



Informal Interpretation Report Number 9551



Date July 07, 2026

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Section R322

Question:

Is it the intent of Section R322.1 to require compliance with the more restrictive flood zone when more than one zone exists, without exception?

Answer

No. The FBC requirements for Coastal A Zone do not apply if the entire footprint of the building is located landward of the Limit of Moderate Wave Action (LiMWA). R322.1 states that “Buildings and structures that are located in more than one flood hazard area shall comply with the provisions associated with the most restrictive flood hazard area.” FBCB 1612.1 includes the same, although phrased slightly differently.

Note that SFHAs between the LiMWA and the Zone V boundary (or shore if there is no Zone V boundary) are shown on FIRMs as “Zone AE.” However, the FBC defines those areas as Coastal A Zone. A building can be “entirely within the AE Zone” yet be entirely or partially in the Coastal A Zone if it is seaward of the LiMWA. A small number of communities have amended their regulations to include an “expanded” Coastal A Zone by applying a “setback” distance landward of the LiMWA.

Commentary:

None.

Notice:

The Building Officials Association of Florida, in cooperation with the Florida Building Commission, the Florida Department of Business & Professional Regulation, ICC, and industry and professional experts offer this interpretation of the Florida Building Code in the interest of consistency in their application statewide. This interpretation is informal, non-binding and subject to acceptance and approval by the local building official.