

Elevation Certificate: FAQ

Following are questions asked by participants during the July and August 2023 webinars on the changes to the 2023 FEMA Elevation Certificate (EC) Form. Instructors and subject matter experts have provided a curated answer for each question.

Download the current [Elevation Certificate](https://www.fema.gov/flood-insurance/find-form/underwriting) form on the FEMA website.
(<https://www.fema.gov/flood-insurance/find-form/underwriting>)

Question 1:

What does the expiration date mean on the Elevation Certificate (EC) form? Are all Elevation Certificates certified on previous forms invalid now? When is a new one required?

Answer:

The current form should be used whenever a new Elevation Certificate is being completed for a structure. A complete and correct Elevation Certificate (EC) form already completed for a building does not expire **unless there is a physical change to the building that invalidates information that was previously certified**. A map change alone does not necessitate collecting a new EC if one already exists on an older version of the form.

However, if modifications have been made to the building or its adjacent grade, a new EC should be generated using the latest version of the form. See the example scenarios below.

Example Scenario	Is a New EC Required?
A new FIRM or LOMC is issued, changing the flood zone and/or BFE at a property's location, but the existing structure is NOT physically changing.	No
The existing structure is Substantially Improved.	Yes
The existing structure is not Substantially Improved but is being repaired or improved in a manner that would NOT change the answers to items in Section A, C, E, or H.	No
The existing structure is not Substantially Improved, but lateral additions to the structure or other physical changes would change the answers to items in Section A, C, E, or H.	Yes

Question 2:

Which Mechanical & Electrical Equipment (M&E) should be considered for determining the lowest elevation in C2.e on the Elevation Certificate?

Answer:

- **For floodplain management purposes:** In Sections C and E, record the lowest elevation of all machinery or equipment that services the building. There is a sample, non-exhaustive list in the Section C instructions. Floodplain Administrators from NFIP participating communities require that, at a minimum, all machinery or equipment is elevated to or above Base Flood Elevation (BFE), plus local or State freeboard. Ductwork and other devices or equipment that are not explicitly listed may be included in the machinery considered for C2.e. Refer to [FEMA Publication 348, Protecting Building Utility Systems From Flood Damage](#) (2017) for more information.
- **For insurance purposes only:** In Section H, use only the lowest of the machinery or equipment listed in the instructions: central air conditioner (including exterior compressor), furnace, heat pump (including exterior compressor), water heater, and elevator M&E. For contents coverage only: Use only the clothes washer and dryer and the food freezer when determining the answer.

Question 3:

The Section G title now says “(RECOMMENDED FOR COMMUNITY OFFICIAL COMPLETION).” Is it optional or required? When should it be filled out?

Answer:

- For communities participating in the Community Rating System (CRS) program, completion of Section G is required. Specifically, fields G8 and G11 and the official's name, signature, and date must be entered into Section G. There are additional fields that may be required for CRS communities depending on the building and circumstances of the development. Additional information can be found in [New Required Fields/Changes for Existing Fields for 2022 EC](https://crsresources.org/files/300/crs_required_fields-2022_ec_form.pdf) (https://crsresources.org/files/300/crs_required_fields-2022_ec_form.pdf).
- For all other communities, Section G is highly recommended for use by the local community floodplain management official, because it connects other parts of the EC form to local permit and variance decisions. A community official is someone who is authorized by law or ordinance to administer the community's floodplain management ordinance.
- This information can be filled out and signed at the pre-construction stage. It can also be filled out at the finished construction stage. The community official provides their name, title, telephone number, comments, signature, and date in the appropriate blanks.

Question 4:

If the property owner is submitting for flood insurance, is an Elevation Certificate with Section H data required? If an EC with Sections A–D was completed, can that be used flood insurance without Section H?

Answer:

An EC is not required to purchase flood insurance. The property owner does have an option to provide an EC, with Section H completed, and it will be considered for rating. If an EC is provided, FEMA will compare the data on the form with FEMA information and provide the policy owner with a lower premium.

Yes, for flood insurance a property can provide an EC without Section H completed. FEMA will consider the information in Section C or Section E for rating purposes. Surveyed elevations supersede measured elevations – so if there are surveyed elevations in Section C (that are certified in Section D) they supersede Section H. For buildings in Zone AO and A without a BFE, the use of Section H is preferred over Section E.

For NFIP flood insurance rating purposes, guidance for determining First Floor Height is in the Flood Insurance Manual.

Question 5:

Are photographs only required for Finished Construction ECs or should they be included with Under Construction ECs as well?

Answer:

Photographs are required for Finished Construction Elevation Certificates but may be attached for buildings under construction to assist the floodplain manager in development related decisions and to document the progress. The certifier must provide at least two (four when possible) photographs showing each side of the building taken within 90 days of the date of certification.

Question 6:

In Section C there is a new datum conversion factor checkbox. Is the conversion related only to elevations taken for C2.a–h?

Answer:

Yes. All elevations for the certificate, including the elevations for C2.a–h, must use the same datum on which the BFE is based. Show the conversion from the field survey datum if it differs

from the datum of the BFE entered in item B9 and indicate the conversion software used. Describe the datum conversion in the Comments area of Section D.

Question 7:

How should the EC be filled out to demonstrate the structure meets community higher elevation standards?

Answer:

Only the Base Flood Elevation (or depth) from the FIRM/FIS should be recorded in B9.

If the community enforces freeboard, they should not record their design flood elevation in B9. Instead, the number of feet of freeboard can be listed in the Comments box in Section G, and the resulting design flood elevation can be listed in Section G item G10.b.

If the community requires development to be built a certain height above the highest adjacent grade, then a grading plan may be needed to verify natural ground elevations.

Question 8:

What are the appropriate and allowable sources for BFE?

Answer:

- In A or V zones where BFEs are provided on the FIRM or in the FIS, the data from the appropriate FIS Profile, FIS Data Table, or FIRM panel must be used. The data is recorded in field B9 to the nearest 0.1 foot (nearest 0.1 meter in Puerto Rico). Communities cannot use Community Determined BFEs to override FEMA's published data. Instead, use Section G to record the community determined higher standards for freeboard.
- In A or V zones where BFEs are NOT provided on the FIRM or in the FIS, BFEs may be available from another source. For example, the community may have established BFEs or obtained BFE data from other sources (e.g., Base Level Engineering) for the building site that can be entered in field B9. The BFE must be based on hydrologic and hydraulic analyses.
- In an A zone where BFEs are not available from FEMA and were obtained from another data source, enter "N/A" in field B9 and complete Section E.
- Where a LOMC has been issued it must be indicated in the Comment box in Section G and attached to the completed Elevation Certificate.
- In B10, indicate the source of the BFE (or depth) in B9. Include the name of the data source, the agency or company that produced it, and the date when the study was completed.

Question 9:

What source should the natural grade come from?

Answer:

For this purpose, natural grade means the undisturbed natural surface of the ground prior to excavation or fill. For a building in Zone AO, use the natural grade elevation, if available.

If you want to provide natural grade measurements but the site has prior existing fill or grading, you must clearly describe how you are deriving the “natural grade,” which differs from existing conditions. Attach supporting documents with your sources (e.g., a grading plan or field survey).

If measurements provided under C2.f and C2.g are based on natural grade, explain in the Section D Comments area and attach supporting documentation.

If measurements provided under items E1–E4 are NOT based on the natural grade, explain in the Section F Comments area and attach supporting documentation.

Question 10:

How should Section C be filled out to capture finished floor height for a split-level structure (Building Diagrams 3 or 4)?

Answer:

Enter elevations into Section C as indicated by the corresponding building diagram number. For buildings requiring more than two floors or levels to be surveyed, enter the additional surveyed elevations and floor descriptions in Section D Comments, and clarify which floors are entered as items C2.a and C2.b.

Question 11:

When should C2.c (lowest horizontal structural member) be filled out?

Answer:

For floodplain management compliance, the elevation of the lowest horizontal structural member is required for all Building Diagrams 5 and 6 in V Zones in areas seaward of the Limit of Moderate Wave Action (LiMWA) and in other areas regulated for coastal flooding hazards. Enter the elevation measured at the bottom of the lowest horizontal structural member indicated by the selected Building Diagram (item A7) into C2.c. This elevation can be entered for Building Diagrams 5 and 6 in any flood zone, including Zones B, C, X, and D.

For Building Diagrams other than 5 and 6 (if applicable), enter the C2.c elevation as indicated in the figure on Page 5 of the EC form instructions. If this item does not apply, enter "N/A."