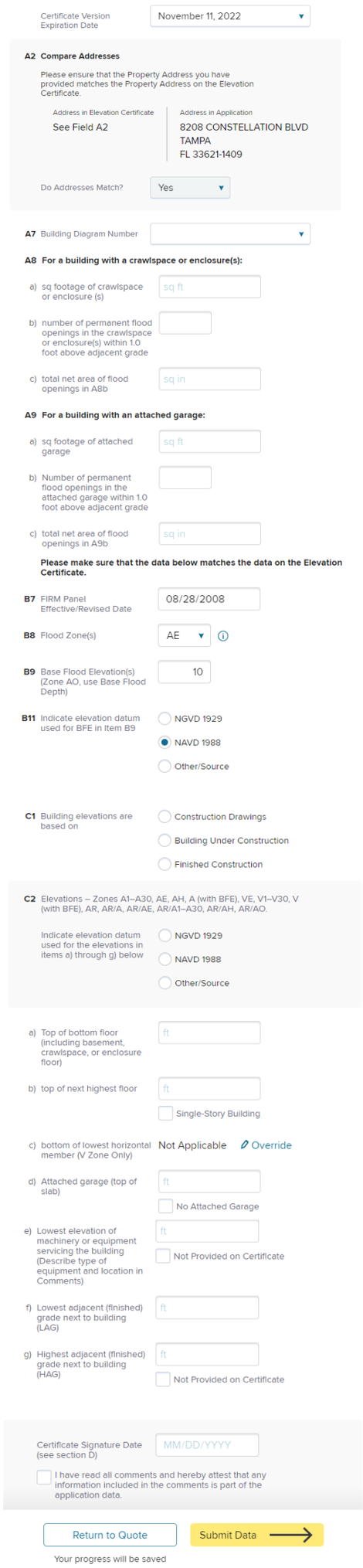
Understanding an Elevation Certificate

Quoting a Property with an Elevation Certificate in Trident

NATIONAL FLOOD SERVICES

If the property is in a high-risk area, a zone indicated with the letters A or V on a Flood Insurance Rate Map (FIRM), the elevation certificate includes important information that is needed for determining a risk-based premium rate for a flood insurance policy. The elevation certificate is used to compare your building's elevation to the base flood elevation (BFE) shown on the map being used for rating to determine the cost to cover your flood risk.



Certificate Expiration Date: Found in the upper left corner of the elevation certificate. Even if an elevation certificate is expired, it can still be used for a flood quote.

Section A

A2 Compare Addresses: The address on the elevation certificate is required to match the address on the quote/application. The system will require verification that the two match.

A7 Building Diagram Number: The NFIP indicates that almost any type of structure fits into 3 categories: structures built on a slab, structures that have a basement or subgrade crawlspace, or structures that are elevated. These 3 types of structures are then divided into 10 different diagrams.

A8 Requested information for a crawlspace or enclosure (if applicable): This section is reserved for structures elevated on piers, posts, pilings, columns or parallel shear walls with a crawlspace/subgrade crawlspace or enclosure located below the lowest elevated living floor. This section is used to determine if the enclosure or crawlspace/ subgrade crawlspace has been built in compliance with NFIP floodplain management guidelines.
The surveyor is required to provide the square footage of the crawlspace or enclosure, the number of permanent flood openings that are no more than 1 ft off the ground & if the vents are engineered flood openings. An engineered flood opening is designed to equalize hydrostatic pressure.

A9 Information for attached garage (if applicable): This section contains the square footage of the attached garage, the number of permanent flood openings as well as the total net area of the openings. If the vents are marked as engineered, a copy of the Engineered Flood Openings Certificate should be submitted (this applies to A8 & A9). If the certificate is not available, many times an underwriter can find the certificate online as long as the make and model number have been provided.

Section B

B7 FIRM Panel Effective/Revised Date: Will be prefilled based on property information. This is the date of the most current flood insurance rate map (FIRM) in effect.
B8 Flood Zone: Will be prefilled based on property information. This is the flood zone the property is located in.
B9 Base Flood Elevation: Will be prefilled based on the property information. The base flood elevation is how high the water is expected to rise during a flooding event.
B11 Elevation Datum used BFE: Indicates the elevation datum used for the elevations in items C2a-g. A vertical datum is a surface of zero elevation to which heights of various points are referenced.

Section C

C1 Building elevations are based on: Indicates whether the elevations are based on construction drawings, a building in the course of construction or finished construction. Structures whose elevations are being taken from construction drawings or are based on a building in the course of construction are required to submit an updated elevation certificate when construction has been completed.

C2 Elevations - Zones A1-A30, AE, AH, A (with BFE) VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO: The North American Vertical Datum of 1988 (NAVD 88) is the current datum being used by the federal government, having superseded the older National Geodetic Vertical Datum of 1929 (NGVD 29).

C2a. Top of the bottom floor, including basement, crawlspace or enclosure floor: (includes slab floor) The top of the floor is the part you walk on.

C2b. Top of next highest floor: For buildings other than slabs, the difference between C2a and C2b helps determine the building type.

C2c. Bottom of lowest horizontal member (V Zone ONLY): For V Zones only (A zones refer to the top of the floor, the part you walk on) while V zones refer to the bottom of the floor, the part you would look up and see.

C2d. Attached Garage (top of slab): The top of the slab for a garage.

C2e. Lowest elevation of M&E servicing the building: Where the machinery & equipment servicing the building is located.

C2f. Lowest adjacent LAG: The lowest adjacent grade is the lowest point where the dirt touches the structure.

C2g. Highest adjacent (finished) grade HAG: The highest adjacent grade is the highest point where the dirt touches the structure.

Section D

The professional land surveyor provides his/her information in section D. It is also where their seal is affixed to the document. You must have the seal and signature to represent a complete document.

Certificate signature date: Enter the date the certificate was signed
Verify comments were reviewed and any information provided in the comments is part of the application. Verify this by checking the box.