



Federal Emergency Management Agency

Region IV

1371 Peachtree Street NE, Suite 700

Atlanta, GA 30309

R-4

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THE INTENT OF STORAGE AREAS

The purpose of a building is to house (i.e. support, shelter, or enclosure of persons, animals, chattels, or property of any kind) individuals or property. Materials, items, chattel, inventory, stock, merchandise, wares, goods, and all personal property intended to be used for the primary purpose of the building's function must be protected from flooding while housed within the building and therefore may not be stored below the base flood elevation (BFE) i.e. lowest floor. The term "lowest floor" under the National Flood Insurance Program is defined as:

The lowest floor of the lowest enclosed areas (including basement). An unfinished or flood resistant enclosure, usable solely for parking of vehicles, building access or storage in an area other than a basement area is not considered a building's lowest floor; Provided, that such enclosure is not built so as to render the structure in violation of the applicable non-elevation design requirements of (Section) 60.3.

Therefore, storage areas are intended to be limited to incidental items which can withstand exposure to the elements and have low flood damage potential. These items would include lawn mowers, garden equipment, bicycles and other low damage items for which, under most circumstances, flood insurance coverage is not provided.

Furthermore, such storage area must be of flood resistant or breakaway materials, non-partitioned, void of utilities except for essential lighting (outdoor-type switches and fixtures), with openings to preclude hydrostatic loading and allow ventilation. The area cannot be temperature-controlled and therefore exists simply because of aesthetic or load-bearing design of the building. As such, the enclosed area should be considered bonus space with minimum access to store items that otherwise would be stored outside the building or in a garage or shed.