



Enclosure/Crawl Space/Garage Venting Worksheet
A,AO,AH,A1-A30 Flood Zones

Insured Name: _____

Property Address: _____

Quote/Application/Policy Number: _____

Enclosure/Crawlspace Information

Is the enclosure/crawlspace floor below the lowest adjacent grade (ground) on all sides? Yes No

If yes, then how many feet below ground? _____

Complete the following questions:

- What is the square footage of the enclosure/crawlspace _____
- Number of flood vents (no greater than 1 foot above grade) _____
- Size of each vent (height and width or total square inches) _____
- Is the enclosure used for any other purpose other than parking, access or storage? Yes No
- Is there any machinery or equipment in the enclosure? (A/C, furnace, hot water heater, etc.) Yes No
- Estimated value of machinery or equipment in the enclosure (For Other and Non-Residential buildings and RCBAP only) _____
- Is the enclosed space finished? (More than 20 linear feet of finished paneling) Yes No

Attached Garage Information

- Is there an attached garage to the building? Yes No
- What is the square footage of the garage? _____
- Number of flood vents (no greater than 1 foot above grade) _____
- Size of each vent (height and width or total square inches) _____
- Is the garage used for any other purpose other than parking, access or storage? Yes No
- Is there any machinery or equipment in the garage? (A/C, furnace, hot water heater, etc.) Yes No
- Estimated value of machinery or equipment in the enclosure (For Other and Non-Residential buildings and RCBAP only) _____
- Is the garage finished? (More than 20 linear feet of finished paneling) Yes No

Agent Signature: _____

Date: _____



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Proper flood venting and the purpose of the enclosure/garage can affect the determination of the lowest floor used for rating. Elevation certificates prior to FEMA Form 81-31 2006 did not provide sufficient information to support proper venting and the attached worksheet helps obtain the additional information necessary to support the rating of the risk. The National Flood Insurance Program (NFIP) requires:

Elevated Buildings (Diagram number 5, 6, 7 & 8) that the lowest floor used for rating is the lowest elevated floor, with the exception where there is an enclosure/crawlspace or garage below the elevated floor. If a building has an enclosure/crawlspace* below the elevated floor, including an attached garage, the enclosure/crawlspace floor 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 finished wall (paneling, etc)).

OR

The unfinished enclosed space is used for something other than building access (stairwells, elevators, etc.), parking or storage.

OR

The unfinished enclosed space does not have proper openings (flood vents).

***Below Grade Crawlspace** – a crawlspace constructed below ground is classified as a below grade crawlspace. If the lowest adjacent grade is greater than floor of the crawl space then this risk is either a below grade crawlspace/basement and the floor of the crawlspace/basement will be the lowest floor used for rating even if there are proper vents.

Non-elevated Building that has an attached garage and the floor of the garage is below the level of the building, the NFIP requires that machinery and equipment located in the garage be elevated above the base flood elevation and/or have proper flood vents. If not, then the lowest floor used for rating is the garage floor.

Proper Venting – all enclosures (including an elevator shaft or a crawl space) 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 flood waters. A minimum of two openings, with positioning on at least two walls, having a total net area of not less than 1 square inch for every square foot of enclosure is required. The bottom of all openings must be no higher than 1 foot above the grade underneath the openings.

Alternative to the Openings Requirement (Proper Venting) – in situations where it is not feasible to meet the openings requirement, it is acceptable to use the following:

A registered professional engineer or architect certification that the flood openings are designed to automatically equalize hydrostatic flood forces on the exterior walls by allowing for the entry and exit of floodwaters. For acceptable certification refer to FEMA Technical Bulletin 1-93, "Openings in Foundation Walls for buildings located in the SFHA" at www.fema.gov/pdf/fima/job2.pdf

OR

A letter or other written evidence from the community building official that the flood openings have been accepted by the community as an alternative to the openings requirement in the International Building Code or the local ordinance based on the issuance of an Evaluation Report on openings by the International Code Council Evaluation Service, Inc.



Full details on rating, general rules and determination of the lowest floor please visit the NFIP Flood Insurance Manual under Forms in the Flood section of www.selective.com. Revised 10/7/09

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Crawl Space Example with Attached Garage

If a building elevated on a crawl space 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 bottom floor of the crawl space (under-floor space) floor or the garage floor, whichever is lower, if neither the crawl space nor the garage has proper openings (flood vents);

OR

- Use the top of the bottom floor of the crawl space, if the only area that has proper openings (flood vents) is the garage;

OR

- Use the top of the garage floor, if the only area that has proper openings (flood vents) is the crawls space;

OR

- Use the top of the finished floor (habitable floor/top of crawl space), if the crawl space and the unfinished garage (used for parking storage or access) have proper openings.

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