



ELEVATION CERTIFICATES

October 2009

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WHAT IS AN ELEVATION CERTIFICATE?

An Elevation Certificate is a form developed by FEMA (Federal Emergency Management Agency) and used as an official record of the elevations of a building. The form must be completed by a professional engineer or land surveyor. Information on the Elevation Certificate determines the insurance rates for Post-FIRM (Flood Insurance Rate Map) structures; i.e., those built after January 1, 1975.

The professional conducting the required survey will gather standard information on the building, much like the information gathered for obtaining flood insurance coverage (e.g., building name, address, use, square footage, NFIP (National Flood Insurance Program) community name and number, county name, map/panel number and flood zone). They will also gather

information, such as longitude and latitude, photographs of the building and more specific data on the building elevation and community.

The Elevation Certificate is currently completed on FEMA Form 81031, February 2006 – a form that is approved for use from February 13, 2006 through February 28, 2009. A copy can be obtained at <http://www.fema.gov/business/nfip/elvinst.shtm>

Elevation Certificates are sometimes erroneously referred to as Flood Determination Certificates or Flood Certificates. Be certain that you know exactly what is needed so that undue costs are not incurred, since part of the Elevation Certificate includes the flood zone the property is in but adds detailed information regarding the structures.



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WHEN IS AN ELEVATION CERTIFICATE REALLY REQUIRED?

Since an Elevation Certificate is a legal document that establishes the land elevation, it is required by most lenders and is needed for some locations to obtain flood insurance coverage. Elevation Certificates must be submitted with flood insurance applications for properties of Post-FIRM construction located in Flood Zones A-1 through A-30, AE, V, V1 through V-30 and also for buildings located in unnumbered zones AO, AH, and A – if the buildings have basements or enclosures.

HOW TO OBTAIN AN ELEVATION CERTIFICATE

It is best to seek an engineer or land surveyor in the area where the property is located. If this presents a problem, keep in mind that most states have associations and other professional groups for land surveyors. In Tennessee, for example, a list of professional land surveyors may be found online at **Tennessee Association of Land Surveyors**. Some surveyors have their own websites, where you can obtain a quote for the completion of an Elevation Certificate.

Another option is to first contact your municipality or local government office to see if an Elevation Certificate for that location already exists. Since Elevation Certificates must be certified by the state, city or other governmental entity, one of them may already have this document on file. In your request to the governmental office, you will likely need to include the tax parcel ID number or APN number. Check with your local government office for any additional required information. Some governmental agencies charge for supplying a copy of the certificate.

An example of a county government that keeps a listing of the elevation certificates on file is Pima County, AZ:

<http://rfcd.pima.gov/fpm/permits/elcerts.htm>. Check your county or local government to see if they have a similar site to facilitate the search.

Should you need assistance in locating an engineer or land surveyor, several companies supply this service and have websites that offer a free quote for obtaining an Elevation Certificate. These sites typically require completion of an online application. The service will then arrange, for a fee, for a local surveyor to complete the certificate process. Most of these services will be able to coordinate this process through their nationwide network of surveyors. Payment for this type of service is made in advance and the time from payment to completed Elevation Certificate is usually 14 business days. Widely used service providers are:

First American Flood Data Services

<http://www.elevationcert.com>

877 237 8950

Premier Elevation Certificate Network, Inc.

<http://www.premierelevationcertificates.com>

561 253 9010

Flood Resolutions, LLC

<http://www.floodresolutions.com>

Stacey Somers

989 335 0876

Stacey@floodresolutions.com

Flood Relief Specialists

<http://www.frspecialists.com>

989 724 6622

WHAT IS THE DIFFERENCE BETWEEN FLOOD DETERMINATION CERTIFICATES AND ELEVATION CERTIFICATES?

Flood Determination Certificates are not actually “certified,” but are simply determinations that are obtained when receiving a flood insurance quote from any carrier when the address in question has not yet received a flood zone determination. This determination is a one-time guaranteed flood determination that shows all required FEMA flood map, flood hazard and community participation information. This information is used by the carrier to obtain flood insurance coverage. A flood zone determination is made free of charge. However, this information does not specifically reflect the degree of flooding risk for an individual property. Based solely on the Flood Determination Certificate, insurers will set the risk at the highest level to ensure that they are covering the actual risk. Your client can best drive premium rates down by ordering a survey and completing an Elevation Certificate.

As previously discussed, an Elevation Certificate is obtained through a survey conducted by an engineer or land surveyor and is done on site and in person, using an official FEMA form. This service typically costs more than \$1,000 per address. Remember, Elevation Certificates are sometimes incorrectly referred to as “Flood Certificates.” (See Willis’ article, “*Correcting a Flood Zone Determination*”, 11/17/2008 for a detailed explanation.)

REFERENCES

- <http://www.fema.gov/>
- <https://www.floodcert.com/>
- <http://www.elevationcert.com/>
- <http://www.premierelevationcertificates.com>
- NFS-Online – Hartford
- Fidelity Online – Fidelity National Property and Casualty Group

CONTACTS

If you have additional questions, please contact your local Willis Property broker, your Client Advocate or:

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