

Elevation Certificate Information

When is an Elevation Certificate Mandatory?

As of October 1, 2011 an Elevation Certificate is mandatory for all Post-FIRM building located in A, AE, A1-A30, AO, AH, V, VE & V1-V30.

When is an Elevation Certificate Optional?

- ☞ Pre-FIRM Flood Zone A with a basement/enclosure/crawlspace/subgrade crawlspace if the rates are more favorable. For optional rating, follow the Submit for Rate procedures.
- ☞ Pre-FIRM Flood Zone AH or AO with a basement/enclosure/crawlspace/subgrade crawlspace that is at or above the base flood elevation or base flood depth are to use the "With Certification of Compliance or Elevation Certificate" rates and would not have to follow the Submit for Rate procedures.

When is an Elevation Certificate Not Required?

- ☞ An Elevation Certificate is not required for the Low-Hazard Zones B, C, X, D, A99, or AR.

Where to find an existing Elevation Certificate

- ☞ Current Property Owner
- ☞ Builder / Developer / Engineer
- ☞ Community Official
- ☞ Previous Property Owner / Prospective Seller
- ☞ Insurance Agent (current or previous)

Photo Requirements

- ☞ Photos should confirm the occupancy of the building, the foundation type and the number of floors.
- ☞ All new submissions require photos with the Elevation Certificate.
- ☞ Two recent photographs that show the front and back of the building and are taken and dated within 90 days of the application date.
- ☞ Multi-level and split-level buildings with areas at ground level will require a photo of each side of the building.
- ☞ Photos must be dated – the date may be stamped on the front of the photo by the camera or the photographs must be attached to the building photograph page with the date listed under the photo.
- ☞ All photos must measure at least 3x3 and provide a good, clear image of the building's distinguishing features.
- ☞ Digital or Analog photos are acceptable.
- ☞ Color photographs are preferred, but black and white will be accepted if a good clear image is provided. **NO FAXED PHOTOS!**
- ☞ An Elevation Certificate submitted without the required photographs cannot be processed and may require coverage can be lowered.

When a New Elevation Certificate is required?

- ☞ Items on the Elevation Certificate are altered. At times, the EC may have items crossed out, additional items written on the form, or written over. This is not acceptable unless we are unable to determine that the surveyor made the revision and initialed off on the change. Examples are:
 - * The address has been altered or a different / additional house number is written to the side.
 - * Any of the measurements from section C, C2a – g that pertain to rating are altered or written over and surveyor has not initialed off on the change.