



Flood Damage-Resistant Materials Requirements

for Buildings Located in Special Flood Hazard Areas in
accordance with the National Flood Insurance Program

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FEMA

Introduction

Protecting buildings that are constructed in special flood hazard areas (SFHAs) from damage caused by flood forces is an important objective of the National Flood Insurance Program (NFIP). In support of this objective, the NFIP regulations include minimum building design criteria that apply to new construction, repair of substantially damaged buildings, and substantial improvement of existing buildings in SFHAs. The base flood is used to delineate SFHAs on Flood Insurance Rate Maps (FIRMs) prepared by the NFIP. The base flood is the flood that has a 1-percent chance of being equaled or exceeded in any given year (commonly called the “100-year” flood). Certain terms used in this Technical Bulletin are defined in the Glossary.

The NFIP regulations require the use of construction materials that are resistant to flood damage. The lowest floor of a residential building must be elevated to or above the base flood elevation (BFE), while the lowest floor of a non-residential building must be elevated to or above the BFE or dry floodproofed to the BFE.

All construction below the BFE is susceptible to flooding and must consist of flood damage-resistant building materials. The purpose of this Technical Bulletin is to provide current guidance on what constitute “materials resistant to flood damage” and how and when these materials must be used to improve a building’s ability to withstand flooding.

Table 1 describes five classes of materials ranging from those that are highly resistant to floodwater damage, to those that have no resistance to flooding. Materials are broadly described as structural materials and finish materials based on how they are used in normal construction practices. Table 2 lists materials by generic names, and notes whether the materials are acceptable or unacceptable for use below the BFE. All building materials are in some way fastened or connected to the structure. Fasteners and connectors, as described in this Technical Bulletin, also must be resistant to flood damage.

A brief description of the process used to identify or determine whether the materials listed are flood damage-resistant is provided, followed by some simplified examples with diagrams to illustrate the use of these materials below the BFE. Three additional circumstances where flood damage-resistant materials are used or recommended are described: accessory structures, limited use of wet floodproofing, and buildings outside of SFHAs.

Questions about use of flood damage-resistant materials should be directed to the appropriate local official, NFIP State Coordinating Office, or one of the Federal Emergency Management Agency’s (FEMA’s) Regional Offices.

Under the NFIP, the “lowest floor” is the floor of the lowest enclosed area of a building. An unfinished or flood-resistant enclosure that is used solely for parking of vehicles, building access, or storage is not the lowest floor, provided the enclosure is built in compliance with applicable requirements.

As used by the NFIP, an “enclosure” is an area that is enclosed on all sides by walls.

The NFIP defines a “basement” as any area that is below-grade on all sides. The regulations do not allow basements to extend below the BFE.

All building materials below the BFE must be flood damage-resistant, regardless of the expected or historic flood duration. For example, buildings in coastal areas that experience relatively short-duration flooding (generally, flooding with a duration of less than 24 hours) must be constructed with flood damage-resistant materials below the BFE. As noted in Table 2, **only Class 4 and Class 5 materials are acceptable for areas below the BFE in buildings in SFHAs.**

In some instances, materials that are not flood damage-resistant materials, such as wiring for fire alarms and emergency lighting, are allowed below the BFE if specifically required to address life safety and electric code requirements for building access and storage areas.

How Flood Damage-Resistant Materials Affect Flood Insurance Rates

Careful attention to compliance with the NFIP regulations for flood damage-resistant materials is important during design, plan review, construction, and inspection. Compliance influences both the building's vulnerability to flood damage and the cost of NFIP flood insurance. Flood insurance will not pay a claim for finish materials located in basements or in enclosed areas below the lowest floor of elevated buildings, even if such materials are considered to be flood damage-resistant. NFIP claims for damage below the BFE are limited to utilities and equipment, such as furnaces and water heaters.

Classification of Flood Damage-Resistant Materials

The information in this Technical Bulletin was initially developed based on information in the U.S. Army Corps of Engineers' *Flood Proofing Regulations* (1995), and has been updated based on additional information from FEMA-funded studies and reports, technical experts, and industry and trade groups. Table 1 classifies building materials according to their ability to resist flood damage.

- **Finish materials** include all coverings, finishes, and elements that do not provide structural support or rigidity to a building or building component. Finish materials include floor coverings, wall and ceiling surface treatments, insulation, cabinets, doors, partitions, and windows.

Notes Regarding Classification of Materials

The classifications in Table 2 are based on the best information available at the time of publication. However, flood damage-resistance is determined by factors that may be a function of the specific application and by the characteristics of the floodwaters. Each situation requires sound judgment and knowledge of probable contaminants in local floodwaters to select materials that are required to resist flood damage. For materials and products that are listed in Table 2, manufacturers' use and installation instructions must be followed to ensure maximum performance. Masonry and wood products used below the BFE must comply with the applicable standards published by the American Society for Testing and Materials (ASTM), the American Concrete Institute (ACI), the Truss Plate Institute (TPI), the American Forest & Paper Association (AF&PA), and other appropriate organizations.

1. **Materials Not Listed:** Table 2 does not list all available structural materials and finish materials. For materials and products not listed, manufacturers' literature (i.e., specifications, materials safety data sheets, test reports) should be evaluated to determine if the product meets flood damage-resistance requirements. Materials and products that are not listed in Table 2 may be used if accepted by the local official. Acceptance should be based on sufficient evidence, provided by the applicant, that the materials proposed to be used below the BFE will resist flood damage without requiring more than cosmetic repair and cleaning.
2. **Unacceptable Materials:** Class 1, 2, and 3 materials are unacceptable for below-BFE applications for one or more of the following reasons:
 - Normal adhesives specified for above-grade use are water soluble or are not resistant to alkali or acid in water, including groundwater seepage and vapor.
 - The materials contain wood or paper products, or other materials that dissolve or deteriorate, lose structural integrity, or are adversely affected by water.
 - Sheet-type floor coverings (linoleum, rubber tile) or wall coverings (wallpaper) restrict drying of the materials they cover.
 - Materials are dimensionally unstable.
 - Materials absorb or retain excessive water after submergence.
3. **Impact of Material Combinations:** In some cases, the combination of acceptable structural and finish materials can negatively impact the classification of individual materials. This is illustrated by the following examples:

Table 2. Types, Uses, and Classifications of Materials

Types of Building Materials	Uses of Building Materials		Classes of Building Materials				
	Floors	Walls/ Ceilings	Acceptable		Unacceptable		
			5	4	3	2	1
Structural Materials (floor slabs, beams, subfloors, framing, and interior/exterior sheathing)							
Asbestos-cement board		■	■				
Brick							
Face or glazed		■	■				
Common (clay)		■		■			
Cast stone (in waterproof mortar)		■	■				
Cement board/fiber-cement board		■	■				
Cement/latex, formed-in-place	■			■			
Clay tile, structural glazed		■	■				
Concrete, precast or cast-in-place	■	■	■				
Concrete block ¹		■	■				
Gypsum products							
Paper-faced gypsum board		■			■		
Non-paper-faced gypsum board		■		■			
Greenboard		■				■	
Keene's cement or plaster		■			■		
Plaster, otherwise, including acoustical		■				■	
Sheathing panels, exterior grade		■			■		
Water-resistant, fiber-reinforced gypsum exterior sheathing		■		■			
Hardboard (high-density fiberboard)							
Tempered, enamel or plastic coated		■				■	
All other types		■					■
Mineral fiberboard		■					■
Oriented-strand board (OSB)							
Exterior grade	■	■				■	
Edge swell-resistant OSB	■	■				■	
All other types	■	■					■
Particle board	■						■
Plywood							
Marine grade	■	■	■				
Preservative-treated, alkaline copper quaternary (ACQ) or copper azole (C-A)	■	■		■			

Table 2. Types, Uses, and Classifications of Materials (continued)

Types of Building Materials	Uses of Building Materials		Classes of Building Materials				
			Acceptable		Unacceptable		
	Floors	Walls/ Ceilings	5	4	3	2	1
Structural Materials (floor slabs, beams, subfloors, framing, and interior/exterior sheathing)							
Wood							
Solid, standard, structural (2x4s)		■		■			
Solid, standard, finish/trim		■			■		
Solid, decay-resistant ⁴	■	■	■				
Solid, preservative-treated, ACQ or C-A		■		■			
Solid, preservative-treated, Borate ²		■		■			
Finish Materials (floor coverings, wall and ceiling finishes, insulation, cabinets, doors, partitions, and windows)							
Asphalt tile ⁵							
With asphaltic adhesives	■				■		
All other types	■						■
Cabinets, built-in							
Wood		■				■	
Particle board		■					■
Metal ³		■		■			
Carpeting	■						■
Ceramic and porcelain tile							
With mortar set	■	■		■			
With organic adhesives	■	■				■	
Concrete tile, with mortar set	■		■				
Corkboard		■				■	
Doors							
Wood, hollow		■				■	
Wood, lightweight panel construction		■				■	
Wood, solid		■				■	
Metal, hollow ³		■		■			
Metal, wood core ³		■		■			
Metal, foam-filled core ³		■		■			
Fiberglass, wood core		■		■			
Epoxy, formed-in-place	■		■				

Table 2. Types, Uses, and Classifications of Materials (continued)

Types of Building Materials	Uses of Building Materials		Classes of Building Materials				
	Floors	Walls/ Ceilings	Acceptable		Unacceptable		
			5	4	3	2	1
Finish Materials (floor coverings, wall and ceiling finishes, insulation, cabinets, doors, partitions, and windows)							
Polyurethane, formed-in-place	■		■				
Polyvinyl acetate (PVA) emulsion cement	■						■
Rubber							
Moldings and trim with epoxy polyamide adhesive or latex-hydraulic cement		■		■			
All other applications		■					■
Rubber sheets or tiles ⁵							
With chemical-set adhesives ⁶	■		■				
All other applications	■						■
Silicone floor, formed-in-place	■		■				
Steel (panels, trim, tile)							
With waterproof adhesives ³		■	■				
With non-waterproof adhesives		■				■	
Terrazo	■			■			
Vinyl asbestos tile (semi-flexible vinyl) ⁵							
With asphaltic adhesives	■		■				
All other applications	■						■
Vinyl sheets or tiles (coated on cork or wood product backings)	■						■
Vinyl sheets or tiles (homogeneous) ⁵							
With chemical-set adhesives ⁶	■			■			
All other applications	■						■
Wall coverings							
Paper, burlap, cloth types		■					■
Vinyl, plastic, wall paper		■					■
Wood floor coverings							
Wood (solid)	■						■
Engineered wood flooring	■					■	
Plastic laminate flooring	■					■	
Wood composition blocks, laid in cement mortar	■					■	
Wood composition blocks, dipped and laid in hot pitch or bitumen	■					■	

Construction Examples

Buildings in Zones A, AE, A1-A30, AR, AO, and AH

Figure 1 illustrates a solid foundation wall (crawl-space) elevated to meet the minimum requirement that the lowest floor be at the BFE. Figure 2 illustrates framed walls that may be used for enclosures below the BFE that are used for parking of vehicles, building access, and storage.

To maximize allowable use of enclosures below the BFE, it is a common practice to extend the foundation a full story, even though that puts the lowest floor well above the BFE. In such cases, while the NFIP requirement is that flood damage-resistant materials be used only below the BFE, it is strongly recommended that such materials be used for all construction below the lowest floor. This will reduce flood damage to the enclosed area in the event flooding exceeds the BFE. For additional guidance on enclosures in A zones, see Technical Bulletin 1, *Openings in Foundation Walls and Walls of Enclosures Below Elevated Buildings in Special Flood Hazard Areas*.

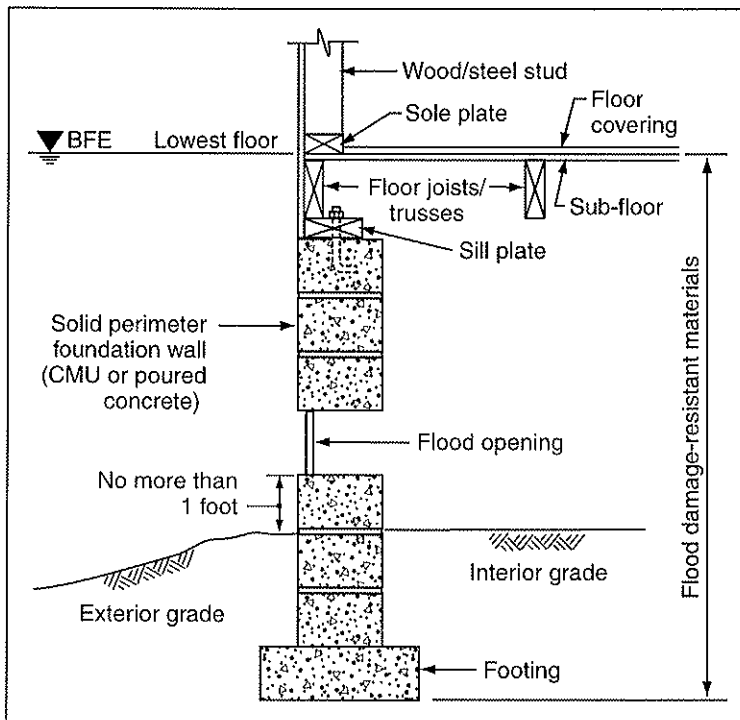


Figure 1. Building elevated on solid foundation walls meeting the minimum NFIP requirements for Zones A, AE, A1-A30, AR, AO, and AH

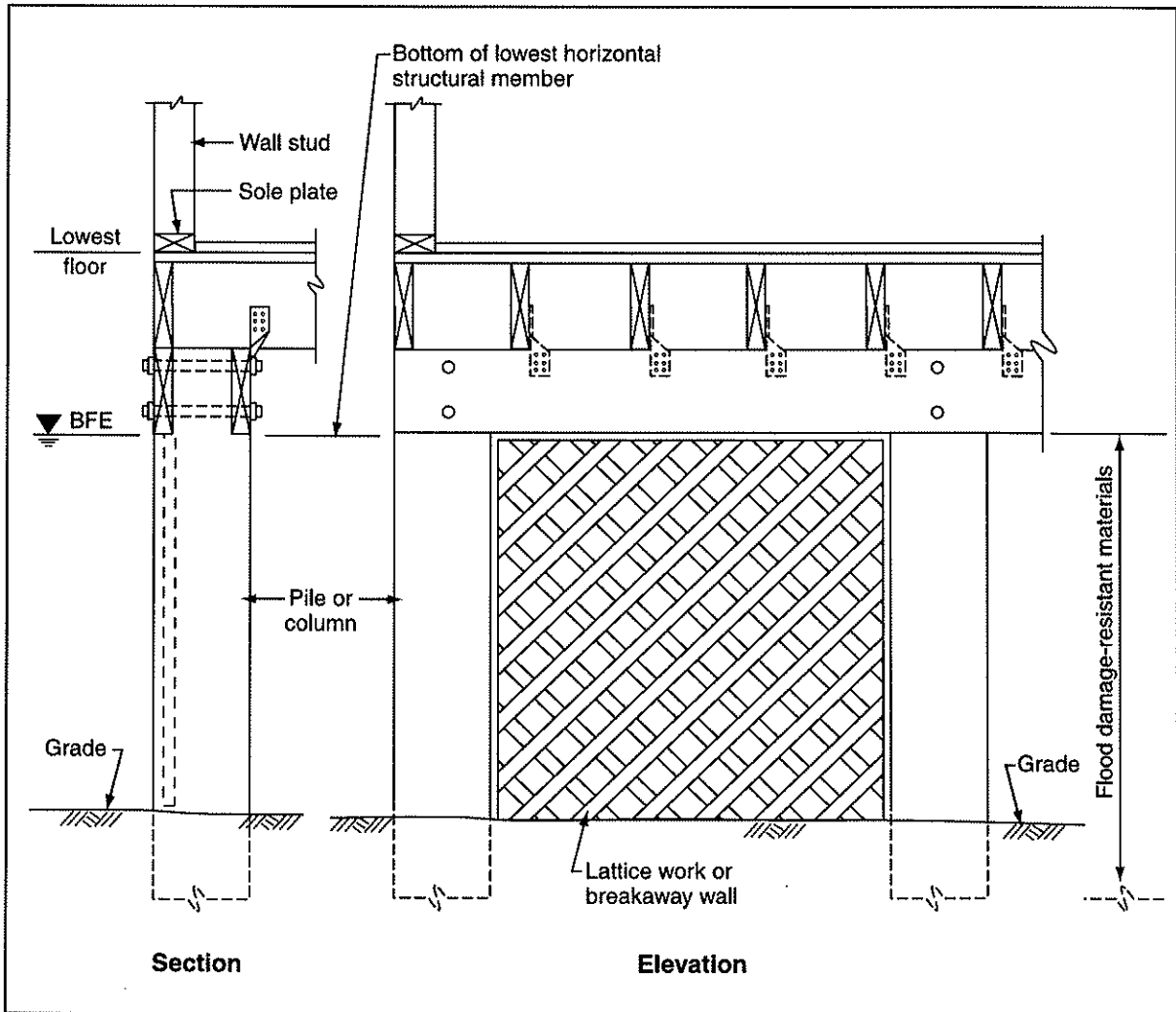


Figure 3. Flood damage-resistant building material requirements for buildings elevated in accordance with NFIP requirements for Zones V, VE, and V1-V30

Wet Floodproofing

Wet floodproofing is a method to reduce damage that typically involves three elements: allowing floodwaters to enter and exit to minimize structural damage, using flood damage-resistant materials, and elevating utility service and equipment. When a building is retrofitted to be wet floodproofed, non-flood damage-resistant materials that are below the BFE should be removed and replaced with flood damage-resistant materials. This will reduce the costs of repair and facilitate faster recovery.

Wet floodproofing is not allowed in lieu of complying with the lowest floor elevation requirements for new residential buildings (or dry floodproofing of nonresidential buildings in A zones). The exception is accessory structures, as noted on the previous page. Wet floodproofing may also be used to voluntarily retrofit buildings that are older than the date of the community's first FIRM (commonly referred to as "pre-FIRM"), provided the requirement to

The NFIP

The U.S. Congress established the NFIP with the passage of the National Flood Insurance Act of 1968. The NFIP is a Federal program enabling property owners in participating communities to purchase insurance as protection against **flood** losses, in exchange for State and community **floodplain** management regulations that reduce future **flood** damages. Participation in the NFIP is based on an agreement between communities and the Federal Government. If a community adopts and enforces adequate **floodplain** management regulations, FEMA will make **flood** insurance available within the community.

Title 44 of the U.S. Code of Federal Regulations contains the NFIP criteria for **floodplain** management, including design and construction standards for new and substantially improved buildings located in SFHAs **identified** on the NFIP's FIRMs. FEMA encourages communities to adopt **floodplain** management regulations that exceed the NFIP criteria. As an insurance alternative to disaster assistance, the NFIP reduces the escalating costs of repairing damage to buildings and their contents caused by **floods**.

NFIP Technical Bulletins

This is one of a series of Technical Bulletins that FEMA has produced to provide guidance concerning the building performance requirements of the NFIP. These requirements are contained in Title 44 of the U.S. Code of Federal Regulations at Section 60.3. The bulletins are intended for use by State and local **officials** responsible for interpreting and enforcing the requirements in their **floodplain** management regulations and building codes, and by members of the development community, such as design professionals and builders. New bulletins, as well as updates of existing bulletins, are issued periodically, as necessary. The bulletins do not create regulations; rather, they provide **specific** guidance for complying with the requirements of existing NFIP regulations. Users of the Technical Bulletins who need additional guidance should contact their NFIP State Coordinator or the appropriate FEMA regional office. *The User's Guide to Technical Bulletins* (<http://www.fema.gov/pdf/fima/guide01.pdf>) lists the bulletins issued to date.

Ordering Technical Bulletins

The quickest and easiest way to acquire copies of FEMA's Technical Bulletins is to download them from the FEMA website (<http://www.fema.gov/plan/prevent/floodplain/techbul.shtm>).

Technical Bulletins also may be ordered free of charge from the FEMA Publications Warehouse by calling 1-800-480-2520, or by faxing a request to 301-362-5355, Monday through Friday between 8 a.m. and 5 p.m. EST. Please provide the FEMA publication number, title, and quantity of each publication requested, along with your name, address, zip code, and daytime telephone number. Written requests may also be submitted by mail to the following address:

FEMA. 2007. *National Flood Insurance Program: Flood Insurance Manual*, Revised October 2007.

International Code Council, Inc. 2006. *International Building Code®*, IBC® 2006.

International Code Council, Inc. 2006. *International Residential Code®*, IRC® 2006.

Simpson Strong-Tie. 2008. *Technical Bulletin: Preservative-Treated Wood*, Simpson Strong-Tie T-PTWOOD08-R, July 2008 (<http://www.strongtie.com/ftp/bulletins/T-PTWOOD08-R.pdf>).

TPI/WTCA. 2004. *TPI/WTCA Guidelines for Use of Alternative Preservative Treatments with Metal Connector Plates*, updated June 4, 2007, (<http://www.sbcindustry.com/images/PTWGuidelines.pdf>).

U.S. Army Corps of Engineers. 1984. *Flood Proofing Systems and Techniques*, U.S. Army Corps of Engineers, December 1984.

U.S. Army Corps of Engineers. 1995. *Flood Proofing Regulations*, Chapters 9 and 10, U.S. Army Corps of Engineers, EP 1165-2-314.

Wood Truss Council of America (WTCA). 2005. *The Load Guide: Guide to Good Practice for Specifying and Applying Loads to Structural Building Components*, (<http://www.sbcindustry.com/loads.php>).

World Floor Covering Association (WFCA). n.d., Anaheim, California (<http://www.wfca.org/index.html>).

Glossary

Accessory structure — A structure that is on the same parcel of property as a principal structure, the use of which is incidental to the use of the principal structure.

Base flood — The flood having a 1-percent chance of being equaled or exceeded in any given year, commonly referred to as the “100-year flood.” The base flood is the national standard used by the NFIP and all Federal agencies for the purposes of requiring the purchase of flood insurance and regulating new development.

Base flood elevation (BFE) — The height of the base (1-percent annual chance or 100-year) flood in relation to a specified datum, usually the National Geodetic Vertical Datum of 1929, or the North American Vertical Datum of 1988.

Basement — Any area of a building having its floor subgrade (below ground level) on all sides.

Enclosure or enclosed area — Areas created by a crawlspace or solid walls that fully enclose areas below the BFE.