



North Carolina Department of Crime Control and Public Safety
Division of Emergency Management
Floodplain Management Branch

Michael F. Easley, Governor

Bryan E. Beatty, Secretary

Manufactured Housing with Enclosed Areas Below BFE

Masonry or Wood Underpinning

Underpinning of masonry (brick or concrete block) or wood is considered an enclosure by the National Flood Insurance Program (NFIP) and requires hydrostatic openings (flood vents) to comply with floodplain management regulations and to be favorably rated for flood insurance. Flood vents are required for such underpinning regardless of structural status.

On the FEMA Elevation Certificate, elevated manufactured homes with masonry or wood underpinning, even if not structural, should be noted as Diagram 8 in Item C2 or E1. The number of openings/vents must be entered in Item C3h and the total area of openings/vents entered in Item C3i.

Vinyl and Sheet Metal Skirting

The National Flood Insurance Program (NFIP) considers vinyl and sheet metal skirting as a decorative covering. Vinyl and sheet metal skirting placed under manufactured housing within an A or AE Zone is not considered an enclosure for regulatory and flood insurance rating purposes. Therefore such skirting does not require hydrostatic openings (flood vents).

On the FEMA Elevation Certificate, manufactured homes elevated on piers or piles, with vinyl or sheet metal skirting, should be noted as Diagram 5 in Item C2 or E1. Hydrostatic openings (flood vents) are not required for such skirting, and "N/A" should be entered in C3h and C3i. A comment may be entered in Section D regarding the type of skirting present.

Post Certificate of Occupancy Underpinning

Where an owner of an elevated manufactured home in an A or AE Zone installs masonry or wood underpinning after the community issues a Certificate of Compliance, the community official is responsible for issuing a Notice of Violation requiring that the structure be made compliant.

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