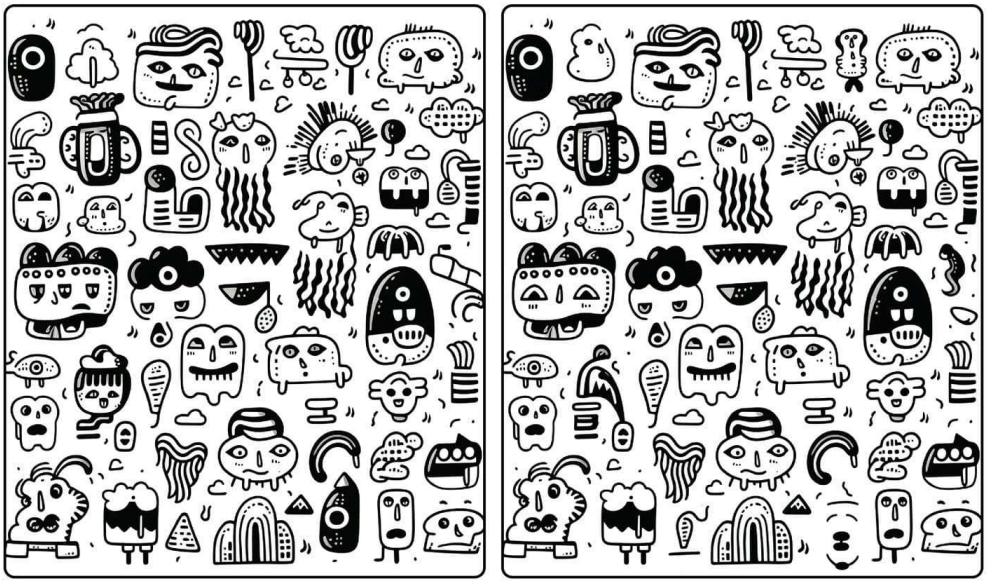
Elevation Certificates

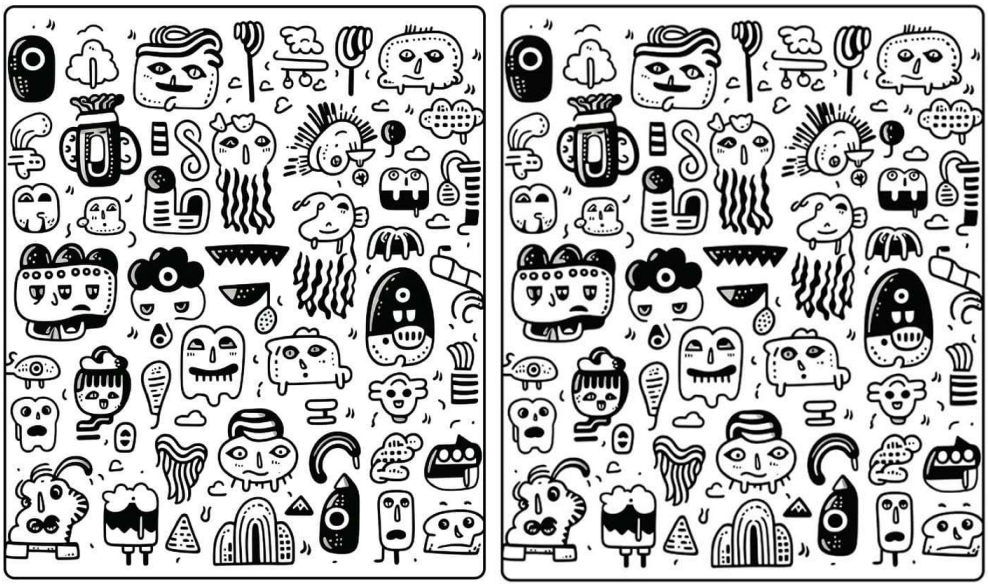
Solstice
Innovations

EC Validation

Verification?



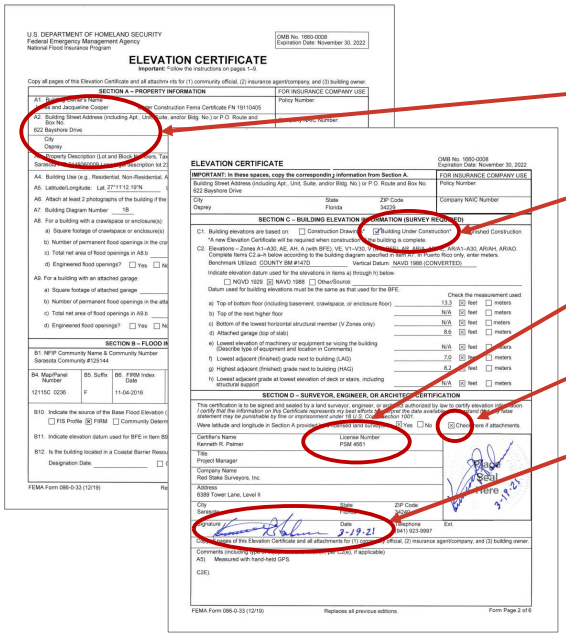
(These don't match.)



(These do.)

Verification?

Validation?



Property Address

Photo Requirement

License Number*

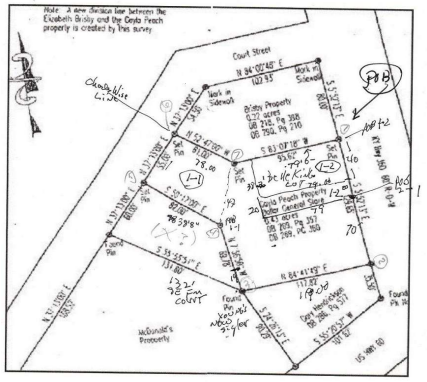
Attachments

Signature

* *Only when Section C is used*

Importance of Elevation Certificates

In the following slides we are going to see a brief history of the EC how it has evolved and where we are today. The important piece to understand about elevation certificates is that they should be encouraged because it could provide a reduced rate for the insured. Insured's no longer have the expense of going to a surveyor, they can take a couple of quick measurements themselves, and a partially completed EC is provided at the time the application is completed



Form Instructions

U.S. DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program

OMB Control No. 1660-0008
Expiration Date: 06/30/2009

ELEVATION CERTIFICATE

IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON INSTRUCTION PAGES 1-11

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

SECTION A – PROPERTY INFORMATION	FOR INSURANCE COMPANY USE
A1. Building Owner's Name:	Policy Number:
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:	Company NAIC Number:
City: State: ZIP Code:	
A3. Property Description (e.g., Lot and Block Numbers or Legal Description) and/or Tax Parcel Number:	
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.):	
A5. Latitude/Longitude: Lat. Long. Horiz. Datum: ☐ NAD 1927 ☐ NAD 1983 ☐ WGS 84	
A6. Attach at least two and when possible four clear color photographs (one for each side) of the building (see Form pages 7 and 8).	
A7. Building Diagram Number:	
A8. For a building with a crawlspace or enclosure(s):	
a) Square footage of crawlspace or enclosure(s): sq. ft.	
b) Is there at least one permanent flood opening on two different sides of each enclosed area? ☐ Yes ☐ No ☐ N/A	
c) Enter number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade: Non-engineered flood openings: Engineered flood openings:	
d) Total net open area of non-engineered flood openings in A8.c: sq. in.	
e) Total rated area of engineered flood openings in A8.c (attach documentation – see Instructions): sq. ft.	

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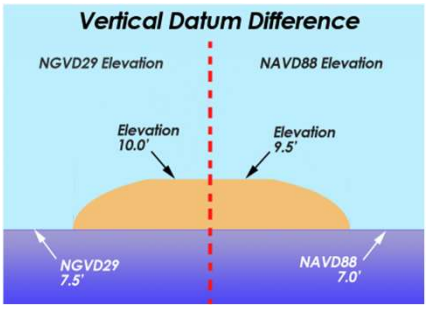
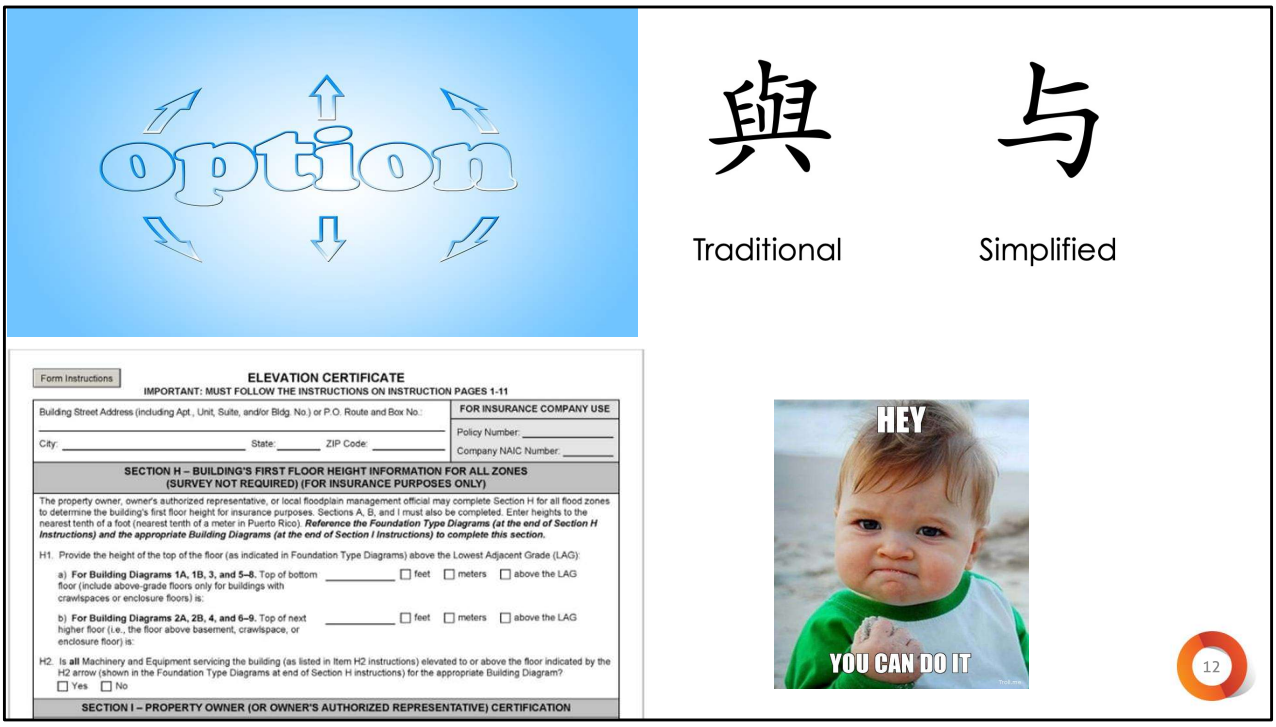
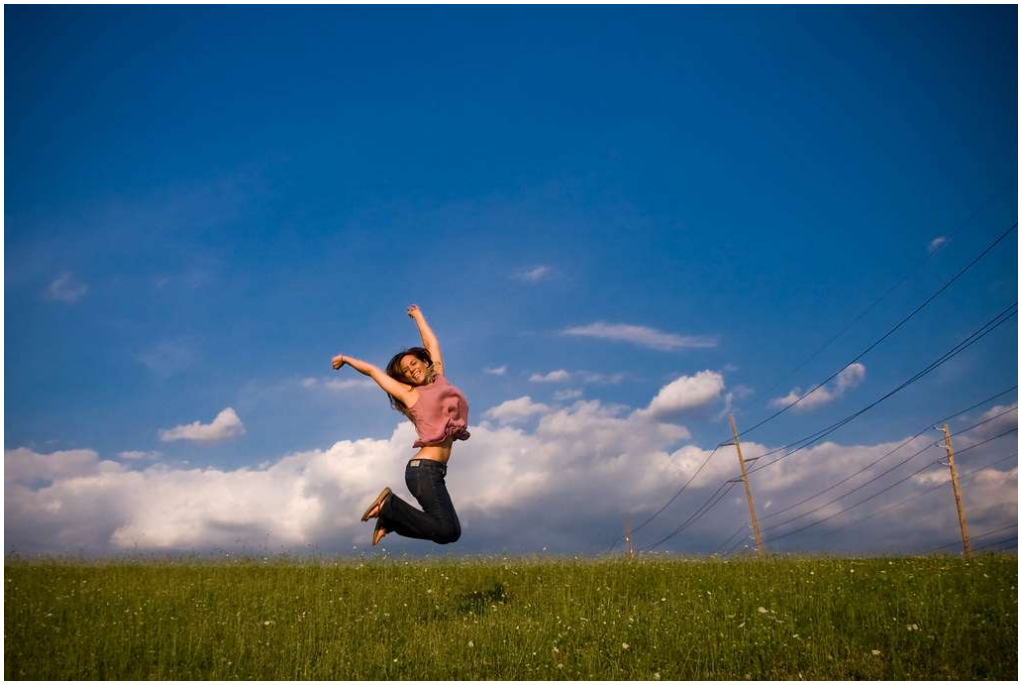
Just a little story about elevation certificates in the flood program. Elevation Certificates were required for any Post FIRM structure built in a Special Flood Hazard Zone. We could accept almost anything in the early days as long as it had the Lowest Floor Elevation (LFE), Lowest Adjacent Grade (LAG), signature and date of the surveyor made it a valid document. The NFIP even permitted us to use a Prior DEC page that might have shown just the BFE and rated floor elevation. Then as experience and flooding events progressed the program became more complex and so did the rating criteria, which then meant updates to the Elevation Certificate. Requirements were put in force that all elevations must be on a FEMA form, which meant boundary surveys like you see in the upper left could only be used if surveyed before 10/97.



Photographs became required and the elevation certificate was not valid without them. Then for years underwriters had to contend with something called datum and datum conversions reflected on the certificate, which was a lot of confusion for Surveyors, Agents, Underwriters. Different elevations were used for a Rating V zones and terminology such as Horizontal Beam and breakaway walls required an extensive knowledge to apply elevations appropriately. UnNumbered A zones, V zones V1-V30, A1-A30 and on and on. Like the Elevation Certificate, flood zones also are not a principal rating factor. While it is still very important to lenders in carrying out the mandatory purchase requirement. Its underwriting relevance is in determining if it is used for the first floor height of a structure and for claims processing.



In October 2021 new flood insurance policies purchased no longer require an elevation certificate. This document that was the principle underwriting component is now reserved for its original purpose which was to help communities make sure buildings were being constructed with the risk to flooding. Just because EC's are no longer required for underwriting does not mean we should not encourage them, after all those structures that are in an SFHA are still required by the community to have an elevation certificate. FEMA has made the elevation certificate so much more simplified insured's can complete them without the added expense of going to a Surveyor.



It is an exciting time to be a flood underwriter. The elevation certificate is no longer a string of complex elevations/datums to figure out how to apply them just a couple of figures and a flood system to assist in demystifying elevations using images. We have now come full circle. Those insureds that might have those older boundary surveys can now locate the information from them and enter them into a new EC using section H. We no longer have to require an insured to spend money before providing them a quote. This is huge in helping agents grow their flood business. No datum conversions to perform just a measurement for the first floor above or below the lowest or highest ground next to the building. In some instances the same measurement of ground to the living floor if there is an enclosure/crawlspace.