

Floodplain Q&A: BASEMENTS



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Basements are important to Nebraskans. Not only do they add square footage to a home, they also provide refuge from the potential for violent weather. In your role as the Floodplain Administrator, you might be asked to advise citizens and developers on Federal Floodplain Management Regulations pertaining to basements and lowest floor in a Special Flood Hazard Area (SFHA). Since determining the difference between a basement and the lowest floor can sometimes be a source of confusion, this pamphlet will attempt to clarify both of these terms for you.

RESIDENTIAL STRUCTURES

* **What is a Basement?**

Federal regulations define a "basement" as an enclosed area, subgrade on all four sides. Even if a room has windows and constitutes living quarters, it is still considered a basement if the floor is below ground level on all sides.

* **What is Not a Basement?**

An area not subgrade on all four sides is not considered a basement. It may be subgrade on only one to three sides. Federal regulations, however, differ according to how this type of area is used. If it is used for human habitation, such as a walkout, it would be deemed the lowest floor. If it is used as a garage or storage area (with the proper venting), it would not be judged the lowest floor.

* **What is the Lowest Floor?**

The lowest floor of a *residential* structure is (a) a basement or crawl space that is subgrade on all four sides; (b) a walkout that is used for human habitation; (c) the lowest level of a home built on a cement slab. Any area that is subgrade on all four sides is ALWAYS the lowest floor, whether its floor is cement or dirt.

*** To What Elevation Should the Lowest Floor Be Built?**

Federal regulations are specific when it comes to requirements for new residential construction or substantial improvement. They call for any new, substantially improved or substantially damaged structure to be elevated to or above the base flood elevation (BFE). However, the State of Nebraska has an even more stringent regulation: The state minimum standard for residential development requires the lowest floor of a home built in a SFHA to be at least *one foot above* the BFE.

NON-RESIDENTIAL STRUCTURES

*** Are the Rules Different for Non-residential Structures?**

A basement is a basement, whether the structure is residential or non-residential: An enclosed area, subgrade on all four sides. However, non-residential development can be treated differently. Basements below the BFE are allowed, but adequate dry flood proofing to one foot above the BFE is required. These areas must be watertight and impermeable. Walls and foundations must also be built to withstand high water pressure. In addition, an architect or engineer must certify the flood proofing.

An area below the lowest floor used exclusively for parking, limited storage or building access can be located below the BFE as long as proper venting is installed. Most building codes require vents for air circulation and flood management. Besides supplying air, vents allow water to flow under the structure during a flood to stabilize pressure against the foundation. Vents must be installed in at least two walls.



*** Does the NFIP Cover Basements?**

Yes. Residential and non-residential coverage under a National Flood Insurance Program policy includes cleanup expenses and items used to service the structure such as elevators, furnaces, hot water heaters, washers and dryers, air conditioners and freezers. Utility connections, circuit breaker boxes and pumps, and tanks used in solar energy systems are also included. Improvements such as finished walls, floors and ceilings, plus the contents of a finished basement are not covered under a policy.

FOR MORE INFORMATION...

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