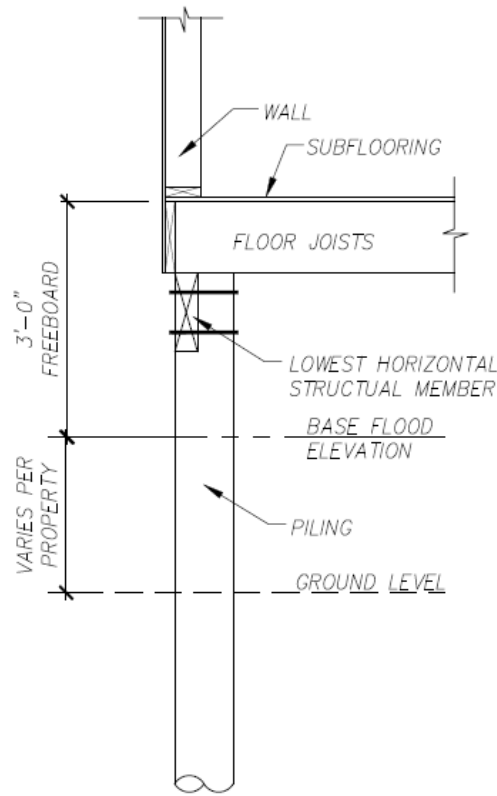
## **ELEVATION CERTIFICATES FOR SPECIAL FLOOD HAZARD AREAS**

**'Construction Drawings', 'Building Under Construction' and 'Finished Construction' Elevation Certificates are required BEFORE construction, DURING construction and AFTER construction.**



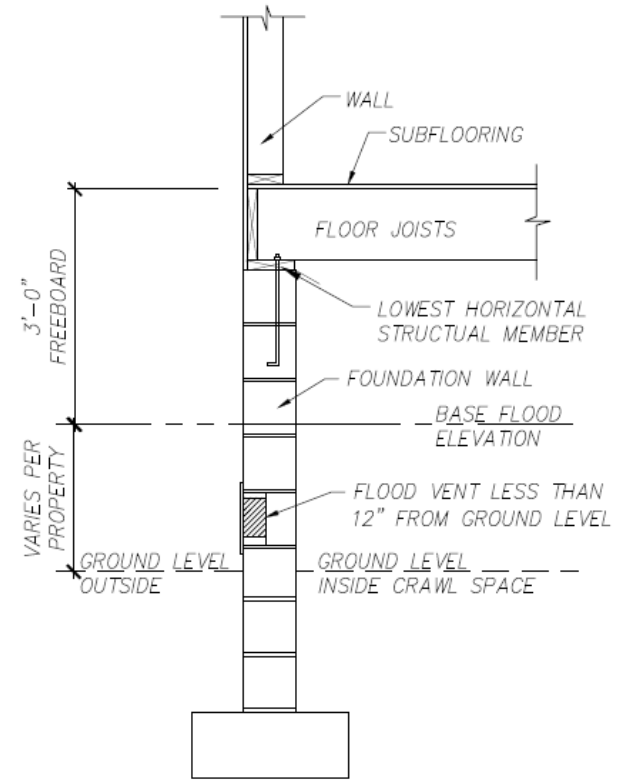
**PILING EXAMPLE**  
**VE FLOOD ZONE**

NOT TO SCALE



**PILING EXAMPLE**  
**AE & AO FLOOD ZONE**

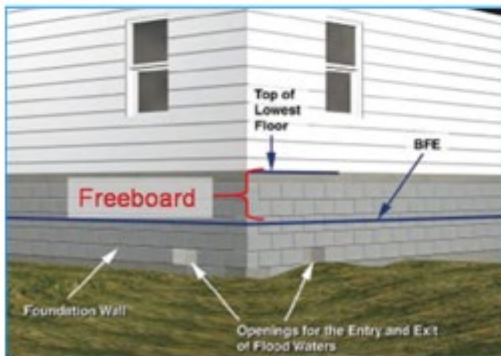
NOT TO SCALE



**CRAWL SPACE**  
**AE & AO FLOOD ZONE**

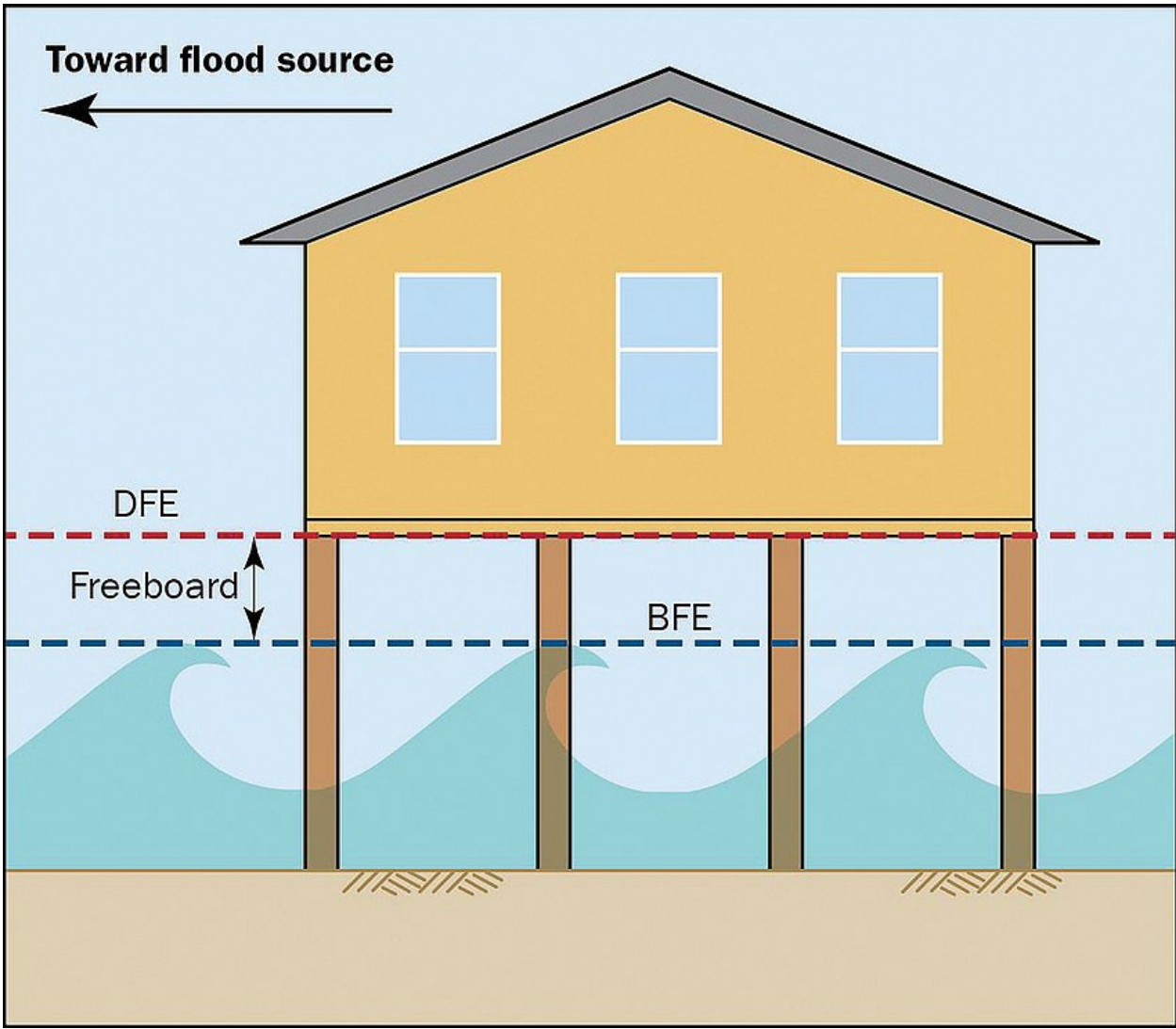
NOT TO SCALE

- **Base Flood Elevation (BFE)** is the calculated level that flood waters will rise to during a Base Flood.
- **Design Flood Elevation (DFE)** is the elevation of the highest flood (generally the BFE including freeboard). Also, referred to as Flood Protection Elevation.
- **Special Flood Hazard Area (SFHA)**
  - **A zones** have low impact from waves.
  - **Coastal A zones** are expected to receive 1.5-foot or greater breaking waves.
  - **V zones** have high impact from waves.
- Both A and V zones subject to experiencing a 1% annual chance flood event. This translates to a 26% chance of flooding over the life of a 30-year mortgage.



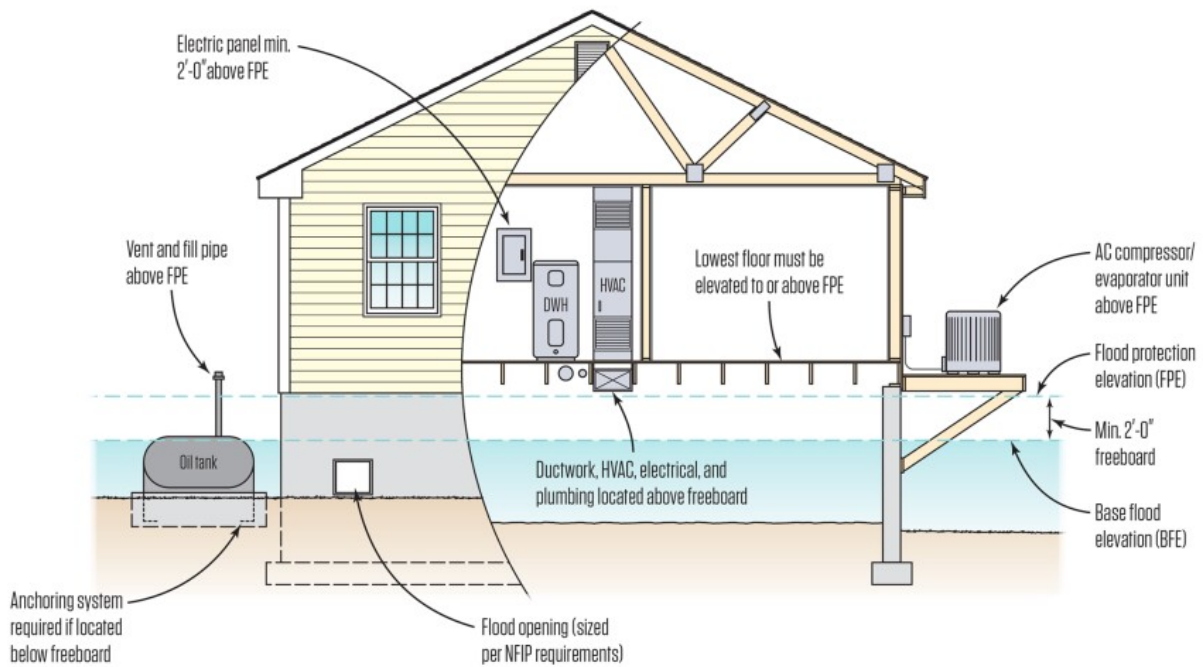
**Freeboard:** Elevating a building's lowest floor above and beyond BFE. This is a built-in safety factor resulting in lower flood insurance premiums. Freeboard ordinance regulations are popular in CRS communities.

Information and Illustration by Floodproofing.com



[https://www.fema.gov/sites/default/files/documents/fema\\_mat-hurricane-ian-recovery-advisory-1.pdf](https://www.fema.gov/sites/default/files/documents/fema_mat-hurricane-ian-recovery-advisory-1.pdf)

### Flood Protection for Utilities (A-Zone)



*In A-zone flood regions, heating and cooling equipment, water heaters, fuel tanks, electrical panels and well head should all be positioned the flood protection elevation (FPE) specified by local code jurisdictions. [Illustration adapted from Accomack County (Virginia) Flood Program]*