

Decks, Pools, and Accessory Structures

Purpose: To summarize National Flood Insurance Program (NFIP) requirements and general guidelines for the construction and installation of decks, access stairs and elevators, swimming pools, and accessory buildings under or near coastal buildings.

Key Issues

- Any deck, accessory building, or other construction element that is structurally dependent on or attached to a building in V Zone is considered part of the building and must meet the NFIP regulatory requirements for construction in V Zone (see NFIP Technical Bulletin 5-08 and Fact Sheet Nos. 1.2, 1.4, 1.5, 1.7, 3.1, 8.1, 9.1). Attached construction elements that do not meet these requirements are prohibited.
- If prohibited elements are attached to a building that is otherwise compliant with NFIP requirements, a higher flood insurance premium may be assessed against the entire building.
- Swimming pools, accessory buildings, and other construction elements outside the perimeter (footprint) of, and not attached to, a coastal building may alter the characteristics of flooding significantly or increase wave or debris impact forces affecting the building and nearby buildings. If such elements are to be constructed, a design professional should consider their potential effects on the building and nearby buildings.
- This *Home Builder's Guide to Coastal Construction* strongly recommends that all decks, pools, accessory structures, and other construction elements in Zone A in coastal areas be designed and constructed to meet the NFIP V Zone requirements.
- Post-storm investigations frequently reveal envelope and structural damage (to elevated buildings) initiated by failure of a deck due to flood



Damage from Hurricane Opal in Florida. This deck was designed to meet State of Florida Coastal Construction Control Line (CCCL) requirements. The house predated the CCCL and did not meet the requirements.

and/or wind forces. Decks should be given the same level of design and construction attention as the main building, and failure to do so could lead to severe building damage.

Decks

Requirements

- If a deck is structurally attached to a building in Zone V, the bottom of the lowest horizontal member of the deck must be elevated to or above the elevation of the bottom of the building's lowest horizontal member.
- A deck built below the Design Flood Elevation (DFE) must be structurally independent of the main building and must not cause an obstruction.
- If an at-grade, structurally independent deck is to be constructed, a design professional must

