

Elevation Certificates

What are they, and how do you know if you need one?

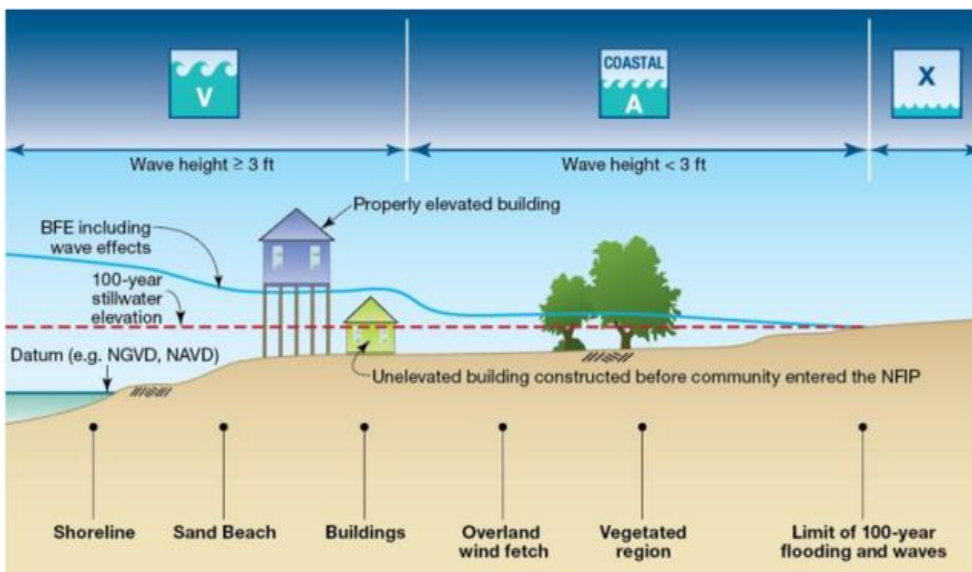
An Elevation Certificate (EC) is an administrative tool of the National Flood Insurance Program (NFIP) used to provide elevation information necessary to ensure compliance with community floodplain management ordinances, to determine the proper insurance premium rate, or support a request for a Letter of Map Amendment (LOMA) or Letter of Map Revision based on fill (LOMR-F) for the Federal Emergency Management Agency (FEMA).

You will likely be required to obtain an Elevation Certificate if:

- **An insurance rating is needed for your property.** The EC helps the insurance agent to determine the elevation of the lowest floor for rating purposes.
- **At least a portion of your property or dwelling has been located in a high-risk Special Flood Hazard Area (SFHA - Zones A or V) according to FEMA's Flood Insurance Rate Maps (FIRMs), and you believe your risk should be lower.** In this case, obtaining an EC would help the insurance agent to more accurately determine risk and premium rates. You may even be eligible for removal from an SFHA if certain site conditions exist.
- **Your community participates in the National Flood Insurance Program,** and as a requirement, all new or substantially improved buildings must record the elevation of the lowest floor (including basement) for community records. This is the preferred method for a community to document compliance with a floodplain management ordinance.

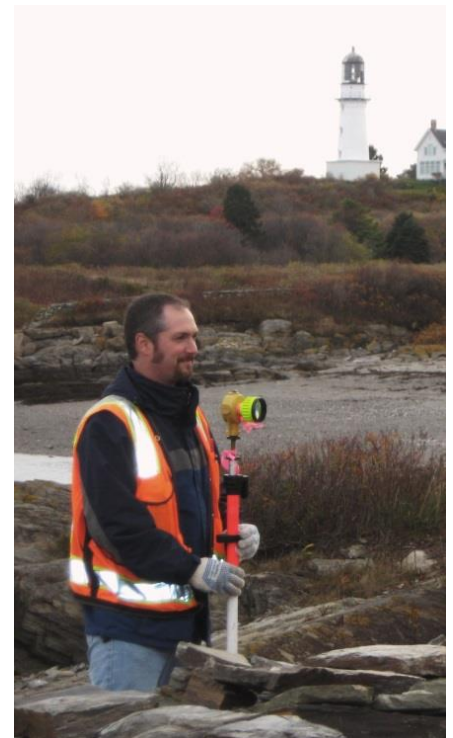
Please note:

- An Elevation Certificate does not remove a mandatory flood insurance requirement. Only a LOMA or LOMR-F removal document prepared by FEMA can amend the FIRM and remove the mandatory flood insurance requirement.
- The transition to digital flood maps could change Base Flood Elevations or your flood zone determination, which would impact your insurance rating.
- The Biggert-Waters Flood Insurance Reform Act of 2012 will impact subsidies and premium rates for many homeowners. An EC will aid in evaluating premium adjustments.



Flood Insurance Rate Maps will show approximate flood zone delineations and estimated Base Flood Elevations, but only a site visit and an Elevation Certificate will capture the most accurate data.

Photo from FEMA: Region III Coastal Analysis and Mapping



Site Conditions and Data Collection

The time and cost associated with performing an Elevation Certificate is dependent on site conditions and the circumstances under which the Certificate has been requested. It all depends on how much field data needs to be collected, and whether or not a formal submission to FEMA is required.

Some of the factors to consider are the specific conditions of your land and proximity to a water body, characteristics of your home, such as the number of floors or presence of a basement, use of flood-proofing mechanisms, and any existing accessory structures such as a detached garage.

After data collection is complete, FEMA submissions may take 4-8 weeks before a final determination is received.

For more information contact

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