

Attachment A

Guidance for the Revised Elevation Certificate

Revisions to 3.II.C.4, starting on page 3-21 of the October 2022 FIM

4. First Floor Height

a. General Information

The First Floor Height (FFH), or the height of the building’s first lowest floor above the adjacent grade, is another rating variable critical to understanding flood risk. Generally, the higher the elevation of a building’s first floor, the less flood damage it is likely to incur. **Table 14** shows what floor the NFIP uses for the FFH measurement based on the foundation type selected.

Table 14. First Floor Height Measurement by Foundation Type







Foundation Type	EC Diagram Number	Floor Used for First Floor Height Measurement
 <p>Slab on Grade (Non-Elevated)</p>	<p>1A, 1B, and 3</p>	<p>First floor of the building</p>
 <p>Basement (Non-Elevated)</p>	<p>2A, 2B, and 4</p>	<p>First floor above the basement</p>
 <p>Elevated without Enclosure on Posts, Piles, or Piers</p>	<p>5</p>	<p>First elevated floor, including hanging floor if applicable.</p>

Table 14. First Floor Height Measurement by Foundation Type *continued*

Foundation Type	EC Diagram Number	Floor Used for First Floor Height Measurement
 <p>Elevated with Enclosure on Posts, Piles, or Piers</p>	<p>6</p>	<p>Use the enclosure floor if:</p> <ul style="list-style-type: none"> • Pre-FIRM building (any zone); • In a Non-Special Flood Hazard Area; <i>or</i> • In Zone Unnumbered A, A99, AO, AR/AO or Unnumbered V. <p>Use the elevated floor <i>or</i> mid-level entry:</p> <ul style="list-style-type: none"> • Post-FIRM building; <i>and</i> • In Zones A1–A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1–A30, V1–V30, or VE
 <p>Elevated with Enclosure Not on Posts, Piles, or Piers (Solid Foundation Walls)</p>	<p>7</p>	<p>Use the enclosure floor if:</p> <ul style="list-style-type: none"> • Pre-FIRM building (any zone); • In a Non-Special Flood Hazard Area; <i>or</i> • In Zones Unnumbered A, A99, AO, AR/AO or Unnumbered V. <p>Use the elevated floor <i>or</i> mid-level entry:</p> <ul style="list-style-type: none"> • Post-FIRM building; <i>and</i> • In Zones A1–A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1–A30, V1–V30, or VE.
 <p>Crawlspace (Elevated or Non-Elevated Subgrade Crawlspace)</p>	<p>8 or 9</p>	<p>Use the crawlspace floor if:</p> <ul style="list-style-type: none"> • Pre-FIRM building (any zone); • In a Non-Special Flood Hazard Area; <i>or</i> • In Zones Unnumbered A, A99, AO, AR/AO or Unnumbered V. <p>Use the floor above the crawlspace if:</p> <ul style="list-style-type: none"> • Post-FIRM building; <i>and</i> • In Zones A1–A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1–A30, V1–V30, or VE.

The FFH is determined by FEMA, or the policyholder has the option to provide an EC. If the policyholder provides an EC, FEMA's system **compares the premium using elevation information from the EC with the premium using FEMA-sourced elevation data.** After this comparison, FEMA returns the lowest premium for the policyholder. Providing EC information will not increase a premium.

b. FEMA Determined FFH

FEMA will determine a FFH value using application information and various datasets.

c. Elevation Certificate/Land Survey Determined First Floor Height

The policyholder can optionally provide an EC (or land survey completed by a licensed engineer) to provide data for a FFH value by using Sections C, E or H of the NFIP EC form. Tables 15 and 16 show the steps to take when completing the FFH Determination portion of the Application Form as well as how to determine the elevations to use when calculating the FFH. All ECs and land surveys must be certified and accompanied by photographs. See Subsection 4.d.i Documentation Required below for additional documentation requirements.

i. Using Section C of the NFIP EC Form to Determine First Floor Height

A policyholder may provide an EC with Section C completed by a licensed surveyor, architect, or engineer.

- NFIP requires the LAG and diagram number for all new business.
- Conversion of elevation datums is not required for rating purposes.
- The policyholder or policyholder’s representative must return the EC to the surveyor, engineer, architect, or community official completing the form to provide missing information in any part of Section A or C of the EC.
- The building elevation information contained in Section C (Survey Required) appears in feet, except in Puerto Rico, where it appears in meters. Before calculating the elevation difference, convert all metric elevation measurements to feet (1m = 3.28084 ft.)
- Item C2.a of the EC may remain blank if the surveyor, engineer, or architect cannot gain access to the crawlspace to obtain the elevation of the crawlspace floor. Preparers should enter the estimated measurements in the comments area of Section D.

Table 15 shows the elevation in Section C of the NFIP EC form (see Appendix B: Forms) to report as the Lowest Floor Elevation (LFE). The building’s FFH is the difference between the reported LFE and the Lowest Adjacent Grade (LAG).

Table 15. Completing the Application Form Using Section C of the Elevation Certificate (EC)

STEP	GUIDANCE
1.	Enter the EC date
2.	Enter the Building Diagram Number (Item A7 of the EC)
3.	Enter the LAG (Item C2.f of the EC)
4.	Enter the LFE. See below for guidance.

Determine the Lowest Floor Elevation (LFE) Using Section C of the EC	
EC Diagram Number and Scenario	Elevation to Report as the LFE
<p>EC Diagram Number: 1A, 1B, 3 or 5</p> <p>Scenario: Non-elevated building on slab or elevated without an enclosure.</p>	<p>C2.a = LFE</p> <p><i>If C2.a is not provided C2.c can be used:</i> Add 1 foot to C2.c (for both residential and non-residential buildings)</p> <p>C2.c + 1 = LFE</p>

Table 15. Completing the Application Form Using Section C of the Elevation Certificate (EC) *continued*

STEP	GUIDANCE	
EC Diagram Number: 2, 2B, or 4 Scenario: Non-elevated building with basement.	C2.b = LFE <i>If C2.b is not provided 8 feet can be added to C2.a: Add 8 feet to C2.a</i> C2.a + 8 = LFE	
EC Diagram Number: 6, 7, 8 or 9 Scenario: Elevated building with an enclosure or building with a crawlspace (elevated or non-elevated subgrade crawlspace) <i>and</i> <ul style="list-style-type: none"> Is Pre-FIRM (in any zone); <i>or</i> In a Non-Special Flood Hazard Area; <i>or</i> In Zone Unnumbered A, A99, AO, AR/AO or Unnumbered V. 	C2.a = LFE <i>If C2.a is not provided C2.c can be used: Add 1 foot to C2.c (for both residential and non-residential buildings)</i> C2.c + 1 = LFE	
Determine the Lowest Floor Elevation (LFE) Using Section C of the EC		
	EC Diagram Number and Scenario	Elevation to Report as the LFE
EC Diagram Number: 6, 7, 8 or 9 Scenario: Elevated building with an enclosure or building with a crawlspace (elevated or non-elevated subgrade crawlspace) <i>and</i> <ul style="list-style-type: none"> Is Post-FIRM; <i>and</i> In Zone A1–A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1–A30, V1–V30, or VE. 	C2.b = LFE <i>If C2.b is not provided C2.c can be used: Add 1 foot to C2c (for both residential and non-residential buildings).</i> C2.c + 1 = LFE	

5. Enter the FFH in feet. The FFH is the difference between the LAG and LFE.

ii. Using Section E or H of the NFIP EC Form to Determine First Floor Height

Prior to the addition of the new Section H to the EC, guidance allowed the use of Section E for FFH. However, if using the new NFIP EC form, FEMA recommends using the new EC Section H for FFH for all flood zones. Use Section E if the building is located in Zone AO, Zone AR/AO or Zone A (without BFE) and the Certificate is being completed to document compliance with local floodplain management requirements, or it may still be used to determine the FFH using older ECs. These sections can be completed by the property owner, owner’s authorized representative, or local floodplain management official.

Table 16 provides guidance on how to use Section E or H to determine FFH.

Table 16. Completing the Application Form Using Section E or H of the Elevation Certificate (EC)

STEP	GUIDANCE	
1.	Enter the EC date.	
2.	Enter the Building Diagram Number (Item A7 of the EC).	
3.	Enter the FFH. See below for guidance.	
Determine the FFH Using Section E or H of the EC		
	EC Diagram Number and Scenario	Field to Report as the FFH
	<p>EC Diagram Number: 1A, 1B, 3 or 5 Scenario: Non-elevated building on slab or elevated without an enclosure.</p>	<p>Section E: E1.b = FFH</p> <p>Section H: H1.a = FFH</p>
	EC Diagram Number and Scenario	Field to Report as the FFH
	<p>EC Diagram Number: 2, 2B, or 4 Scenario: Non-elevated building with basement.</p>	<p>Section E: E2 = FFH</p> <p>Section H: H2.b = FFH</p>
	<p>EC Diagram Number: 6, 7, 8 or 9 Scenario: Elevated building with an enclosure or building with a crawlspace (elevated or non-elevated subgrade crawlspace) <i>and</i></p> <ul style="list-style-type: none"> • Is Pre-FIRM (in any zone); • In a Non-Special Flood Hazard Area; <i>or</i> • In Zone Unnumbered A, A99, AO, AR/AO or Unnumbered V. 	<p>Section E: E2 = FFH</p> <p>Section H: H1.a = FFH</p>
	<p>EC Diagram Number: 6, 7, 8 or 9 Scenario: Elevated building with an enclosure or building with a crawlspace (elevated or non-elevated subgrade crawlspace) <i>and</i></p> <ul style="list-style-type: none"> • Is Post-FIRM; <i>and</i> • In Zone A1–A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1–A30, V1–V30, or VE. 	<p>Section E: E2 = FFH</p> <p>Section H: H1.b = FFH</p>

d. Additional Information on Elevation Certificates or Land Surveys

i. Documentation Required

- EC or survey signed by a licensed surveyor.
 - The surveyor, engineer, or architect must sign and include their identification number or seal in Section D or on the land survey.
 - A building official, a property owner, or an owner’s representative may provide the EC for **Zone AO, Zone AR/AO, and Zone A (without Base Flood Elevation)** by completing Section E. The property owner or owner’s representative must complete Section F when they prepare the EC.

3. How to Write

- A building official, a property owner, or an owner's representative may provide the EC for all flood zones by completing Section H. The property owner or owner's representative must complete Section I when they prepare the EC.
- Photographs that show the front and rear of the building, including the building foundation type.
 - Photograph Requirements:
 - > A minimum of two clear/legible photographs that show the front and back of the building.
 - > Photographs must confirm the current building description as described on the policy.
 - > Color photographs are preferred.
 - Building under construction:
 - > Photographs are not required when the building is under construction.
 - > A revised EC or survey based on finished construction elevations with photographs is required when the construction is complete.

ii. Other Elevation Information

- Existing documentation containing elevation information (for example, an older EC form, or surveyor letterhead) may transfer to Section C or H of the EC.
 - If Section C is completed, only a local official authorized by law or ordinance to administer the community's floodplain management ordinance may complete this transaction.
 - The official must certify the information and provide a statement documenting the transfer of information in Section G of the EC.
- In CRS communities, building elevation information and certificates may be available through the community.
- Fields not applicable to the surveyed property should be marked as N/A (not applicable).
- The building elevation information on the EC generally appears in feet, except in Puerto Rico, where it appears in meters. Before calculating the elevation difference, convert all metric elevation measurements to feet (1m = 3.28084 ft.)

e. First Floor Height Used

The final two fields of the FFH Determination portion of the Application Form are completed by FEMA's system when the quote is returned to the insurer.

- **FFH Used (In Feet).** FEMA's system will recognize the more favorable value between the FEMA Determined FFH and the EC FFH, enter it in this field, and use that value for rating purposes.
- **Method Used to Determine FFH.** FEMA's system will enter either FEMA Determined or Elevation Certificate depending on which returned the more favorable value.

Note: When EC information is provided, FEMA's system compares the premium using elevation information from the EC with the premium using FEMA-sourced elevation data. After this comparison, FEMA returns the lowest premium for the policyholder. Providing EC information will not increase a premium.