

More Information Click on: [Pre-FIRM](#) or [Post FIRM](#) plus [Grandfathering](#)

Pre-FIRM vs. Post-FIRM

Understanding which category applies to our building is important. Let us define the terms Pre-FIRM and Post-FIRM.

Pre-FIRM

A Pre-FIRM building is a building for which construction or substantial improvement occurred on or before December 31, 1974, or before the effective date of an initial Flood Insurance Rate Map (FIRM).

Post-FIRM

A Post-FIRM building is a building for which construction or substantial improvement occurred after December 31, 1974, or on or after the effective date of an initial Flood Insurance Rate Map (FIRM), whichever is later.

