

# Understanding Elevation Certificates

FEMA’s National Flood Insurance Program (NFIP) aims to reduce disaster suffering and future flood damage through floodplain management and to provide people with flood insurance. Elevation Certificates (ECs) are an optional tool used by the NFIP to evaluate a building’s First Floor Height (FFH) and adjacent elevation, stay in compliance with floodplain regulations and help lower the cost of flood insurance coverage.

## Identifying Flood Risk

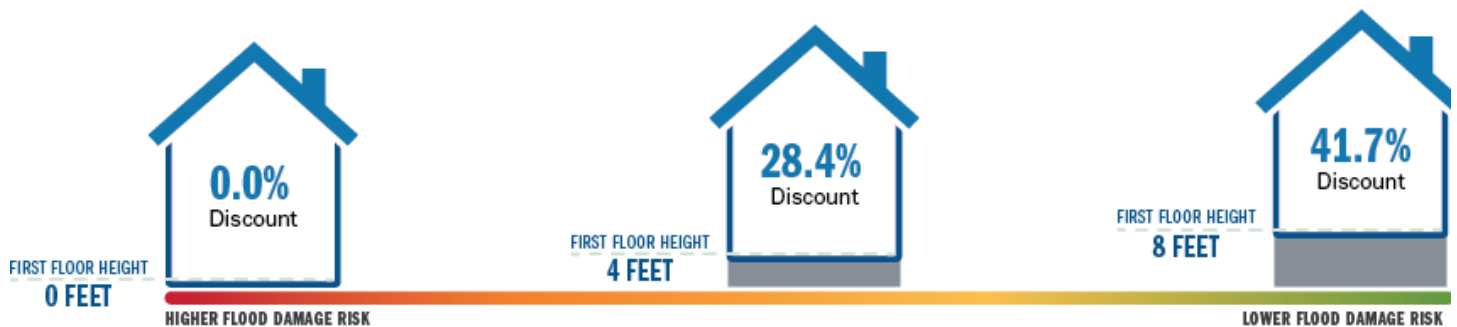
Today, flood risk is determined based on several property-specific factors. These include proximity to a flood source, occupancy type, construction type, number of floors, foundation type, cost to rebuild and flood insurance claims history.

Other critical factors in understanding flood risk include a building’s First Floor Height (FFH), or the height of the building’s first lowest floor above the adjacent grade, and its elevation. Generally, water flows downward—so the higher the elevation of a building’s first floor, the less flood damage it’s likely to incur. An EC, which provides property-specific grade elevations, can indicate flood risk and thereby impact policyholders’ premiums.

## First Floor Height & ECs

The FFH of a building is initially determined by FEMA using application information and various datasets. If property owners provide an EC with more detailed FFH and elevation information, the flood insurance rating engine may return a lower annual premium. FEMA’s system compares the original elevation data with the updated information to deliver a more property-specific and equitable rate for the policyholder. For more information on FEMA’s rating system, please review the Rate Explanation Guide at [fema.gov/sites/default/files/documents/fema\\_rate-explanation-guide.pdf](https://www.fema.gov/sites/default/files/documents/fema_rate-explanation-guide.pdf).

Knowing the FFH and reviewing a building’s EC can also help property owners better understand their flood risk—it can prompt them to identify and take actions to mitigate flood damage. Property owners may benefit from elevating the building, installing flood openings and raising utilities. Such mitigation efforts reduce the financial impact of the next flood and can contribute to lower flood insurance rates.



*\*Discount is based on a building with the following foundation types: slab on grade, basement, crawlspace/elevated with enclosure or not built on posts, piles or piers. Discount percentage is determined before the application of the expense and loss constants to premiums, and may be lower due to maximum and minimum rates by peril.*

## ECs & Communities

From a community perspective, ECs are used to provide necessary elevation information to ensure compliance with local, state and federal floodplain management ordinances. This affects property owners who are planning on building from scratch or making significant changes to their structure. A community may require an EC before and after construction.

Property owner and/or community requests to update an effective flood map or Flood Insurance Study (FIS) also call for ECs. A Letter of Map Change (LOMC) is necessary to change certain map findings—such as the flood zone, floodplain and floodway delineations, flood elevations and/or two-dimensional features—and an EC must accompany the submission.

### Did You Know?

Exceeding the minimum floodplain management standards can benefit your community. NFIP-participating communities that meet or exceed the minimum floodplain management standards are eligible for Community Rating System (CRS) discounts. The safer and more flood-resistant a community, the larger the discount community members receive on their premiums. Learn more about the Regular Program and CRS at [agents.floodsmart.gov/community-status-book](https://agents.floodsmart.gov/community-status-book).

## How to Get an EC

Use the following resources to help identify if an EC already exists for a property or complete a new EC if necessary. All ECs and land surveys must be certified and accompanied by photographs.

**Local floodplain managers** may be able to provide one, especially if the community participates in the CRS. Every NFIP-participating community has a floodplain manager; if you can't locate your community's official, they may also be called the local stormwater manager, environmental manager or environmental office.

**A property's former owners** may have a copy of the building's EC. When buying a property, ask the sellers if they have a copy they can provide.

**A property's developer or builder** might have been required to get an EC at the time of construction if the structure was located in a mapped high-risk flood area.

**A licensed professional** (like a land surveyor, professional engineer or certified architect) may be able to provide one for a fee. To find a professional surveyor who is authorized by law to certify elevation information, you can:

- Check with your state's professional association for land surveyors;
- Ask your state NFIP coordinator; or

- Talk to your local building permit office.

In addition, the **FEMA website** has a fillable EC. Property owners in flood zones can complete the EC form to self-certify their FFH. View and download the form at [agents.floodsmart.gov/fill-ec](https://agents.floodsmart.gov/fill-ec).

## Contact Information & Support

ECs are important administrative tools of the NFIP. Contact the FEMA Mapping and Insurance eXchange (FMIX) Customer Care Center by visiting [floodmaps.fema.gov/fhm/fmx\\_main.html](https://floodmaps.fema.gov/fhm/fmx_main.html) for questions about ECs, flood mapping or insurance. Chat live with a specialist from 9 a.m. to 5 p.m. EST Monday-Friday, email [FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov) or call 877-336-2627.

To determine if ECs would be beneficial to their premiums, NFIP policyholders should contact their insurance carrier or agent.

To find and review your property's flood map, visit the FEMA Flood Map Service Center at [msc.fema.gov/portal/home](https://msc.fema.gov/portal/home).

NFIP flood insurance policies are available through traditional property and casualty insurance agents and companies. To find a flood insurance provider, use the NFIP's online tool at [floodsmart.gov/find](https://floodsmart.gov/find).

ECs are one of several ways property owners can try to lower flood insurance costs. For mitigation options that can reduce a property's flood risk and potentially lower flood insurance premiums, review resources such as FEMA's Homeowners Guide to Retrofitting at [agents.floodsmart.gov/homeowners-guide-retrofitting](https://agents.floodsmart.gov/homeowners-guide-retrofitting) or the Mitigation Best Practices webpage at [agents.floodsmart.gov/mitigation-practices](https://agents.floodsmart.gov/mitigation-practices).

Discount options are also listed in Answers to Questions About the NFIP at [agents.floodsmart.gov/nfip-answers-to-questions](https://agents.floodsmart.gov/nfip-answers-to-questions). Additional information about discounts can be found in the Discount Explanation Guide at [agents.floodsmart.gov/fema-discount-guide](https://agents.floodsmart.gov/fema-discount-guide).

## Related Resources

- Map Changes & Flood Insurance: What Property Owners Need to Know
  - This brochure informs consumers about flood map changes and their effect on flood insurance premiums and requirements. View online at [agents.floodsmart.gov/map-changes-brochure](https://agents.floodsmart.gov/map-changes-brochure).
- Map Updates & Flood Insurance: What Insurance Agents Need to Know
  - This brochure educates insurance agents on flood map changes and the effects they may have on their client's flood insurance requirements and rates. Find client talking points and more at [agents.floodsmart.gov/map-updates-agents](https://agents.floodsmart.gov/map-updates-agents).
- An Agent's Guide to Selling Flood Insurance
  - This easy-to-understand guide helps agents understand the basics of flood insurance—what it is, what it covers and why it's important. Review marketing tips, talking points and more for agents at [agents.floodsmart.gov/flood-insurance-agent-guide](https://agents.floodsmart.gov/flood-insurance-agent-guide).