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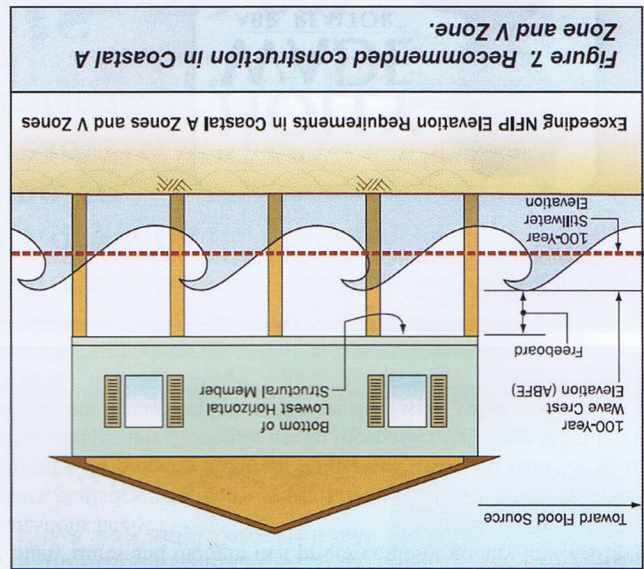
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Figure 2. Bolivar Peninsula, Texas, V Zone house constructed with the lowest floor (bottom of floor beam) at the BFE (dashed line). The estimated wave crest level during Hurricane Ike (solid line) was 3' to 4' above the BFE at this location.

Bolivar flood damage in V zone demonstrates why "Freeboard" is now recommended. *Courtesy Photo*



National Flood Insurance Program recommended construction with "Freeboard" in Coastal A and V Zones. *Courtesy Photo*

the elevation certificate when considering your purchase. There is excitement associated with ownership of a piece of paradise. Ensure that you have a good understanding of all its associated costs, your personal risk tolerance, and insure your property adequately, so that you can continue to sleep at night and enjoy it for years to come.

Seaside Home Design, LLC endeavors to educate Islander readers regarding a full spectrum of home design and construction issues; products and materials, and construction techniques; particularly those specific to seaward construction, and also profiles interesting custom-home design projects. Carolin Santangelo is a home designer and owner of Seaside Home Design, LLC. Contact **HYPERLINK** "mailto:SeasideHomeDesign@windstream.net" SeasideHome@windstream.net, or 409-632-0381, or visit **HYPERLINK** "http://www.SeasideHomeDesign.com" www.SeasideHomeDesign.com.