

NFIP

New Hampshire's Floodplain Management Program

Fact Sheet #2

Elevation Certificate

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Elevation Certificate Overview

The National Flood Insurance Program (NFIP) Elevation Certificate is an administrative tool that can be used to provide elevation information for three different purposes. The Elevation Certificate is used to ensure compliance with community floodplain management ordinances, to determine the proper flood insurance premium rate, or to support a request for a FEMA Letter of Map Amendment (LOMA). Below is a brief summary of each of these purposes.

Community Floodplain Management

Communities that participate in the NFIP have adopted and enforce community floodplain regulations. One of the community's requirements is to require and obtain certain elevation data for all new and substantially improved structures located in a special flood hazard area. Community permitting officials must review this elevation data to ensure floodplain development complies with the regulations (see pages 3 and 4 of this fact sheet for guidance on reviewing an Elevation Certificate).

Although not required as part of their NFIP participation, communities are ***strongly encouraged*** to require applicants submit a completed Elevation Certificate as the method to document the required elevation data. Communities that also participate in the NFIP Community Rating System (CRS) are ***required*** to obtain and maintain Elevation Certificate for all new and substantially improved structures.

Flood Insurance

The second purpose of the Elevation Certificate is for use by insurance companies for flood insurance rating purposes. In general, an Elevation Certificate is currently not required for older homes, which are not rated based on the structure's elevation data. Property owners of older structures have the option of having their flood insurance

policy rated with an Elevation Certificate for a more favorable rating. Property owners of newer structures are required to submit a completed Elevation Certificate to their insurance company to obtain a flood insurance policy. These structures must be rated based on elevation data.

Letter of Map Amendment

The third purpose of the Elevation Certificate is providing elevation data as part of the FEMA Letter of Map Amendment (LOMA), which is the official FEMA process to remove a structure or a property from the floodplain. The purpose of the LOMA application is to request FEMA to remove a structure or a property from the floodplain by submitting elevation data of the structure or property and the surrounding land. A Licensed Land Surveyor must complete either the Elevation form of the LOMA application or a FEMA Elevation Certificate. More information about the LOMA and other Map Change processes can be found in Fact Sheet #10 - Letter of Map Changes located on NH OEP's web site at: <http://www.nh.gov/oep/planning/programs/fmp/outreach.htm>

Elevation Certificate Resources and Training

Elevation Certificate (FEMA Form 81-31)

<https://www.fema.gov/media-library/assets/documents/160?id=1383>

Reviewing the Elevation Certificate for Compliance with Floodplain Regulations

On pages 3 and 4 of this Fact Sheet is a sample Elevation Certificate with information on how to review completed elevation data to ensure compliance with floodplain regulations.

How to get an Elevation Certificate

Contact a NH Licensed Land Surveyor, Registered Professional Engineer or Registered Architect.

In some cases, a Community's Building Permitting Office may have a copy of a structure's Elevation Certificate on file.

FEMA's Floodplain Management Bulletin: Elevation Certificates

FEMA's Floodplain Management Bulletin addresses frequently asked questions about completing and using the Elevation Certificate and is primarily intended to assist local floodplain management officials with responsibility for administering the community's floodplain management ordinance and to assist land surveyors, architects, and engineers who are authorized by law to certify elevation information on the Elevation Certificate. <http://www.fema.gov/media-library-data/20130726-1511-20490-9287/fema467-6-10-04.pdf>

Homeowner's Guide to Elevation Certificates

<https://www.fema.gov/media-library/assets/documents/32330>

Elevation Certificate Training Webinars

Online training is regularly held by a FEMA contractor on the proper way to complete an Elevation Certificate and best practices for using it for the community floodplain development review process. 2.5 hours. To view upcoming sessions and to register, click on link below and click on the "Upcoming" tab.

<https://atkinglobalna.webex.com/mw04011/mywebex/default.do?siteurl=atkinglobalna&service=7>

EC Made EZ

A copy of the PowerPoint presentation and other resources from a webinar conducted by a FEMA contractor for insurance agents how to properly use the Elevation Certificate in the rating and policy issuance process. Although geared for insurance agents, this information can be useful for others. <http://www.h2opartnersusa.com/nfip-training/ec-made-ez/>

Guidance for Reviewing for Compliance with Community Floodplain Regulations

U.S. DEPARTMENT OF HOMELAND SECURITY
 FEDERAL EMERGENCY MANAGEMENT AGENCY
 National Flood Insurance Program

ELEVATION CERTIFICATE

IMPORTANT: Follow the instructions on pages 1-9.

OMB No. 1660-0008
 Expiration Date: July 31, 2015

SECTION A - PROPERTY INFORMATION		FOR INSURANCE COMPANY USE
A1. Building Owner's Name John Smith		Policy Number:
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or R.O. Route and Box No. 123 Main Street		Company NAIC Number:
City Waterville	State NA	ZIP Code 12345
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) 12A		
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.)		
A5. Latitude/Longitude: Lat. _____ Long. _____		NAD 1983
A6. Attach at least 2 photographs of the building if the Certificate is being used for a new policy.		
A7. Building Diagram Number _____		
A8. For a building with a crawlspace or enclosure(s):		
a) Square footage of crawlspace or enclosure(s)	700 sq ft	
b) No. of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade	10	attached garage _____
c) Total net area of flood openings in A8.b	720 sq in	c) Total net area of flood openings in A9.b _____ sq in
d) Engineered flood openings? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No

Verify that Item A8 (c) is equal or greater than Item A8 (a). If Item A8 (c) is equal or greater, then the crawlspace/enclosure is compliant. If Item A8(c) is less, then the crawlspace/enclosure is not compliant.

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP Community Name & Community Number Waterville 123456			B2. County Name Brown		B3. State NA
B4. Map/Panel Number 120	B5. Suffix C	B6. FIRM Index Date 01/01/2000	B7. FIRM Panel Effective/Revised Date 01/01/2000	B8. Flood Zone(s) AE	B9. Base Flood Elevation(s) (Zone AO, use base flood depth) 200.5
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9: <input checked="" type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other/Source: _____					
B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929					
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area? Designation Date: ____/____/____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA					

Verify that Item C2(a) is equal or greater than Item B9. If Item C2(a) is greater, then it is compliant. If Item C2(a) is not greater, verify that Item A8 (a-d) is correctly completed. If it is, then Item C2(a) is not considered the Lowest Floor and is not required to be equal or greater than B9. If Item A8 (a-d) is not completed or is not correct then Item C2(a) is considered the Lowest Floor and must be equal or greater than B9.

SECTION C - BUILDING ELEVATION

C1. Building elevations are based on: Construction Drawings*
 *A new Elevation Certificate will be required when construction of the building is completed.

C2. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), C2.a-h below according to the building diagram specified in Item A7. In Puerto Rico only.

Benchmark Utilized: _____ Vertical Datum: _____

Indicate elevation datum used for the elevations in items a) through h) below. NGVD 1929 MVD _____

Datum used for building elevations must be the same as that used for the BFE.

a) Top of bottom floor (including basement, crawlspace, or enclosure floor) **197 75**

b) Top of the next higher floor **205 00**

c) Bottom of the lowest horizontal structural member (V Zones only) **210 00**

d) Attached garage (top of slab) **197 55**

e) _____ **202**

f) _____

g) _____

h) _____

Verify that Item C2(f) is equal or less than Item C2(a). If Item C2(f) is equal or less, then the Bottom Floor is at or above the ground on all sides (no basement). If Item C2(f) is greater, then the Bottom Floor is below the ground on all sides and is considered a basement.

If Item C2(a) is less than Item B9 but Item A8(a-d) is completed correctly, then Item C2(b) is considered the Lowest Floor. If so, then Item C2(b) must be equal or greater than Item B9 to be compliant.

Verify that Item C2(e) is equal or greater than Item B9 in order to be compliant.

ELEVATION

For a structure in Zone AO, verify in Item E1(a) that the top of bottom floor is the required number of feet (see text box below) ABOVE the HAG. If Item E1(a) is not ABOVE HAG, verify that Item A8 (a-d) is correctly completed. If it is, then the bottom floor is not considered the Lowest Floor and is not required to be above HAG. If Item A8 (a-d) is not completed or is not compliant then the bottom floor is considered the Lowest Floor and must be the required number of feet (see text box below) ABOVE the HAG to be compliant.

For a structure in Zone A, in Item E1(a) verify that the top of bottom floor is at least 2 feet ABOVE the HAG. If not, the structure will be rated with a higher flood insurance premium.

Signature _____

INSURANCE COMPANY USE

Number: _____

SECTION E – BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED)

For Zones AO and A (without BFE), complete Items E1–E5. If the Certificate is intended to support a request, complete Sections A, B, and C. For Items E1–E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters.

ZONE AO AND ZONE A (WITHOUT BFE)

If request, complete Sections A, B, and C.

- E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).
- a) Top of bottom floor (including basement, crawlspace, or enclosure) is 3.2 feet meters above or below the HAG.
- b) Top of bottom floor (including basement, crawlspace, or enclosure) is 1.1 feet meters above or below the LAG.
- E2. For Building Diagrams 6-9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 8-9 of Instructions), the next higher floor (elevation C2.b in the diagrams) of the building is _____ feet meters above or below the HAG.
- E3. Attached garage (top of slab) is 3.0 feet meters above or below the HAG.
- E4. Top of platform of machinery and/or equipment servicing the building is 2 feet meters above or below the HAG.
- E5. Zone AO only: Verify that Item E1(b) is at or above the LAG to be in compliance. If item E1(b) is below the LAG, the bottom floor is considered a basement and the Lowest Floor, which is not in compliance and will result in a higher flood insurance premium.

For a structure in Zone AO with flood openings indicated in Item A8 (a-d), verify that Item E2 is ABOVE the HAG by the required number (see text box below). If the next higher floor is BELOW the required number, the structure is not compliant and will result in a higher flood insurance premium.

For a structure in Zone A with flood openings indicated in Item A8 (a-d), verify that Item E2 is at least 2 feet ABOVE HAG. If the next higher floor is less than 2 feet ABOVE HAG, it will result in a higher flood insurance premium.

Verify that Item E1(b) is at or above the LAG to be in compliance. If item E1(b) is below the LAG, the bottom floor is considered a basement and the Lowest Floor, which is not in compliance and will result in a higher flood insurance premium.

SECTION G – COMMUNITY OFFICIAL CERTIFICATION

The local official who is authorized by law or ordinance to administer the community flood hazard mitigation program of this Elevation Certificate. Complete the applicable item(s) and sign below.

- G1. The information in Section C was taken from other documentation who is authorized by law to certify elevation information. (Indicate source in comments area below.)
- G2. A community official completed Section E for a building located in the community.
- G3. The following information (Items G4–G9) is provided for community flood hazard mitigation.

G4. Permit Number _____ G5. Date Permit Issued _____

- G7. This permit has been issued for: New Construction Substantial Improvement
- G8. Elevation of as-built lowest floor (including basement) of the building: _____ feet meters
- G9. BFE or (in Zone AO) depth of flooding at the building site: _____ Datum _____
- G10. Community's design flood elevation: _____ Datum _____

For a structure in Zone AO, verify that Item E4 is above the required number (see text box below).

For a structure in Zone A, verify that Item E4 is at least 2 feet ABOVE HAG. If not, the structure will be rated with a higher flood insurance premium.

Complete Sections A, B, C (or E), and D (in Puerto Rico only, enter meters). If request, complete Sections A, B, C, and D. (Comments area below.)

Permit/Issuance/Occupancy Issued _____

Zone AO Flood Elevation Requirements

The lowest floor of a structure in Zone AO must be located at a certain required number.

The depth number indicated on the FIRM and recorded in Item B9 OR

If no depth number is indicated the top of bottom floor must be at least 2 feet ABOVE HAG.

Check here if attachments.

Replaces all previous editions.