# Elevation Certificate Exercise

![Elevation Certificate Exercise](image)

This image shows the cover page of an elevation certificate exercise, which includes the title and an overview of the document. The certificate is used for determining the elevation of properties relative to flood levels, which is crucial for flood insurance and planning.

The certificate contains sections for property information, insurance company use, and flood insurance rate map (FIRM) information. Each section is designed to gather specific data about the property, such as the owner's name, address, building details, and elevation measurements.

**SECTION A – PROPERTY INFORMATION**
- Building Owner's Name
- Policy Number
- Building Sheet Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.
- Company NAIC Number
- City
- State
- ZIP Code
- Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)
- Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.)
- Latitude/Latitude: Lat.
- Longitude: Long.
- Horizontal Datum: NAD 1983
- Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.

**SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION**
- NFIP Community Name & Community Number
- County Name
- State
- Map Panel Number
- Suffix
- FIRM Index Date
- FIRM Panel Revised Date
- Base Flood Elevation(s)

**SECTION C – OTHER INFORMATION**
- Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9.
- Indicate elevation datum used for BFE in Item B9:
- Indicate if the building is located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA): Yes No

For a building with a crawlspace or enclosure(s):
- a) Square footage of crawlspace or enclosure(s) sq ft
- b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1 foot above adjacent grade
- c) Total net area of flood openings in A.10 b sq in
- d) Engineered flood openings: Yes No

For a building with an attached garage:
- a) Square footage of attached garage sq ft
- b) Number of permanent flood openings in the attached garage within 1 foot above adjacent grade
- c) Total net area of flood openings in A.11 b sq in
- d) Engineered flood openings: Yes No

The certificate is used to ensure that the property is adequately protected from flood damage and that the insurance premiums are accurately calculated based on the property's elevation relative to flood levels.
Elevation Certificate Exercise

Scenario: A new slab-on grade, structure was built this year in the location shown on the FIRM.

Answer the questions using the FIRM snapshot, panel cover, and Elevation Certificate Instructions included with this exercise.
Question 1

Which building diagram number should be used for this structure in Section A7 of the Elevation Certificate?
Question 2

What is the NFIP Community Name and CID (Community Identification Number) for listing in Section B of the EC?
Question 3

What is the Map Panel Number you would list in Section B4 of the EC?
Question 4

Is it important for the datum used for the elevations obtained in Section C of the Elevation Certificate to be the same as the datum used for the Base Flood Elevation in Section B9?

Yes

All elevations for the certificate, including the elevations for Items C2. a-h, must be referenced to the datum on which the BFE is used. Show the datum conversion, is applicable, in Section C or in the Comments area of Section D.
Question 5

Will the homeowner be required to submit an Elevation Certificate in order to obtain a flood insurance policy?

Yes

Because it is a post-FIRM structure, it must have an EC to properly rate the structure for insurance – it’s also located in an A zone.
Question 6

In what section of the Elevation Certificate should the lowest floor elevation for this structure be entered?

a. C2(a)  Because it is a slab-on-grade building. See Diagram 1A.
b. C2(b)
c. C2(c)
d. C2(f)
**DIAGRAM 1A**

All slab-on-grade single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.

**Distinguishing Feature** – The bottom floor is at or above ground level (grade) on at least 1 side.*

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* (determined by existing grade)
Question 7

Once the Elevation Certificate (EC) has been completed, which of the following will be true:

a. Flood Insurance will no longer be required as long as the EC shows that the lowest floor is at or above the BFE
b. Flood insurance will no longer be required as long as the EC shows that the lowest adjacent grade (LAG) is at the or above the BFE
c. The owner will need to submit an EC to his flood insurance for proper rating
d. Two of the above
Question 8

To whom should the homeowner provide a copy of the Elevation Certificate after completion?

a. The permit official to document the “as-built” lowest floor elevation
b. The insurance agent to rate a flood insurance policy
c. The NFIP state coordinator because they maintain copies for every property in the State
d. Two of the above
Question 9

If the Structure were located in the AO Zone to the North of the property, would a survey be required in order to complete the Elevation Certificate?

No

The homeowner can complete Section E of the EC. This is stated in the heading of Section E on the EC, and in the EC instructions under Section C – Building Elevation Information (Survey Required).
### SECTION E – BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)

For Zones AO and A (without BFE), complete Items E1–E5. If the Certificate is intended to support a LOMA or LOMR-F 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.

**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).**

<table>
<thead>
<tr>
<th>a) Top of bottom floor (including basement, crawlspace, or enclosure) is</th>
<th></th>
<th>feet</th>
<th>meters</th>
<th>above or</th>
<th>below the HAG.</th>
</tr>
</thead>
<tbody>
<tr>
<td>b) Top of bottom floor (including basement, crawlspace, or enclosure) is</td>
<td></td>
<td>feet</td>
<td>meters</td>
<td>above or</td>
<td>below the LAG.</td>
</tr>
</tbody>
</table>

**E2. For Building Diagrams 6–9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 1–2 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**

|   | feet | meters | above or | below the HAG. |

**E4. Top of platform of machinery and/or equipment servicing the building is**

|   | feet | meters | above or | below the HAG. |

**E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community’s floodplain management ordinance?**

[ ] Yes [ ] No [ ] Unknown. The local official must certify this information in Section G.
Question 10

It is mandatory for a community participating in the Community Rating System (CRS) to maintain EC for all new substantially-improved structures after the date of their entry into the CRS program?

a. True  
   See #1 under FAQ in the EC Bulletin FEMA 467-1

b. False
Floodplain Management Bulletin

Elevation Certificate

May 2004

FEMA

FEMA 467-1
1) Are communities required to use the FEMA Elevation Certificate to verify compliance?

The NFIP regulations do not mandate that a community participating in the NFIP use a specific form for keeping building elevation records. Under the NFIP, communities are required to obtain the elevation of the lowest floor (including basement) of all new and substantially improved structures and maintain a record of all such information [44 CFR 60.3(b)(5)]. The community’s permit files need an official record that documents to what height new buildings and substantial improvements in the Special Flood Hazard Area were elevated. This record is needed to show that buildings constructed in the floodplain are compliant with the community’s floodplain management ordinance. While communities can create their own forms for documenting elevation information, communities are encouraged to use the FEMA Elevation Certificate for documenting the elevation of various building elements (section C of the Elevation Certificate) and for documenting building compliance including the lowest floor determination (section G of the Elevation Certificate which is the Community Information section). The advantage of using the Elevation Certificate is that it will help the property owner in obtaining flood insurance since this form is used in determining a flood insurance rate.

In order to participate in the CRS, communities are required to obtain and maintain completed FEMA Elevation Certificates for all buildings constructed or substantially improved in the Special Flood Hazard Area after the community’s initial date of application for the CRS. Credit is provided to CRS communities that maintain Certificates for all new and substantially improved buildings. A software program has been developed to enter Elevation Certificate data into an electronic database using a personal computer. Additional credit is available to CRS communities that maintain Elevation Certificates in a computerized format and provide a disk of the Elevation Certificate data to FEMA each year. You can obtain the software by writing or emailing your request to:

The National Flood Insurance Program
Community Rating System (NFIP/CRS)
P.O. Box 501016
Indianapolis, IN 46250-1016

E-mail: NFIPCRS@ISO.COM
Question?