

NFIP Basement Guidance

Quick-reference summary of basement coverage limits under the Standard Flood Insurance Policy

SFIP DEFINITION OF A BASEMENT

Any area of a building, including any sunken room or sunken portion of a room, having its floor below ground level on all sides.



III. Property Covered
8. Items of property in a basement, regardless of the zone, are limited to the following:

Limited Coverage:
All Zones
(SFHA or NON)
Pre or Post FIRM

Any of the following items, if installed in their functioning locations and, if necessary for operation, connected to a power source.

- ✓ Central air conditioners
- ✓ Drywall for walls and ceilings in a basement and the cost of labor to nail it, unfinished and unfloats and not taped, to the framing
- ✓ Fuel tanks and the fuel in them
- ✓ Furnaces and hot water heaters
- ✓ Heat pumps
- ✓ Pumps and tanks used in solar energy systems
- ✓ Sump pumps
- ✓ Well water tanks and pumps
- ✓ Required utility connections for any item in this list
- ✓ Footings, foundations, posts, pilings, piers, or other foundation walls and anchorage systems required to support a building
- ✓ Cisterns and the water in them
- ✓ Electrical junction and circuit breaker boxes
- ✓ Electrical outlets and switches
- ✓ Elevators, dumbwaiters, and related equipment, except for related equipment installed below the base flood elevation after September 30, 1987
- ✓ Nonflammable insulation in a basement
- ✓ Stairways and staircases attached to the building, not separated from it by elevated walkways
- ✓ Water softeners and the chemicals in them, water filters, and faucets installed as an integral part of the plumbing system

Covered basement contents

- ✓ Portable or window air conditioning units
- ✓ Clothes washers and dryers
- ✓ Food freezers other than walk-ins, and the food in them

Property NOT Insured in a basement

- ✗ **Finished walls: drywall finish, paint, wallpaper, and similar wall finishes**
- ✗ Interior doors
- ✗ Appliances not specifically allowed
- ✗ **Finished flooring: carpet, pad, vinyl, wood, laminate, tile, etc.**
- ✗ Cabinets and countertops
- ✗ Finished ceilings
- ✗ Other items not specifically listed
- ✗ **Interior walls that are non-load-bearing**
- ✗ Wall sheathing
- ✗ Baseboard heaters, baseboards, and trim work
- ✗ Alarm panels and phones
- ✗ **Fixtures: plumbing or lighting not otherwise allowed**
- ✗ Drying of interior non-foundation walls
- ✗ Contents and household property except the limited basement contents list