Elevation Certificate Best Practices + Common Errors: Lessons Learned Through Product Research

www.HCTCompliance.com

Agenda

- Introduction
- Navigating ECs
- Feature Overview
- EC Error Detection Analysis in HCTX and beyond
Introduction

We build simple, easy-to-use floodplain management software for governments of all sizes.
Our mission is to help communities prepare for the impacts of severe weather and adapt to future conditions.

Partners
We work 35+ of the most at-risk communities throughout the U.S.

- Pinellas County, FL
- Harris County, TX
- Port Arthur, TX
- Terrebonne Parish, LA
- Jefferson Parish, LA
- Hialeah, FL
- Monmouth County, NJ
- Ocean City, NJ
- Sea Isle City, NJ
- Township of Brick, NJ
- City of Cape May, NJ
- Township of Lower, NJ
Navigating ECs
Elevation Certificates play a crucial role in a changing landscape.

- ECs are used for insurance, floodplain compliance, etc...
- Risk Rating 2.0. Risk Rating 2.0 brings uncertainty to flood insurance rates.
- CRS 2021 Addendum. The newest CRS Addendum raised the stakes on EC correctness for participating communities.
- Shifts in digital decision-making. Increasingly, communities need access to data like Lowest Floor Elevations to make smart decisions.

We took a deep dive into Elevation Certificates.

- Interviewed communities across the country (including in CA, CO, FL, LA, NC, NJ, SC)
- We asked about...
  - Best Practices
  - Common Issues
  - Gaps in tooling
- Forthcoming: White Paper
**Challenges**

Communities face several challenges to compliance including...

- **Internal record-keeping.** Interviewees found it difficult to keep track of ECs and stay on top of CRS reporting requirements.
- **Communicating with residents.** Interviewees had difficulty communicating requirements to residents and getting them ECs in a timely manner.
- **Reviewing ECs.** Checking ECs for accuracy and compliance to local regulations was onerous for communities of all sizes.

**Feedback from the NFIP’s CRS RFI**

“Elevation Certificate requirements make it very difficult to ensure accuracy.”

“This certificate is complicated and is never completed correctly on the first submission, requiring multiple rounds of review by the community.”

“The annual Elevation Certificate corrections for items that are not related to compliance are the largest source of frustration for communities regarding CRS documentation.”
SOLUTION

We’ve seen some creative solutions for ensuring EC accuracy.

- In-House Surveying (Sacramento County, CA)
- Multiple Reviewers (Mecklenburg County, NC)
- EC Checklists (NJ)
- EC Error Detection (Harris County, TX)

EC ERROR DETECTION

We built our EC Error Detection feature in response to user feedback.

- Forerunner’s most requested feature.
- Combining existing features, like property info & resident communication, with compliance checking
- Map-based dashboard for reviewing issues
- Users reported a high frequency of clerical errors, with big consequences
Harris County is one of the largest counties in the U.S., with significant flood risk.

The County uses Forerunner to streamline EC workflows.

- ~50 users
- Recently passed CRS recertification review on first try (previously took 3 submittals)
- Huge time savings in CRS documentation process through exporting functionality
- Big time savings over manual review
Feature Walkthrough

EC Error Analysis
We ran EC Error Detection in our partner communities.

Overall
- Residential ECs, issued after 1/1/2019: **5,082**
- ECs with at least 1 flagged error: **3,475 (68%)**
- ECs with at least 2 flagged errors: **2,260 (44%)**
- An average of 2 errors flagged per EC

HCTX
- ECs in Forerunner: **12,234**
- ECs checked for issues: **1,107**
We found some common EC errors across all of the documents checked.

- B4. Map/Panel Number does not match the Map/Panel Number provided by FEMA. Since Map/Panel numbers are long, typos are common in this field.
- C2.1 Lowest Adjacent Grade lower than Base Flood Elevation. Unless an Elevation Certificate being submitted is for LOMA or LOMR-F purposes, the Lowest Adjacent Grade is typically below the Base Flood Elevation.
- Regulatory Lowest Floor below Design Flood Elevation. Regulatory requirements might not be met by all ECs, depending on how they're collected.
- C2.2 Lowest Elevation of Machinery below Design Flood Elevation. Catching these errors early can mitigate costly changes for property owners down the line.
- Elevated Building Diagrams with Attached Garages. FEMA’s guidance now states that garages in structures with elevated building diagrams should be considered enclosures.

Thanks!

Susanna Pho:
susanna@withforerunner.com

www.withforerunner.com