



# Federal Emergency Management Agency

Region IV

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R4-MT

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## ACCESSORY STRUCTURES

The definition of a “structure” for floodplain management purposes pursuant to the National Flood Insurance Program (NFIP) regulations means any walled and roofed building as well as a manufactured home. “Accessory structures” (or “appurtenant structures”) are structures, which are located on the same parcel of property as the principal structure and the use of which is incidental to the use of the principal structure. Garages, carports, and storage sheds are common urban accessory structures. Pole barns, hay sheds, and the like, may qualify as accessory structures on farms, and may or may not be located on the same parcel as the farm dwelling.

Section 60.3 of the NFIP regulations requires that all new construction or substantial improvements to existing structures be elevated to or above the base flood elevation indicated on the Flood Insurance Rate Map. These regulations are enforced by local communities in return for the availability of flood insurance in their local jurisdictions.

Accessory structures qualify under the general definition of structure and are, consequently, subject to all floodplain management regulations pertaining to structures. There is, however, justification for treating accessory structures, which do not represent significant investments differently in regard to the application of floodplain management measures. Minor initial investment in such structures may be greatly increased by the necessity to either elevate or dry flood-proof the accessory structure. Such measures may provide an excessive degree of protection for these types of structures.

When an accessory structure represents a minimal investment, the elevation or dry flood-proofing standards of Section 60.3(c)(3) or 60.3(e)(4) of the NFIP regulations need not be met. All other requirements applicable to construction or substantial improvements in the floodplain will apply. These requirements are found primarily in Section 60.3(a)(2) and 60.3(a)(3). Of particular importance, the floodway encroachment standards of Section 60.3(d)(3) and the need to obtain a development permit still apply to accessory structures.

The determination of what constitutes a minimal investment may be determined by the community, subject to review by FIA if the amount exceeds the bounds of reasonableness. Recognizing that construction prices vary in different parts of the country, it is strongly recommended that each community formally establish the ceiling amount that may be expended for an accessory structure.

As a guideline, the adoption and implementation of the following standards would satisfy the NFIP objectives for construction of accessory structures within A-Zones, without elevating the floor level to BFE:

1. Accessory structures shall not be used for human habitation (including office, workshop, bedroom, living room, kitchen, or restroom areas, etc.).
2. Accessory structures shall be designed to have low flood damage potential.
3. Accessory Structures shall be constructed and placed on the building site so as to offer the minimum resistance to the flow of floodwaters.
4. Accessory structures shall be securely anchored to prevent flotation, which may result in damage to other structures. (Required by NFIP Regulations, Section 60.3(a)(3)(i)).
5. Utility elements, such as electrical and heating equipment shall be elevated to or above the BFE or flood-proofed.
6. Openings to equalize hydrostatic pressure during a flood shall be provided below BFE in conformance with Section 60.3(c)(5).

In addition to guidelines 1 through 5, above, in V-Zones, the following standards are required to regulate accessory structures:

7. The structural system shall utilize pilings, adequately embedded to resist scour and lateral deflection.
8. Any enclosure below the BFE shall be constructed of wooden lattice or insect screening, or shall be designed as a "breakaway wall" in conformance with Section 60.3(e)(5).
9. Floor slabs shall not be structurally attached to pilings or columns and be located at existing grade.
10. The lowest horizontal structural member of roof systems, including plates and beams connecting the upright supports of the structure, shall be placed at or above the BFE.

NOTE: Ten percent (10%) of the amount of the flood insurance coverage purchased for a dwelling may be applied to a detached garage that services the insured dwelling, provided the garage is used only for parking a vehicle and limited storage. To be covered by flood insurance, all other accessory structures must have a separate policy. If insured, accessory structures that are not elevated above BFE, or otherwise built in compliance with NFIP Regulations, will be subject to extremely high flood insurance premiums.