

Why Is NFIP's Naming of My Home's "Lowest Floor" Important?

If the lowest floor of your building is located below the [Base Flood Elevation \(BFE\)](#), flood waters could damage or destroy the floor's contents. Knowing a building's lowest floor will allow you to keep lowest-floor contents safe and insurance rates as affordable as possible.

Having your lowest floor below the BFE means much higher rates; thus, changing the lowest floor can save you thousands of dollars annually.



Where Is My Lowest Floor?

For flood insurance rating purposes, a building's lowest floor is defined as "the lowest floor of the lowest enclosed area." (See the current [NFIP Flood Insurance Manual](#) for more information.)

- For non-elevated buildings, the lowest floor always includes a [basement](#) or [subgrade crawlspace](#), if one exists.
- A Zones: for elevated buildings *without* an [enclosure](#), the lowest floor is always the lowest top of the elevated floor. For elevated buildings *with rigid, enclosing walls*, the lowest floor is the floor of that enclosed space, if it: 1) is finished; 2) is used for other than storage, parking and access; 3) has an elevator below the BFE; or 4) has no proper openings.
- V Zones: for elevated buildings *without* an enclosure, the lowest floor is the bottom of the lowest horizontal structural member. For elevated buildings *with rigid, enclosing walls*, the lowest floor is the floor of that enclosed space, if it: 1) is finished; 2) is used for other than parking, access or storage; 3) contains any equipment or machinery below the BFE; 4) is 300 or more square feet with breakaway walls; or 5) has any load-bearing walls.

Using My Lowest Floor to Calculate My Flood Insurance Rate

If you live in an A or V Zone and are applying to buy flood insurance or trying to prove that you should have a lower rate, you generally *must* submit to your insurer an Elevation Certificate (see "Do I Need an Elevation Certificate?") specifying your lowest floor to determine the premium. Making changes to your home can change the lowest floor and lower your premium; this work should always be done only after consulting with someone who understands floodplain and flood insurance rules.

NYLAG's Storm Response Unit is available to assist homeowners. Contact us at (212) 584-3365 or StormHelp@nylag.org