FEMA Flood Surveys

Elevation Certificates and Letter of Map Amendments

2 Hours

PDH338

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FEMA Flood Surveys
Elevation Certificates and Letter of Map Amendments
Final Exam

1. The FIRM Map, or Firmette, provides which of the following information needed for preparing a MT-1 Form or Elevation Certificate:
    a. Flood Zone the property is in
    b. The Community Number
    c. The panel number
    d. The effective date
    e. All of the above

2. The community number on a FIRM map with 55073C0394G is:
    a. 0394
    b. 0394G
    c. 55073C
    d. C0394
    e. 55073

3. The flood zone that is in the 1% chance of flood is:
    a. C Zone
    b. A Zone
    c. V Zone
    d. V and A Zone
    e. B and A Zone

4. An AO Zone is an area with:
    a. A zone with a .2% chance of flooding
    b. A zone within the 1% chance of flooding and is subject to additional shallow flooding
    c. A zone subject to wave action
    d. A zone with low chance of flooding
    e. A zone that is not studied

5. The MT-1 Form is used to:
    a. Obtain flood insurance
    b. Justify mitigation practices
    c. Change flood zones
    d. Request a LOMA
    e. Both a and b

6. The Property Information Form requests which of the following information:
    a. The address of the property
    b. The brief property description
    c. If a structure is being requested to be removed
    d. If a portion of the property is being removed
    e. All of the above

7. In the MT-1 Elevation Form the latitude and longitude will need to be shown to how many decimal places?
    a. 1
    b. 3
    c. 5
    d. 2
    e. 8

8. The Base Flood Elevation can be determined by:
    a. The FIRM Map in an AE Zone
    b. The Ordinary High-Water Mark
    c. A previous LOMA in the area
    d. Both a and b
    e. Both a and c

9. Additional information to be provided with the MT-1 Form are:
    a. Copy of the deed for the property
    b. A survey map of the property
    c. Survey data from the field survey
    d. Photos of the site
    e. Both b and c

10. Elevation Certificate Section A8 is asking about flood openings. These openings are:
    a. Basement windows
    b. Openings that allow for water to flow through the structure during a flood
    c. Garage doors
    d. Both a and b
    e. Both a and c

11. Coastal Barrier Resource System information can be found at:
    a. FEMA website
    b. US Fish and Wildlife website
    c. State websites
    d. Local Government
    e. FIRM Maps

12. The elevation of an attached garage should be taken at:
    a. The garage door
    b. The entrance to the building
    c. Top of the footings
    d. Center of the garage
    e. Top of the step to the garage

13. The machinery or equipment measured in Section C2 (e) is explained in:
    a. An additional attachment
    b. In Section C2 (e)
    c. In Section H
    d. In the comments portion of Section D
    e. In Section J

14. Section H is used for:
    a. Insurance purposes only
    b. Requesting a LOMA
    c. Supporting mitigation
    d. Community flood management purposes
    e. Both c and d

15. The number of photos required to be submitted are:
    a. 2
    b. 8
    c. 4
    d. 1
    e. 6

FEMA Flood Surveys
Elevation Certificates and Letter of Map Amendments

Introduction

Flooding can occur anywhere even if there is not a water source near the property. As such, FEMA has been mapping the most vulnerable flood risk areas through their Risk Map program. The Risk Map program is used in conjunction with the National Flood Insurance Program (NFIP), which FEMA administers. The NFIP was established to provide property owners with insurance for flooding since homeowners insurance does not cover flood damage.


Grand Forks, ND 1997


Lake Delton, WI 2008

As part of the Risk Map program, FEMA creates the Flood Insurance Rate Maps (FIRM Maps). These FIRM Maps are used for determining who has to purchase flood insurance and for flood management purposes. As part of the NFIP, surveyors will receive requests to complete Elevation Certificates, which is required when the property obtains flood insurance. In addition, because of the scale and way the FIRM maps are created, there are some properties that are inadvertently included in the area that will require the purchase of flood insurance. As a result, surveyors also receive requests from property owners for Letter of Map Amendments (LOMA's) to remove the property from the requirement to purchase flood insurance. This course will provide information to surveyors to assist them in completing FEMA Elevation Certificates and MT-1 Forms, which is most commonly used in the LOMA process. The course will describe when the Elevation Certificate and MT-1 Form should be used and what supporting documents will also be required to be submitted. The course will cover the following items related to submitting an Elevation Certificate and MT-1 Form.

- FIRM Maps – Where to find the FIRM Maps and past LOMA's will be discussed along with what is shown on the FIRM Maps
- Flood Zones – What the various flood zones that are depicted on the FIRM Maps mean and how they are used.
- MT-1 Form – What the MT-1 Form is used for and what information is required, and how to obtain the information will be discussed.
- Elevation Certificate – The individual sections of the Elevation Certificate will be reviewed. Information required for each section of the Elevation Certificate and where to find the information will be discussed.

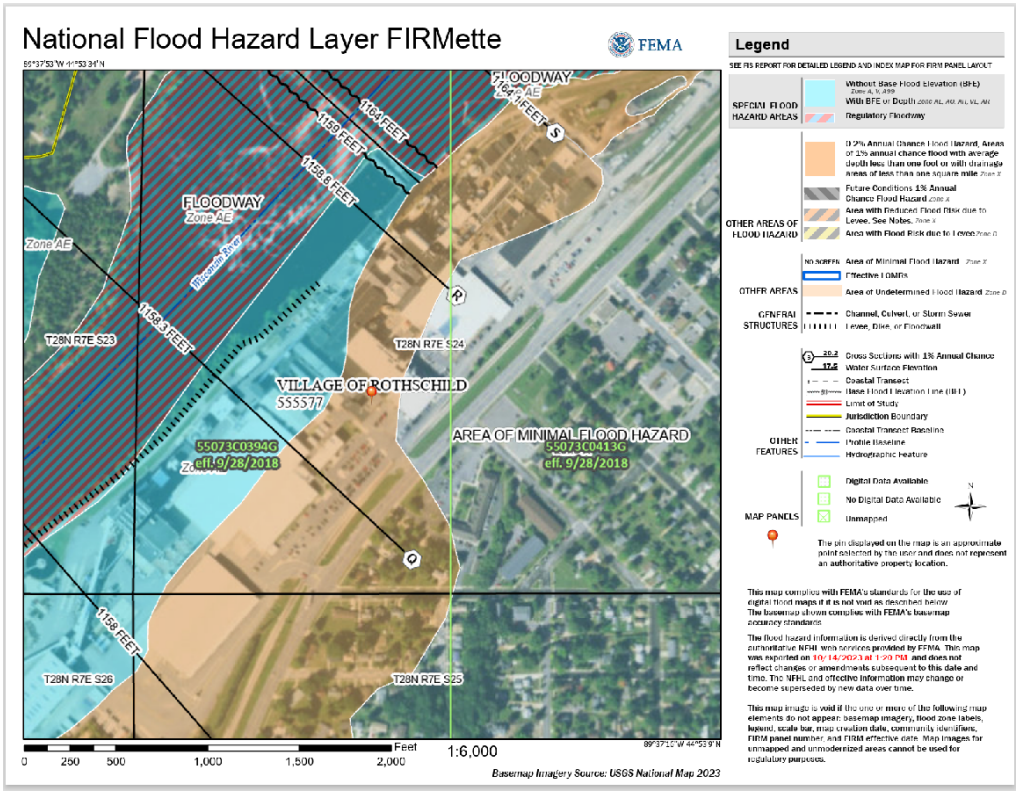
FIRM Maps

When the surveyor first receives a request to do a LOMA or an Elevation Certificate, they should search the FIRM Maps to see where the parcel falls on the map. The

FIRM Maps can be located at FEMA's Flood Map Service Center (FEMA Flood Map Service Center | Welcome!). Once on the site just type in the address, city and state and the FIRM Map will come up at the location of the site. One item that will need to be submitted will be a Firmette of the site. The Firmette can be created at the Flood Map Service Center using the Icon that is illustrated below.

DYNAMIC MAP

The Firmette will then be created with a pin on the site. This Firmette will be one of the items needed for submission with the MT-1 Form and the Elevation Certificate. Below is an example of the created Firmette.



The above example of a Firmette that is created has a large amount of information on it. In this example the floodway is noted, cross sections with flood elevations are labeled. The various flood zones along with the 1% chance of annual flood and the 2% chance of annual flood is mapped and noted. The FIRM panel number is labeled with the effective date. The FIRM panel number consists of the Community Number (the first 6 numbers of the panel number or the first 5 digits and the letter that follows the first 5 digits), Panel Number and Suffix (which tells the user how many times the panel has been amended). For example, the above Firmette has a panel number of 55073C0394G. The community number is 55073C. The panel

number is 0394. The suffix G indicates the panel was amended 7 times. All this information on the FIRM maps will be used to complete the Elevation Certificate and the MT-1 Forms.

Flood Zones

The discussion above discussed the flood zones depicted on the FIRM Maps. The flood zones are broken up into three general zones, high risk, moderate risk and low risk. The high-risk zones are the areas in the Special Flood Hazard Area (SFHA) where the purchase of flood insurance is mandatory and restrictions of development occur. The moderate risk areas consist of zones that have a potential to flood, but do not meet the requirements for mandatory purchase of flood insurance. In some communities, there are restrictions for development in these moderate risk areas. Low risk areas have a small chance of flooding and do not have any restrictions on development. The following will discuss the individual zones, and their meanings, in the high, moderate, and low risk areas.

<u>High Risk Zones</u>

Flood zones in the high-risk area (or SFHA) include AE, A, AO, AH, A1-A30, AR, VE, V, and V1-V30. The A zones refer to river and inland lake areas. The V zones refer to coastal areas, including the Great Lakes. Each of these high-risk zones are described as follows.

Zone AE: This flood zone is the area of a1% chance of flooding per year (previously referred to the 100-year flood) where the base flood elevation has been determined. This area has had detailed studies, including field surveys, done to determine the base flood elevation. On the example FIRM Map shown on the section on FIRM Maps, a cross section labeled Q shows an elevation of 1158.3. The 1158.3 is the base flood elevation in the AE Zone in this example. The based flood elevation can then be used to determine if a parcel is in or out of the SFHA, which would assist in requesting a LOMA or completing an Elevation Certificate.

Zone A: This flood zone is the area of a 1% chance of flooding per year where detailed studies and field surveys were not completed. The A Zone has the mapped 1% chance of flood determined by using various information, such as GIS sites, but the base flood elevation is not calculated. In the case of a Zone A, other steps will need to be taken to determine if a parcel is in or out of the SFHA. For instance, previous LOMA's could be searched on the Map Service Center or State or local flood studies could be searched. Some areas of State or local flood studies include bridge designs or dams. The base flood elevation from these sources can then be used to determine if a parcel is potentially in or out of the SFHA, which would assist in requesting a LOMA or completing an Elevation Certificate.

Zone AO: This flood zone is the area of a 1% chance of flooding per year where there is sloping land with no defined channel, but the area is prone to shallow flooding (usually 1 to 3 feet). In order to be removed from the SFHA, the parcel must be above the depth indicated for the shallow flooding.

Zone AH: This flood zone is the area of a 1% chance of flooding per year where there is the flooding is usually in the form of ponding with depths of 1 to 3 feet. As with the AO Zone, in order to be removed from the SFHA, the parcel must be above the depth indicated for the shallow flooding.

Zone AO: This flood zone is the area of a 1% chance of flooding per year where there is

sloping land with no defined channel, but the area is prone to shallow flooding (usually 1 to 3 feet). In order to be removed from the SFHA, the parcel must be above the depth indicated for the shallow flooding.

Zone A1-A30: This flood zone is the area of a 1% chance of flooding per year where there is known base flood elevation. This Zone has been replaced by the Zone AE, but may be indicated on older maps.

Zone AR: This flood zone is the area of a temporary 1% chance of flooding. The temporary label is related to the building of flood protection structures such as dams or levees.

Zone VE: This flood zone is the area of a 1% chance of flooding, in coastal areas, per year where the base flood elevation has been determined. This area has had detailed studies, including field surveys, done for wave action and velocity to determine the base flood elevation. The based flood elevation can then be used to determine if a parcel is in or out of the SFHA, which would assist in requesting a LOMA or completing an Elevation Certificate.

Zone V: This flood zone is the area of a 1% chance of flooding, in coastal areas, per year where the base flood elevation has not been determined. This area detailed studies have not been completed for wave action and velocity to determine the base flood elevation. The V Zone has the mapped 1% chance of flood determined by using various information, such as GIS sites, but the base flood elevation is not calculated. In the case of a Zone A, other steps will need to be taken to determine if a parcel is in or out of the SFHA. For instance, previous LOMA's could be searched on the Map Service Center or State or local flood studies could be searched. The base flood elevation from these sources can then be used to determine if a parcel is potentially in or out of the SFHA, which would assist in requesting a LOMA or completing an Elevation Certificate.

Zone V1-V30: This flood zone is the area of a 1% chance of flooding per year in coastal areas affected by storm wave action and there is a known base flood elevation. This Zone has been replaced by the Zone VE, but may be indicated on older maps.

Moderate Risk Zones

Zone B: This flood zone is considered a moderate risk of flooding. The B zone refers to the area between 100-year flood and the 500-year flood or the 0.2% chance of annual flooding. This zone does not require a mandatory purchase of flood insurance.

Zone X (shaded): The X (shaded) zone is another way the FIRM maps show the area between the 100-year flood and the 500-year flood. This flood zone is considered a moderate risk of flooding. This zone does not require a mandatory purchase of flood insurance.

Low Risk Zones

Zone C: This flood zone is considered a low risk of flooding. The C zone refers to the area above the 500-year flood. This zone does not require a mandatory purchase of flood insurance.

Zone X (unshaded): The X (unshaded) zone is another way the FIRM maps show the area above the 500-year flood. This flood zone is considered a low risk of flooding. This zone does not require a mandatory purchase of flood insurance.

Letter of Map Amendment (LOMA)

A LOMA is issued when a parcel or structure was inadvertently placed in the high-risk flood zones. When a parcel or structures are mapped in the high-risk zones, the land owner will be required to purchase flood insurance. In most cases they also will not be able to do any development in the high-risk area. That would include building garages, homes or even additions. Surveyors often get requests to submit survey information to FEMA in order to remove the area that was inadvertently included in the high-risk area. The most common form that can be submitted to obtain a LOMA is the MT-1 Form. An Elevation Certificate could also be used to obtain a LOMA, but this form has been developed to be used when purchasing flood insurance. The following discussions will focus on what is needed to complete the MT-1 Form and the Elevation Certificate.

MT-1 Form

The MT-1 Form consists of three parts: the Property Form, the Elevation Form, and the Community Acknowledgement Form. The Property Form and the Elevation Form will need to be completed and submitted when requesting a LOMA. The Community Acknowledgement Form will also need to be completed if requesting a Letter of Map Revision (LOMR), which is needed when requesting to remove an area for developments in within the 1% chance of flood. This class will briefly discuss the Community Acknowledgement Form, but will not get into the LOMR process. The MT-1 Form can be found at FEDERAL EMERGENCY MANAGEMENT AGENCY MT-1 Application Forms (Revised June 2012) (fema.gov).

Property Form

The Property Form as shown below relates to the owner and property information. The Property Form provides information regarding the parcel and what is being requested (LOMA, LOMR, Conditional Letter of Map Amendment (CLOMA), LOMR based on fill (LOMR-F), or Conditional Letter of Map Revision based on fill (CLOMR-F)). The discussion of the Property Information Form is broken down by each section with explanation on what needs to complete each section.

DEPARTMENT OF HOMELAND SECURITY - FEDERAL EMERGENCY MANAGEMENT AGENCY **PROPERTY INFORMATION FORM**	*O.M.B. NO. 1660-0015* *Expires February 28, 2014*

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this data collection is estimated to average 1.63 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the needed data, and completing and submitting the form. This collection is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing this burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington, VA 20598-3005, Paperwork Reduction Project (1660-0015). **NOTE: Do not send your completed form to this address.**

This form may be completed by the property owner, property owner's agent, licensed land surveyor, or registered professional engineer to support a request for a Letter of Map Amendment (LOMA), Conditional Letter of Map Amendment (CLOMA), Letter of Map Revision Based on Fill (LOMR-F), or Conditional Letter of Map Revision Based on Fill (CLOMR-F) for existing or proposed, single or multiple lots/structures. In order to process your request, all information on this form must be completed ***in its entirety***, unless stated as optional. **Incomplete submissions will result in processing delays.** Please check the item below that describes your request:

☐ LOMA	A letter from DHS-FEMA stating that an existing structure or parcel of land that has not been elevated by fill (natural grade) would not be inundated by the base flood.
☐ CLOMA	A letter from DHS-FEMA stating that a proposed structure that is not to be elevated by fill (natural grade) would not be inundated by the base flood if built as proposed.
☐ LOMR-F	A letter from DHS-FEMA stating that an **existing** structure or parcel of land that has been **elevated by fill** would not be inundated by the base flood.
☐ CLOMR-F	A letter from DHS-FEMA stating that a parcel of land or **proposed** structure that will be **elevated by fill** would not be inundated by the base flood if fill is placed on the parcel as proposed or the structure is built as proposed.

Fill is defined as material from any source (including the subject property) placed that raises the ground to or above the Base Flood Elevation (BFE). The common construction practice of removing unsuitable existing material (topsoil) and backfilling with select structural material is not considered the placement of fill if the practice does not alter the existing (natural grade) elevation, which is at or above the BFE. **Fill that is placed before the date of the first National Flood Insurance Program (NFIP) map showing the area in a Special Flood Hazard Area (SFHA) is considered natural grade.**

Has fill been placed on your property to raise ground that was previously below the BFE? ☐ Yes ☐ No If yes, when was fill placed? mm/dd/yyyy

Will fill be placed on your property to raise ground that is below the BFE? ☐ Yes* ☐ No If yes, when will fill be placed? mm/dd/yyyy

* If yes, Endangered Species Act (ESA) compliance must be documented to FEMA prior to issuance of the CLOMR-F determination (please refer page 4 to the MT-1 instructions).

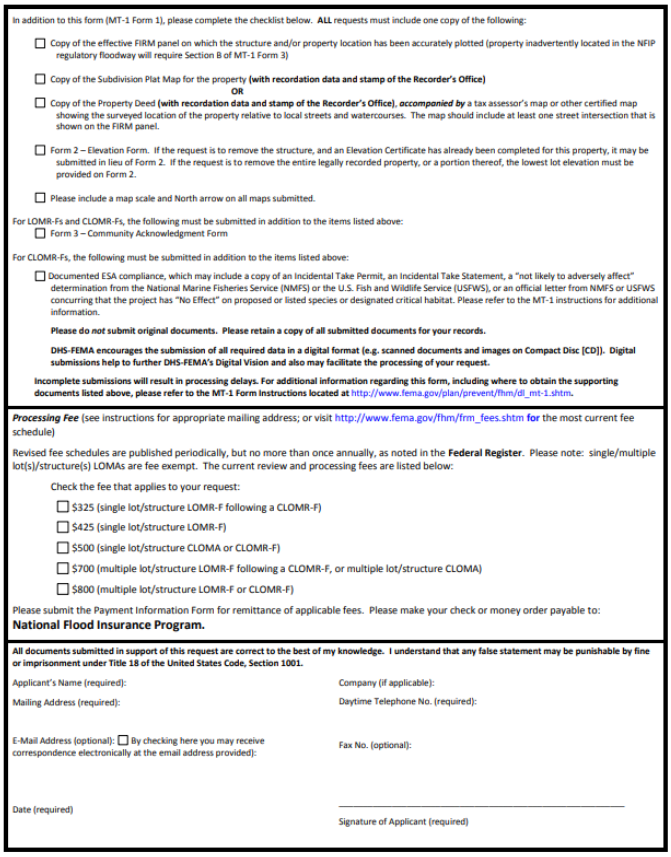
1. Street Address of the Property (if request is for multiple structures or units, please attach additional sheet referencing each address and enter street names below):

2. Legal description of Property (Lot, Block, Subdivision or abbreviated description from the Deed):

3. Are you requesting that a flood zone determination be completed for (check one):
   - ☐ Structures on the property? What are the dates of construction? _____ (MM/YYYY)
   - ☐ A portion of land within the bounds of the property? (A certified metes and bounds description and map of the area to be removed, certified by a licensed land surveyor or registered professional engineer, are **required**. For the preferred format of metes and bounds descriptions, please refer to the MT-1 Form 1 Instructions.)
   - ☐ The entire legally recorded property?

4. Is this request for a (check one):
   - ☐ Single structure
   - ☐ Single lot
   - ☐ Multiple structures (How many structures are involved in your request? List the number: _____)
   - ☐ Multiple lots (How many lots are involved in your request? List the number: _____)

Property Information Form, Page 1



In addition to this form (MT-1 Form 1), please complete the checklist below. **ALL** requests must include one copy of the following:

- ☐ Copy of the effective FIRM panel on which the structure and/or property location has been accurately plotted (property inadvertently located in the NFIP regulatory floodway will require Section B of MT-1 Form 3)
- ☐ Copy of the Subdivision Plat Map for the property **(with recordation data and stamp of the Recorder's Office)**

OR

- ☐ Copy of the Property Deed **(with recordation data and stamp of the Recorder's Office)**, ***accompanied by*** a tax assessor's map or other certified map showing the surveyed location of the property relative to local streets and watercourses. The map should include at least one street intersection that is shown on the FIRM panel.
- ☐ Form 2 – Elevation Form. If the request is to remove the structure, and an Elevation Certificate has already been completed for this property, it may be submitted in lieu of Form 2. If the request is to remove the entire legally recorded property, or a portion thereof, the lowest lot elevation must be provided on Form 2.
- ☐ Please include a map scale and North arrow on all maps submitted.

For LOMR-Fs and CLOMR-Fs, the following must be submitted in addition to the items listed above:

- ☐ Form 3 – Community Acknowledgment Form

For CLOMR-Fs, the following must be submitted in addition to the items listed above:

- ☐ Documented ESA compliance, which may include a copy of an Incidental Take Permit, an Incidental Take Statement, a "not likely to adversely affect" determination from the National Marine Fisheries Service (NMFS) or the U.S. Fish and Wildlife Service (USFWS), or an official letter from NMFS or USFWS concurring that the project has "No Effect" on proposed or listed species or designated critical habitat. Please refer to the MT-1 instructions for additional information.

Please do *not* submit original documents. Please retain a copy of all submitted documents for your records.

DHS-FEMA encourages the submission of all required data in a digital format (e.g. scanned documents and images on Compact Disc [CD]). Digital submissions help to further DHS-FEMA's Digital Vision and also may facilitate the processing of your request.

Incomplete submissions will result in processing delays. For additional information regarding this form, including where to obtain the supporting documents listed above, please refer to the MT-1 Form Instructions located at http://www.fema.gov/plan/prevent/fhm/dl_mt-1.shtm.

Processing Fee (see instructions for appropriate mailing address; or visit http://www.fema.gov/fhm/frm_fees.shtm **for** the most current fee schedule)

Revised fee schedules are published periodically, but no more than once annually, as noted in the **Federal Register**. Please note: single/multiple lot(s)/structure(s) LOMAs are fee exempt. The current review and processing fees are listed below:

Check the fee that applies to your request:

- ☐ $325 (single lot/structure LOMR-F following a CLOMR-F)
- ☐ $425 (single lot/structure LOMR-F)
- ☐ $500 (single lot/structure CLOMA or CLOMR-F)
- ☐ $700 (multiple lot/structure LOMR-F following a CLOMR-F, or multiple lot/structure CLOMA)
- ☐ $800 (multiple lot/structure LOMR-F or CLOMR-F)

Please submit the Payment Information Form for remittance of applicable fees. Please make your check or money order payable to:
National Flood Insurance Program.

All documents submitted in support of this request are correct to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under Title 18 of the United States Code, Section 1001.

Applicant's Name (required): Company (if applicable):

Mailing Address (required): Daytime Telephone No. (required):

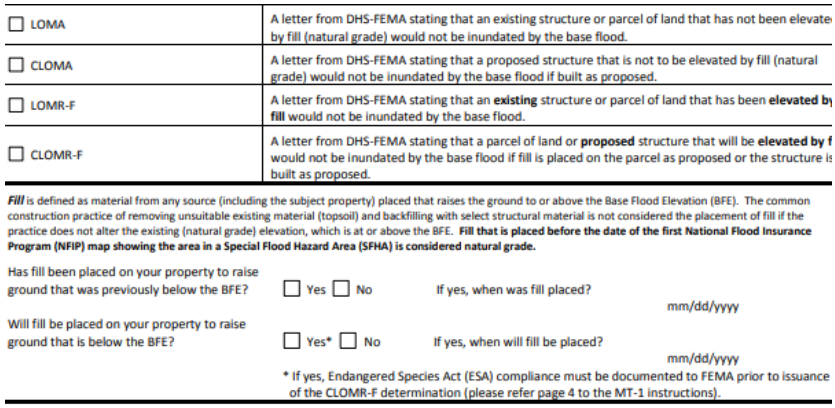
E-Mail Address (optional): ☐ By checking here you may receive correspondence electronically at the email address provided): Fax No. (optional):

Date (required) Signature of Applicant (required)

DHS - FEMA Form 086-0-26, FEB 11 **Property Information Form** **MT-1 Form 1 Page 2 of 2**

Property Information Form Page 2

The first section on page 1 of the Property Information Form, as shown below, relates to what is being requested.



☐ LOMA	A letter from DHS-FEMA stating that an existing structure or parcel of land that has not been elevate by fill (natural grade) would not be inundated by the base flood.
☐ CLOMA	A letter from DHS-FEMA stating that a proposed structure that is not to be elevated by fill (natural grade) would not be inundated by the base flood if built as proposed.
☐ LOMR-F	A letter from DHS-FEMA stating that an **existing** structure or parcel of land that has been **elevated by fill** would not be inundated by the base flood.
☐ CLOMR-F	A letter from DHS-FEMA stating that a parcel of land or **proposed** structure that will be **elevated by f** would not be inundated by the base flood if fill is placed on the parcel as proposed or the structure is built as proposed.

Fill is defined as material from any source (including the subject property) placed that raises the ground to or above the Base Flood Elevation (BFE). The common construction practice of removing unsuitable existing material (topsoil) and backfilling with select structural material is not considered the placement of fill if the practice does not alter the existing (natural grade) elevation, which is at or above the BFE. **Fill that is placed before the date of the first National Flood Insurance Program (NFIP) map showing the area in a Special Flood Hazard Area (SFHA) is considered natural grade.**

Has fill been placed on your property to raise ground that was previously below the BFE? ☐ Yes ☐ No If yes, when was fill placed? mm/dd/yyyy

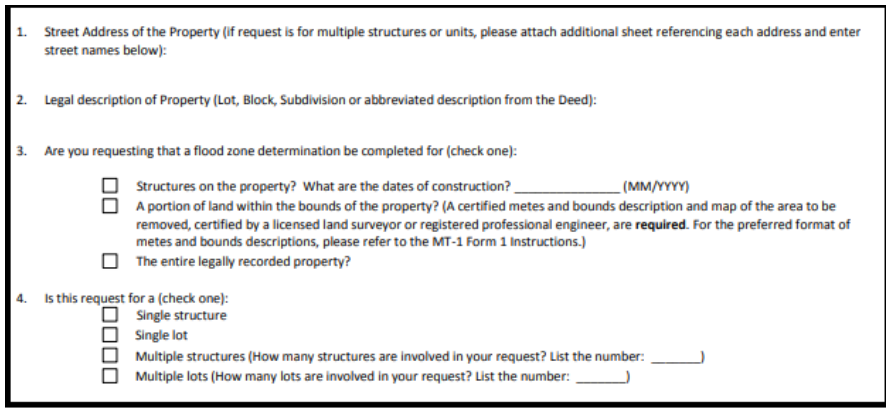
Will fill be placed on your property to raise ground that is below the BFE? ☐ Yes* ☐ No If yes, when will fill be placed? mm/dd/yyyy

* If yes, Endangered Species Act (ESA) compliance must be documented to FEMA prior to issuance of the CLOMR-F determination (please refer page 4 to the MT-1 instructions).

The LOMA box should be checked if a parcel is being requested to be removed from a high-risk flood area. The CLOMA box would be checked if a proposed structure will be built above the base flood elevation. The LOMR-F box would be checked if a parcel has been elevated by fill above the base flood elevation. The CLOMR-F box would be checked if a parcel will be elevated by fill above the base flood elevation. The LOMA request does not have any fee associated with the submittal, but the other requests will require a fee.

The second section on page 1 of the Property Information Form, as shown below, relates to

the parcel information.



1. Street Address of the Property (if request is for multiple structures or units, please attach additional sheet referencing each address and enter street names below):

2. Legal description of Property (Lot, Block, Subdivision or abbreviated description from the Deed):

3. Are you requesting that a flood zone determination be completed for (check one):

   - ☐ Structures on the property? What are the dates of construction? _____ (MM/YYYY)
   - ☐ A portion of land within the bounds of the property? (A certified metes and bounds description and map of the area to be removed, certified by a licensed land surveyor or registered professional engineer, are **required**. For the preferred format of metes and bounds descriptions, please refer to the MT-1 Form 1 Instructions.)
   - ☐ The entire legally recorded property?

4. Is this request for a (check one):

   - ☐ Single structure
   - ☐ Single lot
   - ☐ Multiple structures (How many structures are involved in your request? List the number: _____)
   - ☐ Multiple lots (How many lots are involved in your request? List the number: _____)

Question 1 is requesting the address of the parcel/structure being requested to be removed from the SFHA. If there are multiple structures or parcels being requested, each structure or parcel will need listed separately on an additional sheet.

Question 2 is requesting the description of the parcel being requested to be removed from the SFHA. The description could be the Lot, Block, Subdivision or a brief legal description from a property lister of assessor. Just as in question 1, if there are multiple parcels being requested, each parcel will need listed separately on an additional sheet.

Question 3 is requesting what is being request to be removed from the SFHA. When the structure box is checked, the date of construction will need to be noted. A survey map is not required to be submitted when requesting structures to be removed from the SFHA. If the construction date is prior to 1968 (the inception of the National Flood Insurance Program), the date can be prior to 1968. The date of construction can be obtained from a local zoning office.

When the box is checked requesting a portion of the parcel to be removed from the SFHA, a map and description (signed and sealed) will need to be submitted. The description will be of the area that is being requested to be removed from the SFHA and not the overall parcel. The map will need to include spot elevations indicating that the area being requested is above the base flood elevation.

When the entire legally recorded property is checked, a map or description is not required, but all elevations on the parcel will need to be above the base flood elevation.

Question 4 will need the appropriate box checked on whether a single structure, multiple structures, single lot/parcel, or multiple lots/parcels is being requested to be removed from the SFHA.

The first section on page 2 of the Property Information Form, as shown below, is a checklist of other information that will need to be submitted with the MT-1 Form.

In addition to this form (MT-1 Form 1), please complete the checklist below. **ALL** requests must include one copy of the following:

- ☐ Copy of the effective FIRM panel on which the structure and/or property location has been accurately plotted (property inadvertently located in the NFIP regulatory floodway will require Section B of MT-1 Form 3)
- ☐ Copy of the Subdivision Plat Map for the property **(with recordation data and stamp of the Recorder's Office)**

OR

- ☐ Copy of the Property Deed **(with recordation data and stamp of the Recorder's Office)**, ***accompanied by*** a tax assessor's map or other certified map showing the surveyed location of the property relative to local streets and watercourses. The map should include at least one street intersection that is shown on the FIRM panel.
- ☐ Form 2 – Elevation Form. If the request is to remove the structure, and an Elevation Certificate has already been completed for this property, it may be submitted in lieu of Form 2. If the request is to remove the entire legally recorded property, or a portion thereof, the lowest lot elevation must be provided on Form 2.
- ☐ Please include a map scale and North arrow on all maps submitted.

For LOMR-Fs and CLOMR-Fs, the following must be submitted in addition to the items listed above:

- ☐ Form 3 – Community Acknowledgment Form

For CLOMR-Fs, the following must be submitted in addition to the items listed above:

- ☐ Documented ESA compliance, which may include a copy of an Incidental Take Permit, an Incidental Take Statement, a "not likely to adversely affect" determination from the National Marine Fisheries Service (NMFS) or the U.S. Fish and Wildlife Service (USFWS), or an official letter from NMFS or USFWS concurring that the project has "No Effect" on proposed or listed species or designated critical habitat. Please refer to the MT-1 instructions for additional information.

Please do *not* submit original documents. Please retain a copy of all submitted documents for your records.

DHS-FEMA encourages the submission of all required data in a digital format (e.g. scanned documents and images on Compact Disc [CD]). Digital submissions help to further DHS-FEMA's Digital Vision and also may facilitate the processing of your request.

Incomplete submissions will result in processing delays. For additional information regarding this form, including where to obtain the supporting documents listed above, please refer to the MT-1 Form Instructions located at http://www.fema.gov/plan/prevent/fhm/dl_mt-1.shtm.

For all requests (LOMA, LOMR, CLOMA, LOMR-F, or CLOMR-F), additional information will need to be included in the submittal. This information will include the following.
A copy of the FIRM Panel, or FIRMETTE.
A copy of the recorded subdivision plat or the property deed. The deed will need to be the current owner's deed.
The Elevation Form (discussed later).
A scaled map with north arrow. This map is not a survey map, but a GIS map that shows the nearest intersection street and the parcel labeled.
If a LOMR-F or a CLOMR-F is being requested, the Community Acknowledgement Form will need to be completed and signed by the community. The signed form will then need to be submitted also. Along with the Community Acknowledgement Form, a letter from the U.S. Fish and Wildlife Service or the National Marine Fisheries Service that the fill will have no effect on proposed or listed endangered species.

The second section on page 2 of the Property Information Form, as shown below, discusses the fees and the applicant's information.

Processing Fee (see instructions for appropriate mailing address; or visit http://www.fema.gov/fhm/frm_fees.shtm **for** the most current fee schedule)

Revised fee schedules are published periodically, but no more than once annually, as noted in the **Federal Register**. Please note: single/multiple lot(s)/structure(s) LOMAs are fee exempt. The current review and processing fees are listed below:

Check the fee that applies to your request:

- ☐ $325 (single lot/structure LOMR-F following a CLOMR-F)
- ☐ $425 (single lot/structure LOMR-F)
- ☐ $500 (single lot/structure CLOMA or CLOMR-F)
- ☐ $700 (multiple lot/structure LOMR-F following a CLOMR-F, or multiple lot/structure CLOMA)
- ☐ $800 (multiple lot/structure LOMR-F or CLOMR-F)

Please submit the Payment Information Form for remittance of applicable fees. Please make your check or money order payable to:
National Flood Insurance Program.

All documents submitted in support of this request are correct to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under Title 18 of the United States Code, Section 1001.

Applicant's Name (required):

Company (if applicable):

Mailing Address (required):

Daytime Telephone No. (required):

E-Mail Address (optional): ☐ By checking here you may receive correspondence electronically at the email address provided):

Fax No. (optional):

Date (required)

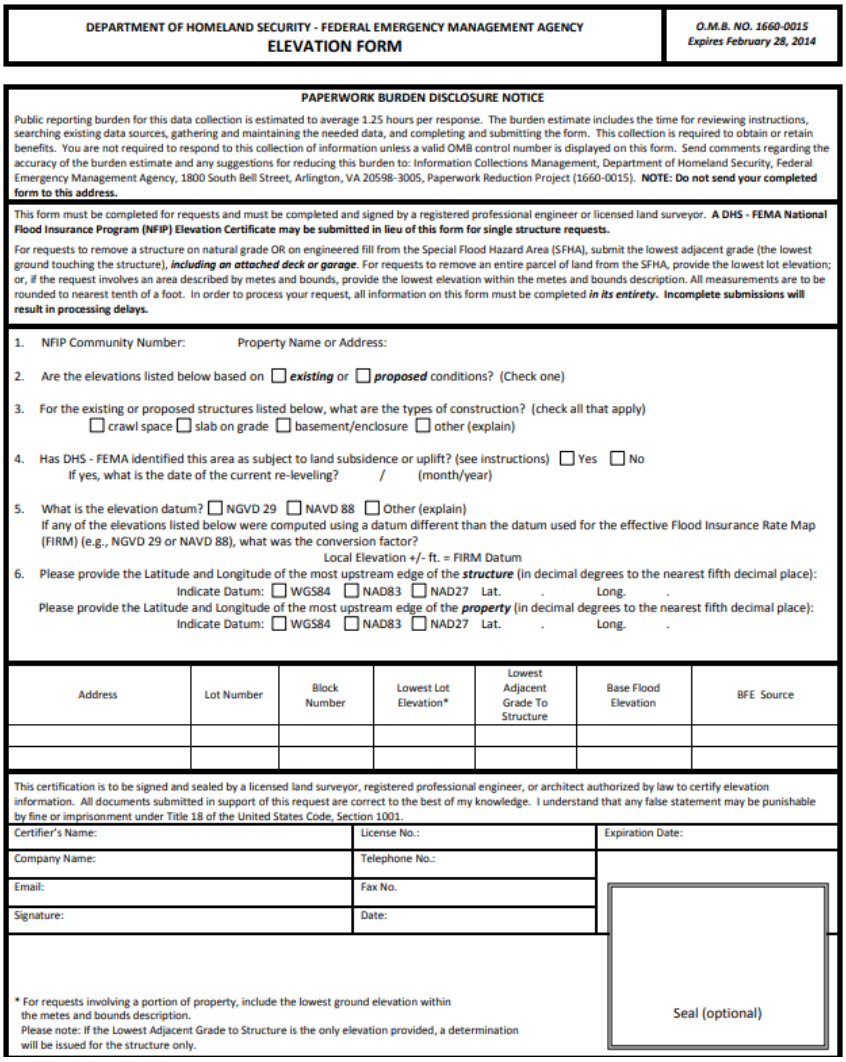
_____
Signature of Applicant (required)

The fees are related to LOMR, CLOMR-F, CLOMA, and LOMR-F. There is not a fee for submittals for a LOMA.

The applicant's information would be the person submitting the request. This could be the property owner or the surveyor (as the owner's representative). Be advised that whoever is listed as the applicant will receive any questions that FEMA may have regarding the submittal.

Elevation Form

The Elevation Form, as shown below, relates the survey information needed for the submittal.



DEPARTMENT OF HOMELAND SECURITY - FEDERAL EMERGENCY MANAGEMENT AGENCY
ELEVATION FORM

O.M.B. NO. 1660-0015
Expires February 28, 2014

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this data collection is estimated to average 1.25 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the needed data, and completing and submitting the form. This collection is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing this burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington, VA 20598-3005, Paperwork Reduction Project (1660-0015). **NOTE: Do not send your completed form to this address.**

This form must be completed for requests and must be completed and signed by a registered professional engineer or licensed land surveyor. **A DHS - FEMA National Flood Insurance Program (NFIP) Elevation Certificate may be submitted in lieu of this form for single structure requests.**

For requests to remove a structure on natural grade OR on engineered fill from the Special Flood Hazard Area (SFHA), submit the lowest adjacent grade (the lowest ground touching the structure), ***including an attached deck or garage***. For requests to remove an entire parcel of land from the SFHA, provide the lowest lot elevation; or, if the request involves an area described by metes and bounds, provide the lowest elevation within the metes and bounds description. All measurements are to be rounded to nearest tenth of a foot. In order to process your request, all information on this form must be completed ***in its entirety***. **Incomplete submissions will result in processing delays.**

1. NFIP Community Number: Property Name or Address:
2. Are the elevations listed below based on ☐ ***existing*** or ☐ ***proposed*** conditions? (Check one)
3. For the existing or proposed structures listed below, what are the types of construction? (check all that apply)
   ☐ crawl space ☐ slab on grade ☐ basement/enclosure ☐ other (explain)
4. Has DHS - FEMA identified this area as subject to land subsidence or uplift? (see instructions) ☐ Yes ☐ No
   If yes, what is the date of the current re-leveling? / (month/year)
5. What is the elevation datum? ☐ NGVD 29 ☐ NAVD 88 ☐ Other (explain)
   If any of the elevations listed below were computed using a datum different than the datum used for the effective Flood Insurance Rate Map (FIRM) (e.g., NGVD 29 or NAVD 88), what was the conversion factor?
   Local Elevation +/- ft. = FIRM Datum
6. Please provide the Latitude and Longitude of the most upstream edge of the ***structure*** (in decimal degrees to the nearest fifth decimal place):
   Indicate Datum: ☐ WGS84 ☐ NAD83 ☐ NAD27 Lat. . Long. .
   Please provide the Latitude and Longitude of the most upstream edge of the ***property*** (in decimal degrees to the nearest fifth decimal place):
   Indicate Datum: ☐ WGS84 ☐ NAD83 ☐ NAD27 Lat. . Long. .

Address	Lot Number	Block Number	Lowest Lot Elevation*	Lowest Adjacent Grade To Structure	Base Flood Elevation	BFE Source

This certification is to be signed and sealed by a licensed land surveyor, registered professional engineer, or architect authorized by law to certify elevation information. All documents submitted in support of this request are correct to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under Title 18 of the United States Code, Section 1001.

Certifier's Name:	License No.:	Expiration Date:
Company Name:	Telephone No.:	
Email:	Fax No.	
Signature:	Date:	

* For requests involving a portion of property, include the lowest ground elevation within the metes and bounds description.
Please note: If the Lowest Adjacent Grade to Structure is the only elevation provided, a determination will be issued for the structure only.

Seal (optional)

MT-1 Elevation Form

The discussion of the Elevation Information Form is broken down by each section with explanation on what needs to complete each section.

The first section of the Elevation Form (as shown below) relates to the parcel location, datum used and structure information.

1. NFIP Community Number: Property Name or Address:

2. Are the elevations listed below based on ☐ ***existing*** or ☐ ***proposed*** conditions? (Check one)

3. For the existing or proposed structures listed below, what are the types of construction? (check all that apply)
☐ crawl space ☐ slab on grade ☐ basement/enclosure ☐ other (explain)

4. Has DHS - FEMA identified this area as subject to land subsidence or uplift? (see instructions) ☐ Yes ☐ No
If yes, what is the date of the current re-leveling? / (month/year)

5. What is the elevation datum? ☐ NGVD 29 ☐ NAVD 88 ☐ Other (explain)
If any of the elevations listed below were computed using a datum different than the datum used for the effective Flood Insurance Rate Map (FIRM) (e.g., NGVD 29 or NAVD 88), what was the conversion factor?
Local Elevation +/- ft. = FIRM Datum

6. Please provide the Latitude and Longitude of the most upstream edge of the ***structure*** (in decimal degrees to the nearest fifth decimal place):
Indicate Datum: ☐ WGS84 ☐ NAD83 ☐ NAD27 Lat. . Long. .
Please provide the Latitude and Longitude of the most upstream edge of the ***property*** (in decimal degrees to the nearest fifth decimal place):
Indicate Datum: ☐ WGS84 ☐ NAD83 ☐ NAD27 Lat. . Long. .

Question 1 is requesting information on the parcel. The National Flood Insurance Program (NFIP) Community Number can be found on the FIRM (as was previously discussed in the FIRM section above). As mentioned, the Community Number will be either the first six numbers of the panel number or the first five numbers, and the letter that follows, of the panel number.

The Property Name or Address is commonly entered as the address of the property being requested to be removed. The address should include City and State along with the street address. If the address is a P.O. Box, this would not be an acceptable form of address.

Question 2 discusses what the elevations being reported are based on. If requesting a LOMA or LOMR, the elevations would be based on existing and the existing box should be checked. If applying for a CLOMA or CLOMR, the elevations are being proposed and the Proposed box should be checked.

Question 3 relates to the structure on the property. The appropriate box should be checked depending on the structure. This is based on the foundation type, crawl space, basement or slab on grade. An example of another type of construction would be a structure that has been elevated.

Question 4 asks if the land is subject to subsidence or uplift. Properties usually subject to subsidence or uplift are on coastal areas or mining areas. In most cases the no box will be checked. If the property is subject to these conditions, then a date of releveling the property will need to be noted. This date could be the date of the survey.

Question 5 is requesting the datum that the elevations are based on. If the elevations are based on NGVD 29 or NAVD 88, the appropriate box should be checked. A datum other than NGVD 29 or NAVD 88 can be used, but a conversion factor to NAVD 88 will need to be provided.

Question 6 relates to the location of the upstream edge of the structure and property. The appropriate datum used to determine the location needs to be checked. The latitude and longitude of the upstream of the structure and the property needs to be reported in decimal degrees and to the fifth decimal place. This information can be obtained by a GPS survey of these location or obtained from a GIS program. If a GIS program is used, it needs to report the latitude and longitude to the appropriate accuracy.

The last section of the Elevation Form (as shown below) relates to the survey data and the certification.

Address	Lot Number	Block Number	Lowest Lot Elevation*	Lowest Adjacent Grade To Structure	Base Flood Elevation	BFE Source

This certification is to be signed and sealed by a licensed land surveyor, registered professional engineer, or architect authorized by law to certify elevation information. All documents submitted in support of this request are correct to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under Title 18 of the United States Code, Section 1001.

Certifier's Name:	License No.:	Expiration Date:
Company Name:	Telephone No.:	
Email:	Fax No.	Seal (optional)
Signature:	Date:	

* For requests involving a portion of property, include the lowest ground elevation within the metes and bounds description.
Please note: If the Lowest Adjacent Grade to Structure is the only elevation provided, a determination will be issued for the structure only.

When completing the survey data portion of the form, it can be completed for just the building or buildings, the entire parcel or parcels, or a portion of the parcel or parcels. Each of these three options will be discussed as to what will be needed when completing the form.

Buildings

If just the buildings are requested to be removed, the lowest lot elevation can be below the Base Flood Elevation (BFE) as long as the lowest adjacent grade to the building is above the BFE. The form will need the address of the building. If multiple buildings are being requested to be removed, each building will be on a separate line. If the address is the same for all the buildings, each building will need to be differentiated, such as house, garage, shed, etc. the address will stay the same for each line in this case. See example below.

Address	Lot Number
8536N Pardee Lake Lane	House
8536N Pardee Lake Lane	Garage

In the example above the property was not in a subdivision, so the lot number column was used to differentiate the house and the garage being requested to be removed. If the property was in a subdivision, the appropriate lot number and block number would be noted in the Lot Number Column and Block Number Column. In the case of a subdivision, the house label and garage label could go after the address.

When completing the form for buildings to be removed, the next column is the lowest lot elevation. For waterfront property, this elevation will be at the ordinary high-water line or edge of water. If the property is not waterfront, the elevation that will be noted will be the lowest point of the property. This elevation will be the same for all building listed on the property.

The lowest adjacent grade column refers to the lowest adjacent elevation of each structure. This location could be a window well, walkout basement door, air conditioner unit (or other equipment) or the bottom of the steps coming off an attached deck. The lowest adjacent grade will need to be noted for each building listed on the form. This elevation would be the elevation used to determine whether a LOMA is issued to remove the building from the

SFHA, thus removing the need for flood insurance.

It should be noted that requests to remove building/structures does not require any maps, other than the GIS map. FEMA will only consider the information provided on the form and does not consider any additional information. They base their determination solely on whether the lowest adjacent grade is higher than the BFE as the requirement for removal from the SFHA. If it happens that the lowest adjacent grade is lower than the BFE, then an Elevation Certificate will need to be completed. The Elevation Certificate will be discussed later in this class.

Parcels

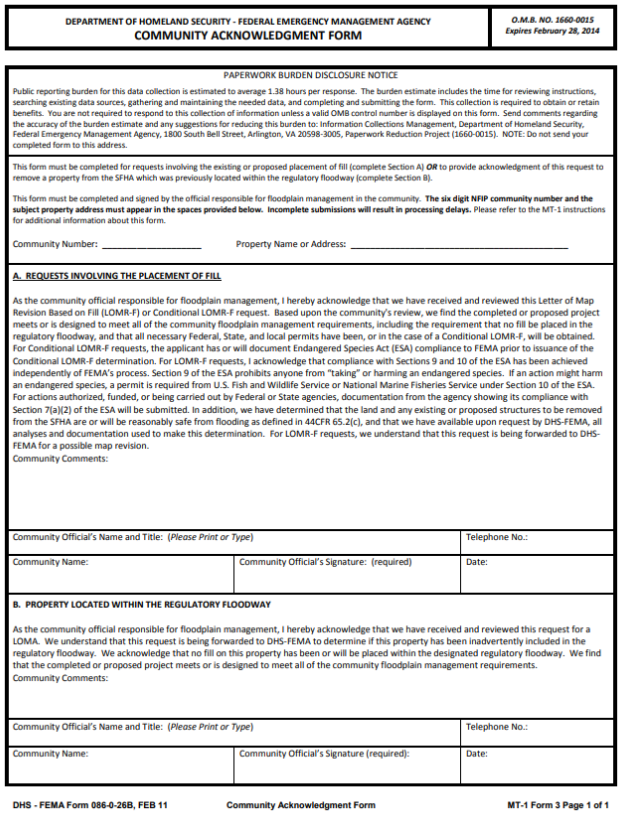
If the request is to remove the entire property, or a portion of the property, the form is completed similar to what is required for buildings only. The property's address, lot and block numbers will need to be noted, if applicable. If the property does not have a street address assigned, the brief description can be noted in the address column. The biggest difference is the lowest lot elevation will need to be above the BFE in order for the property to be removed from the SFHA. If the property is waterfront, or a portion will be below the BFE, a portion of the property can be requested to be removed from the SFHA. In this case, a survey map of the area and a metes and bounds description of the portion of the property being removed will need to be submitted. The survey map should show any buildings and spot elevations throughout the portion of the property being removed. For the lowest lot elevation in the case of a portion of the property, the lowest lot elevation would be the lowest elevation within the bounds of the described requested removal area. This lowest lot elevation will need to be above the BFE in order for FEMA to issue the LOMA letter. Multiple properties can be requested. Each property will need to be on a separate line in the form.

How the Base Flood Elevation column will be completed depends on the flood zone. If the property is in a flood zone with a known elevation, the base flood elevation will be taken from the FIRM map or the flood study, which can be found on the Map Service Center website. The elevation from the FIRM Map or flood study will then be noted in the Base Flood Elevation column. If the property is in a zone without any known elevations, such as an A or V zone, the base flood can be determined by searching previous LOMA's near the site. If the LOMA has a base flood elevation listed, this elevation can be used on the form being completed. If the LOMA does not have an elevation listed and the property is in an A or V zone, the Base Flood Elevation column will be left blank and FEMA will make that determination. For multiple buildings, the base flood elevation will usually be the same for all buildings. Another way to note the base flood elevation is from an independent flood study. If the elevation is from an independent flood study, the flood study will need to be approved by a government agency and the study will need to be submitted to FEMA. The independent flood study can be very expensive, so leaving the BFE blank and letting FEMA determine it most like will be the best cost-effective method.

The final portion of the elevation form is the certification. The certification needs to be completed by a licensed surveyor or engineer. (In most cases it is a licensed surveyor). The license number and expiration date will need to be completed. If the signee is with a company, the company name should be noted. Although fax is not as readily used, if a fax number exists it should be provided. FEMA highly recommends an email be provided as this is their preferable form of communication. It should be noted that although the property form and the elevation form are dated, the 60-day review window FEMA has is from the date FEMA receives the information.

Community Acknowledgement Form

The final portion of the MT-1 Form is the Community Acknowledgement Form.



DEPARTMENT OF HOMELAND SECURITY - FEDERAL EMERGENCY MANAGEMENT AGENCY
COMMUNITY ACKNOWLEDGMENT FORM

O.M.B. NO. 1660-0015
Expires February 28, 2014

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this data collection is estimated to average 1.38 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the needed data, and completing and submitting the form. This collection is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing this burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington, VA 20598-3005, Paperwork Reduction Project (1660-0015). NOTE: Do not send your completed form to this address.

This form must be completed for requests involving the existing or proposed placement of fill (complete Section A) ***OR*** to provide acknowledgment of this request to remove a property from the SFHA which was previously located within the regulatory floodway (complete Section B).

This form must be completed and signed by the official responsible for floodplain management in the community. **The six digit NFIP community number and the subject property address must appear in the spaces provided below. Incomplete submissions will result in processing delays.** Please refer to the MT-1 instructions for additional information about this form.

Community Number: _____ Property Name or Address: _____

A. REQUESTS INVOLVING THE PLACEMENT OF FILL

As the community official responsible for floodplain management, I hereby acknowledge that we have received and reviewed this Letter of Map Revision Based on Fill (LOMR-F) or Conditional LOMR-F request. Based upon the community's review, we find the completed or proposed project meets or is designed to meet all of the community floodplain management requirements, including the requirement that no fill be placed in the regulatory floodway, and that all necessary Federal, State, and local permits have been, or in the case of a Conditional LOMR-F, will be obtained. For Conditional LOMR-F requests, the applicant has or will document Endangered Species Act (ESA) compliance to FEMA prior to issuance of the Conditional LOMR-F determination. For LOMR-F requests, I acknowledge that compliance with Sections 9 and 10 of the ESA has been achieved independently of FEMA's process. Section 9 of the ESA prohibits anyone from "taking" or harming an endangered species. If an action might harm an endangered species, a permit is required from U.S. Fish and Wildlife Service or National Marine Fisheries Service under Section 10 of the ESA. For actions authorized, funded, or being carried out by Federal or State agencies, documentation from the agency showing its compliance with Section 7(a)(2) of the ESA will be submitted. In addition, we have determined that the land and any existing or proposed structures to be removed from the SFHA are or will be reasonably safe from flooding as defined in 44CFR 65.2(c), and that we have available upon request by DHS-FEMA, all analyses and documentation used to make this determination. For LOMR-F requests, we understand that this request is being forwarded to DHS-FEMA for a possible map revision.
Community Comments:

Community Official's Name and Title: (*Please Print or Type*)		Telephone No.:
Community Name:	Community Official's Signature: (required)	Date:

B. PROPERTY LOCATED WITHIN THE REGULATORY FLOODWAY

As the community official responsible for floodplain management, I hereby acknowledge that we have received and reviewed this request for a LOMA. We understand that this request is being forwarded to DHS-FEMA to determine if this property has been inadvertently included in the regulatory floodway. We acknowledge that no fill on this property has been or will be placed within the designated regulatory floodway. We find that the completed or proposed project meets or is designed to meet all of the community floodplain management requirements.
Community Comments:

Community Official's Name and Title: (*Please Print or Type*)		Telephone No.:
Community Name:	Community Official's Signature (required):	Date:

DHS - FEMA Form 086-0-26B, FEB 11 Community Acknowledgment Form MT-1 Form 3 Page 1 of 1

This form is only required if requesting a CLOMR-F, CLOMA-F or LOMR. This form, along with any plan drawings or survey maps required by the community, will need to be submitted to the appropriate local government officials for approval. In addition to this documentation, a letter from the Fish and Wildlife Service or the National Marine Fisheries Service may be required to show the request is not in violation of the Endangered Species Act. It should be noted that if the submittal requires the Community Acknowledgement Form, the submittal to FEMA cannot take place until the completed Community Acknowledgement Form is signed by the community to be included in the submittal. A partial submittal will not be accepted by FEMA.

Elevation Certificates

The Elevation Certificate form was updated recently and the form that should be used will be dated 2022. Below is the title page of the certificate form that will be used.

National Flood Insurance Program

Elevation Certificate

and Instructions

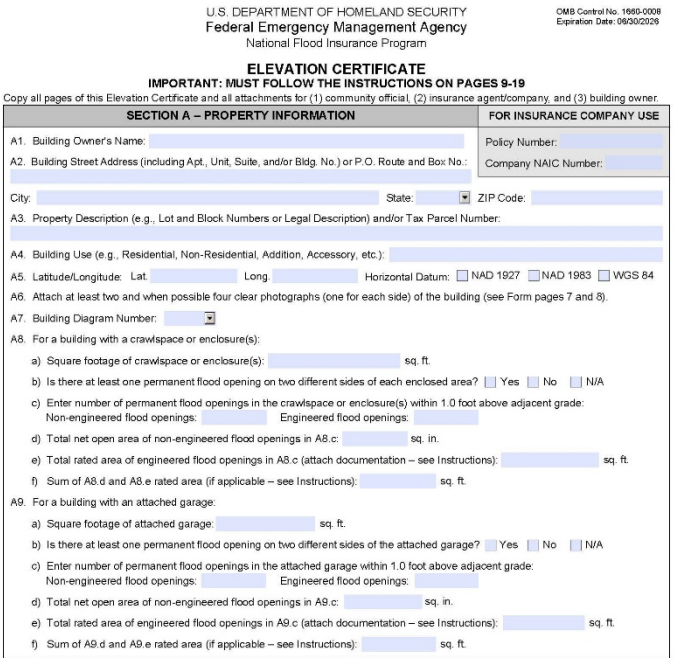
2022 EDITION

FEMA

This form can be found at FEMA Form FF-206-FY-22-152 (3/22).

The Elevation Certificate form is mechanism used by insurance companies to help determine insurance rates and what is covered. This form is required when a property is in the SFHA, thus requiring the purchase of flood insurance. Flood insurance can be purchased when outside the SFHA. If the property opts to purchase flood insurance when the property is outside the SFHA, then an Elevation Certificate will be needed to be completed. The Elevation Certificate is broken down into ten separate sections, each of which will be described. The field survey needed to complete the form would include determining attached garage size, building size, locating and size of flood openings (if any), elevations of the lowest machinery servicing the building, lowest and highest adjacent grade, and elevations of the lowest floor (including the basement) and the next highest floor. As the Elevation Certificate is explained in more detail, each of these items will be explained in detail.

A. **Section A Property Information**
   Section A of the Elevation Certificate will contain information regarding the parcel. Below is the Section A Property Information portion of the Elevation Certificate.



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

OMB Control No. 1660-0008
Expiration Date: 09/30/2026

ELEVATION CERTIFICATE
IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON PAGES 9-19
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. Horizontal Datum: ☐ NAD 1927 ☐ NAD 1983 ☐ WGS 84

A6. Attach at least two and when possible four clear 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.

f) Sum of A8.d and A8.e rated area (if applicable – see Instructions): sq. ft.

A9. For a building with an attached garage:

a) Square footage of attached garage: sq. ft.

b) Is there at least one permanent flood opening on two different sides of the attached garage? ☐ Yes ☐ No ☐ N/A

c) Enter number of permanent flood openings in the attached garage 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 A9.c: sq. in.

e) Total rated area of engineered flood openings in A9.c (attach documentation – see Instructions): sq. ft.

f) Sum of A9.d and A9.e rated area (if applicable – see Instructions): sq. ft.

There are nine subsections needed to complete Section A. Each subsection is explained as follows.
Subsection A1 – This is a fairly self-explanatory subsection. The owners name should be input in this subsection as it is shown on the deed.

Subsection A2 – This subsection again is fairly self-explanatory. The physical address of the building should be input in this subsection.

Subsection A3 – This subsection requests to input the property's description. If the property is in a recorded subdivision, the lot, block and subdivision name can be put in this subsection. If the property is not in a recorded subdivision, The brief description from the property lister could be used for this subsection. Another option would be to list the tax parcel number.

Subsections A4 to A9 deal with the building itself. The field survey will provide some of the information needed to complete these subsections. As these subsections are discussed in detail, the field survey needs will be expanded on.

Subsection A4 – This subsection is looking for the use of the building The use they are looking for is residential, accessory, non-residential, commercial, industrial, etc.

Subsection A5 – This subsection is looking for the latitude and longitude of the building. This is usually taken at the face of the building closest to the waterway. The latitude and longitude could be any corner of building or the center. If obtaining the building size using GPS, that information could be used for this subsection. The latitude and longitude could also be obtained by GIS programs that report that information. The latitude and longitude will need to be input in decimal degrees to five places. The datum used will need to be checked in this subsection also.

Subsection A6 – This subsection is requesting that four pictures be taken of the building taken. The pictures should be of all sides of the building. Additional pictures can be taken and submitted, but are not required. These photos will be inserted in the form in a later

section.

Subsection A7 – This subsection is asking for the building diagram number as listed in the instructions. There are 11 different building types as shown below.

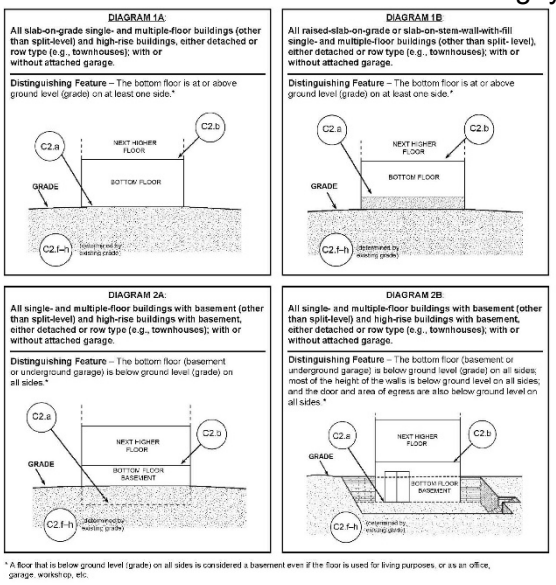


DIAGRAM 1A:

All slab-on-grade single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.

Distinguishing Feature – The bottom floor is at or above ground level (grade) on at least one side.*

DIAGRAM 1B:

All raised-slab-on-grade or slab-on-stem-wall-with-fill single- and multiple-floor buildings (other than split- level), either detached or row type (e.g., townhouses); with or without attached garage.

Distinguishing Feature – The bottom floor is at or above ground level (grade) on at least one side.*

DIAGRAM 2A:

All single- and multiple-floor buildings with basement (other than split-level) and high-rise buildings with basement, either detached or row type (e.g., townhouses); with or without attached garage.

Distinguishing Feature – The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*

DIAGRAM 2B:

All single- and multiple-floor buildings with basement (other than split-level) and high-rise buildings with basement, either detached or row type (e.g., townhouses); with or without attached garage.

Distinguishing Feature – The bottom floor (basement or underground garage) is below ground level (grade) on all sides; most of the walls is below ground level on all sides; and the door and area of egress are also below ground level on all sides.*

* A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

BUILDING DIAGRAMS

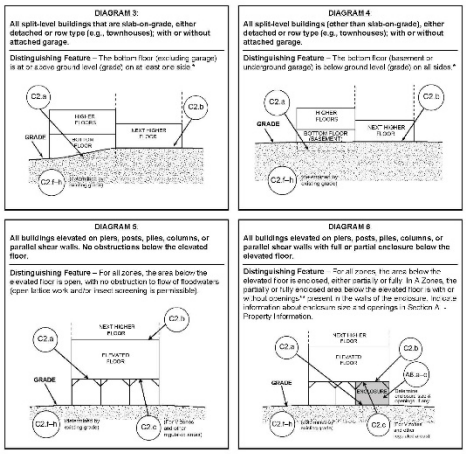


DIAGRAM 3:

All split-level buildings that are slab-on-grade, either detached or row type (e.g., townhouses); with or without attached garage.

Distinguishing Feature – The bottom floor (excluding garage) is at or above ground level (grade) on at least one side.*

DIAGRAM 4

All split-level buildings (other than slab-on-grade), either detached or row type (e.g., townhouses); with or without attached garage.

Distinguishing Feature – The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*

DIAGRAM 5

All buildings elevated on piers, posts, piles, columns, or parallel shear walls. No obstructions below the elevated floor.

Distinguishing Feature – For all zones, the area below the elevated floor is open, with no obstruction to flow of floodwaters (open lattice work and/or insect screening is permissible).

DIAGRAM 6

All buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor.

Distinguishing Feature – For all zones, the area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings** present in the walls of the enclosure. Include information about enclosure size and openings in Section A - Property Information.

* A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

** An "opening" is a permanent opening that allows for the free passage of water automatically in both directions without human intervention. Under the NFIP, a minimum of two openings is required for enclosures or crawlspaces. The openings shall provide a total net area of not less than one square inch for every square foot of area enclosed, including any bars, louvers, or other covers of the opening. Alternatively, an Individual Engineered Flood Openings Certification or an Evaluation Report issued by the ICC ES must be submitted to document that the design of the openings will allow for the automatic equalization of hydrostatic flood forces on exterior walls. A window, a door, or a garage door is not considered an opening. Openings may be installed in doors. Openings shall be on at least two sides of the enclosed area. If the building has more than one enclosed area, each area must have openings to allow floodwater to directly enter. The bottom of the openings must be no higher than 1.0 foot above the higher of the exterior or interior grade or floor immediately below the opening. For more guidance on openings, see NFIP Technical Bulletin 1.

BUILDING DIAGRAMS

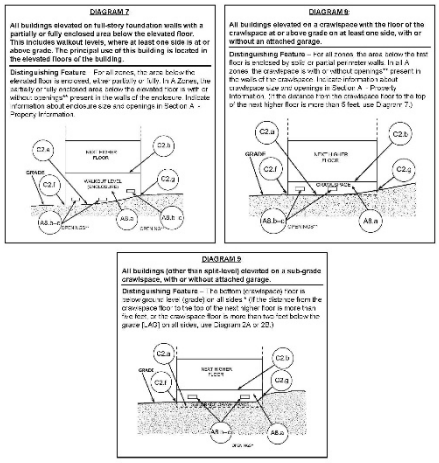


DIAGRAM 7

All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walkout levels, where at least one side is at or above grade. The principal use of this building is located in the elevated floors of the building.

Distinguishing Feature – For all zones, the area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings** present in the walls of the enclosure. Include information about enclosure size and openings in Section A - Property Information.

DIAGRAM 8

All buildings elevated on a crawlspace with the floor of the crawlspace at or above grade on at least one side, with or without an attached garage.

Distinguishing Feature – For all zones, the area below the first floor is enclosed by solid or partial perimeter walls. In all A zones, the crawlspace is with or without openings** present in the walls of the crawlspace. Include certification about crawlspace size and openings in Section A - Property Information. If the distance from the crawlspace floor to the top of the next higher floor is more than 5 feet, use Diagram 7.)

DIAGRAM 9

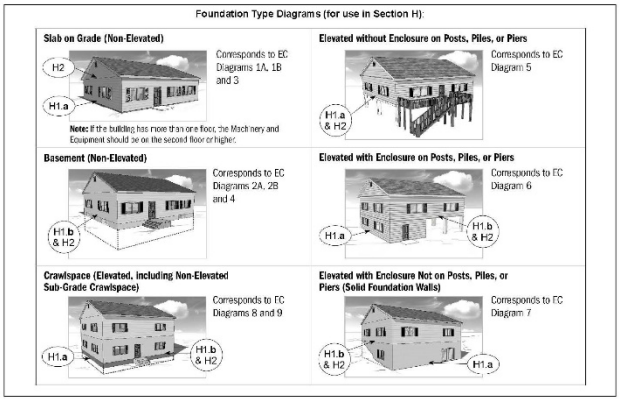
All buildings (other than split-level) elevated on a sub-grade crawlspace, with or without attached garage.

Distinguishing Feature – The bottom (crawlspace) floor is below ground level (grade) on all sides* (if the distance from the crawlspace floor to the top of the next higher floor is more than 5 feet, or the crawlspace floor is more than four feet below the grade (LAG) on all sides, use Diagram 2A or 2B.)

* A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

** An "opening" is a permanent opening that allows for the free passage of water automatically in both directions without human intervention. Under the NFIP, a minimum of two openings is required for enclosures or crawlspaces. The openings shall provide a total net area of not less than one square inch for every square foot of area enclosed, including any bars, louvers, or other covers of the opening. Alternatively, an Individual Engineered Flood Openings Certification or an Evaluation Report issued by the ICC ES must be submitted to document that the design of the openings will allow for the automatic equalization of hydrostatic flood forces on exterior walls. A window, a door, or a garage door is not considered an opening. Openings may be installed in doors. Openings shall be on at least two sides of the enclosed area. If the building has more than one enclosed area, each area must have openings to allow floodwater to directly enter. The bottom of the openings must be no higher than 1.0 foot above the higher of the exterior or interior grade or floor immediately below the opening. For more guidance on openings, see NFIP Technical Bulletin 1.

Below is an example of these building diagrams from the instructions.



Foundation Type Diagrams (for use in Section H):

Slab on Grade (Non-Elevated)

Corresponds to EC Diagrams 1A, 1B and 3

Note: If the building has more than one floor, the Machinery and Equipment should be on the second floor or higher.

Elevated without Enclosure on Posts, Piles, or Piers

Corresponds to EC Diagram 5

Basement (Non-Elevated)

Corresponds to EC Diagrams 2A, 2B and 4

Elevated with Enclosure on Posts, Piles, or Piers

Corresponds to EC Diagram 6

Crawlspace (Elevated, including Non-Elevated Sub-Grade Crawlspace)

Corresponds to EC Diagrams 8 and 9

Elevated with Enclosure Not on Posts, Piles, or Piers (Solid Foundation Walls)

Corresponds to EC Diagram 7

While on site you will need to note the type of building based on one of the eight diagrams shown above. The corresponding diagram number will be put in Subsection A7.

Subsection A8 – This subsection is asking for information on buildings with a crawl space or enclosure. An enclosure is considered any part of a building below ground level, such as a basement or walkout basement. A garage below the living space is considered an enclosure and not an attached garage. The crawl space or enclosure information can be obtained from documents such as a building permit. If the information cannot be determined from these documents, the field survey will need to measure the crawl space or enclosure to determine the square footage. This information would then be input into Subsection A8 (a).

The rest of Subsection A8 is requesting information on flood openings. A flood opening is a part of the foundation that will allow water to flow through during a flood. These openings allow for the foundation to experience equal pressure on both sides of the foundation during a flood, thus helping avoid a structural failure. These flood openings could be non-engineered or engineered. A non-engineered flood opening is usually just an opening in the foundation that does not have any mechanical feature that will open when floods occur, but will still always allow water to flow through the building. An engineered flood opening is one that has a mechanical feature that will open when floods occur. The engineered flood opening will need to have an engineer's certification to be a valid opening.

A8 (b) is asking if the flood openings are on opposite sides of the building (this would allow for flow through the building). If there are not any flood openings, the NA box should be checked. If there are flood openings, the appropriate box should be checked.

A8 (c) is asking for how many flood openings (both non-engineered and engineered) exist. If the building has flood openings exist, enter how many exist in Subsection A8 (c) in the appropriate category for engineered and non-engineered flood openings.

A8 (d) is asking for the size of the non-engineered flood openings in square inches. These will need to be measured during the field survey. The size would be the total of all non-engineered flood openings. The total square inches will be entered in Subsection A8 (d).

A8 (e) is asking for the size of the engineered flood openings in square feet. These will need to be measured during the field survey. The size would be the total of all engineered flood openings. The total square feet will be entered in Subsection A8 (e).

A8 (f) is asking for the total size of the engineered and non-engineered flood openings (if the building has both) in square feet. The size would be the total of all engineered and non-engineered flood openings. The total square feet will be entered in Subsection A8 (f).

Subsection A9 – This subsection is asking for information on any attached garage. The attached garage information can be obtained from documents such as a building permit. If the information cannot be determined from these documents, the field survey will need to measure the attached garage to determine the square footage.

The rest of Subsection A9 is requesting information on flood openings related to the attached garage. A flood opening is the same for an attached garage as what was explained in Subsection A8. These openings allow for the garage to experience equal pressure on both sides of the walls during a flood, thus helping avoid a structural failure.

These flood openings could be non-engineered or engineered. A non-engineered flood opening is usually just an opening in the foundation where as an engineered flood opening is a device designed to be closed during non-flood times, but will open when a flood occurs.

A9 (b) is asking if the flood openings are on opposite sides of the building (this would allow for flow through the building). If there are not any flood openings, the NA box should be checked. If there are flood openings, the appropriate box should be checked.

A9 (c) is asking for how many flood openings (both non-engineered and engineered) exist. If the building has flood openings exist, enter how many exist in Subsection A9 (c) in the appropriate category for engineered and non-engineered flood openings.

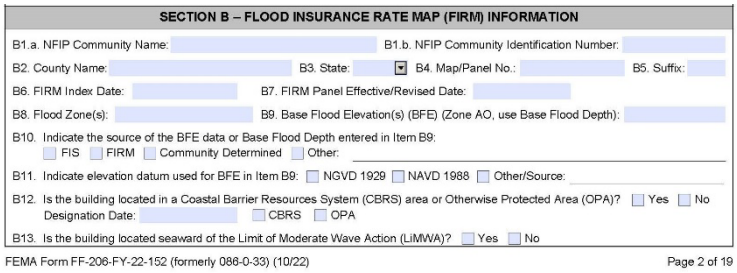
A9 (d) is asking for the size of the non-engineered flood openings in square inches. These will need to be measured during the field survey. The size would be the total of all non-engineered flood openings. The total square inches will be entered in Subsection A9 (d).

A9 (e) is asking for the size of the engineered flood openings in square feet. These will need to be measured during the field survey. The size would be the total of all engineered flood openings. The total square feet will be entered in Subsection A9 (e).

A9 (f) is asking for the total size of the engineered and non-engineered flood openings (if the building has both) in square feet. The size would be the total of all engineered and non-engineered flood openings. The total square feet will be entered in Subsection A9 (f).

B. Section B FIRM Map Information

Section B of the Elevation Certificate will contain information regarding the FIRM Map. The Firmette will be needed to complete information requested in Section B. Below is the Section B FIRM Map Information portion of the Elevation Certificate.



SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1.a. NFIP Community Name: B1.b. NFIP Community Identification Number:

B2. County Name: B3. State: B4. Map/Panel No.: B5. Suffix:

B6. FIRM Index Date: B7. FIRM Panel Effective/Revised Date:

B8. Flood Zone(s): B9. Base Flood Elevation(s) (BFE) (Zone AO, use Base Flood Depth):

B10. Indicate the source of the BFE data or Base Flood Depth entered in Item B9:
FIS FIRM Community Determined Other:

B11. Indicate elevation datum used for BFE in Item B9: NGVD 1929 NAVD 1988 Other/Source:

B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? Yes No
Designation Date: CBRS OPA

B13. Is the building located seaward of the Limit of Moderate Wave Action (LiMWA)? Yes No

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Subsection B1 is looking for information on the community as it is listed on the FIRM Map of Firmette.

B1 (a) is looking for the community's name as it is listed on the FIRM Map title section. This community name would be input into B1 (a).

B1 (b) is looking for the community's identification number as it is listed on the FIRM Map title section. As mentioned previously, the community identification number is the first 6 numbers of the panel number or the first 5 digits and the letter that follows the first 5 digits. For example, a FIRM with a number of 55073C0394G, the community number is 55073C. This community identification number would be input into B1 (b).

Subsection B2 is the County name where the property is located. The County name will also be on the title portion of the FIRM Map.

Subsection B3 is the State the property is located in.

Subsection B4 is the FIRM Map panel number on the title block of the FIRM Map. The panel number is the four numbers following the community number. For example, a FIRM with a number of 55073C0394G, the panel number is 0394.

Subsection B5 is the FIRM Map Suffix on the title block of the FIRM Map. The suffix is the letter following the panel number. The suffix tells the user how many times the FIRM Map has been revised. For example, a FIRM with a number of 55073C0394G, the suffix is G.

Subsection B6 is looking for the FIRM Index effective date. Each community has an index to show where to find each individual panel. The effective date is on the title block of the FIRM Index Map. The effective date listed on the FIRM is what should be input in B6.

Subsection B7 is looking for the FIRM panel effective date or revised date. The effective or revised date is on the title block of the FIRM or right below the community and panel number on the Firmette. The effective date listed on the FIRM or Firmette is what should be input in B7.

Subsection B8 is the flood zone that the property is located in. The flood zone can be determined by typing in the property address in the Map Service Center. An interactive map will then bring up the property with the appropriate flood zone that the property is located in. This flood zone letter will then be input into B8.

Subsection B9 is asking for the Base Flood Elevation, or the elevation of the 1% Chance of Flood. In an AE zone or VE zone, The Base Flood Elevation will be listed on the FIRM or in the flood studies that can be found at the Map Service Center website. If the flood zone is AO, then the Base Flood Elevation plus the flood depth would be entered in B9. If the flood zone is A or V, Subsection B9 would be left blank unless you can obtain a Base Flood Elevation from a previous LOMA. If there is a Base Flood Elevation from a previous LOMA, then the elevation from the LOMA should be input into B9. If the community has determined a Base Flood Elevation, then that Base Flood Elevation can be input.

Subsection B10 is looking for the source of the Base Flood Elevation entered in B9. This source could be a flood study, the FIRM Map, Community based or other. Other can be a previous LOMA or a privately prepared flood study. If other is checked, then the source needs to be listed. If a flood study is privately prepared, a copy may need to be submitted also.

Subsection B11 is asking what datum the elevations are based on. The datum could be NGVD 29, NAVD 88 or other datum. The appropriate box should be checked. If other is checked, the datum used should be listed and the relation to either NGVD 29 or NAVD 88 should be noted.

Subsection B12 is asking if the property is in a Coastal Barrier Resource System CBRS) or Otherwise Protected Area (OPA). These areas are coastal or along the Great Lakes. To determine if the property is in one of these areas, USGS has an interactive map sowing these areas and designation date of the area. These maps can be located at CBRS Mapper (usgs.gov) or the Fish and Wildlife Service website. If B12 is checked that the

property is in a CBRS or OPA, the appropriate box should be checked for which area it is in and the designated date from the USGS site should be noted.

Subsection B13 is asking if the property is located on the seaward side of Limit of Moderate Wave Action. The Limit of Moderate Wave Action is shown on the FIRM as a black line with arrows. If the property is on the seaward side, it can be subject to 1.5-to-3-foot waves that could damage the building. If the building is on the seaward side, the yes box should be checked. Otherwise, the no box should be checked.

C. **Section C Building Elevation Information**

Section C of the Elevation Certificate will contain information on elevations of the building and adjoining ground. Construction plans or field surveys will be needed to complete Section C. If construction plans are used a field survey will be needed and a new Elevation Certificate will need to be resubmitted. Section C is the one section that will require a land surveyor, engineer, or architect to complete and certify. Below is the Section C Building Elevation Information portion of the Elevation Certificate.

ELEVATION CERTIFICATE
IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON PAGES 9-19

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:
City: _____ State: _____ ZIP Code: _____

FOR INSURANCE COMPANY USE
Policy Number: _____
Company NAIC Number: _____

SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: ☐ Construction Drawings* ☐ Building Under Construction* ☐ Finished Construction
*A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations – Zones A1–A30, AE, AH, AO, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO, A99. Complete Items C2.a–h below according to the Building Diagram specified in Item A7. In Puerto Rico only, enter meters.
Benchmark Utilized: _____ Vertical Datum: _____

Indicate elevation datum used for the elevations in items a) through h) below.
☐ NGVD 1929 ☐ NAVD 1988 ☐ Other:

Datum used for building elevations must be the same as that used for the BFE. Conversion factor used? ☐ Yes ☐ No
If Yes, describe the source of the conversion factor in the Section D Comments area.

		Check the measurement used:
a) Top of bottom floor (including basement, crawlspace, or enclosure floor):		☐ feet ☐ meters
b) Top of the next higher floor (see Instructions):		☐ feet ☐ meters
c) Bottom of the lowest horizontal structural member (see Instructions):		☐ feet ☐ meters
d) Attached garage (top of slab):		☐ feet ☐ meters
e) Lowest elevation of Machinery and Equipment (M&E) servicing the building (describe type of M&E and location in Section D Comments area):		☐ feet ☐ meters
f) Lowest Adjacent Grade (LAG) next to building: ☐ Natural ☐ Finished		☐ feet ☐ meters
g) Highest Adjacent Grade (HAG) next to building: ☐ Natural ☐ Finished		☐ feet ☐ meters
h) Finished LAG at lowest elevation of attached deck or stairs, including structural support:		☐ feet ☐ meters

Subsection C1 is asking if the elevations are based on construction drawings, a building still under construction or as constructed condition (finished construction). As mentioned above, if construction drawings or under construction is checked, a new Elevation Certificate will need to submitted when construction is complete.

Subsection C2 is looking for the benchmark used to determine the elevations in this section. The benchmark could be a Continuous Operating Reference System (CORS). The datum the benchmark is on will also be noted in this subsection. It also needs noted if a conversion factor was applied to convert elevations to the Base Flood Elevation datum. If a conversion factor was used, the source of the conversion factor will need to be noted in Section D comments section.

Subsections C2 (a) to C2(h) is looking for elevations in feet and decimal feet for properties located in any State of the United States. If the property is in Puerto Rico, meter and decimal meter units will be used.

Subsection C2 (a) is the elevation of the top of the bottom floor of the building. The

bottom floor could be a basement, crawl space, or enclosure floor. If the building is a slab on grade, the bottom floor would be the top of the finished slab.

Subsection C2 (b) is the elevation of the top of the next higher floor (or first floor) of the building. The next higher floor would be the first floor or ground floor, for a building with a basement, crawl space, or enclosure floor. If the building is a slab on grade, the next higher floor would be the second floor, if one exists.

Subsection C2 (c) is the elevation of the lowest horizontal structure member of a building that has been elevated. If the building is not elevated, this subsection is left blank.

Subsection C2 (d) is the elevation of the top of slab of an attached garage. An attached garage is a garage that is at the same level as the lowest living space. If the garage is below the living space it is considered an enclosure and not an attached garage. The top of slab should be taken at the garage door.

Subsection C2 (e) is the lowest elevation of machinery or equipment. Machinery or equipment can be a hot water heater, furnace, air conditioner, or other critical equipment for the building. The type of machinery or equipment and the location will need to be noted in Section D in the Comments Subsection.

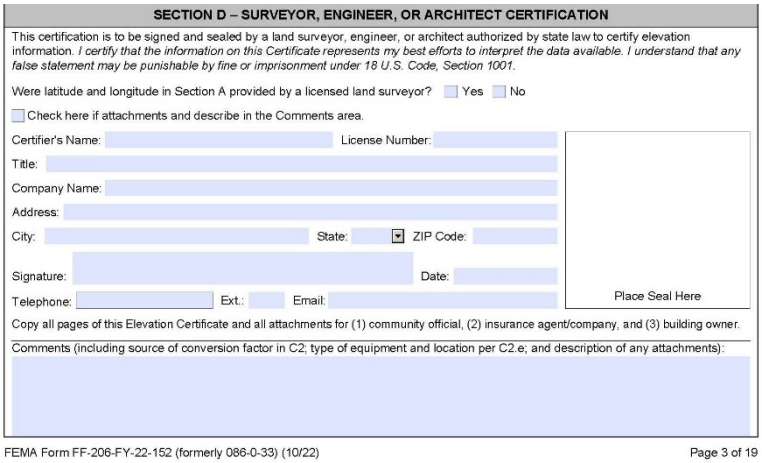
Subsection C2 (f) is the lowest adjacent grade to the building. This lowest adjacent grade could be natural ground, or, if the area is under construction, finished grade of the construction. The elevation and whether it is natural ground or finished construction would be noted.

Subsection C2 (g) is the highest adjacent grade to the building. This highest adjacent grade could be natural ground, or, if the area is under construction, finished grade of the construction. The elevation and whether it is natural ground or finished construction would be noted.

Subsection C2 (h) is the lowest adjacent elevation to an attached deck, stairs or structural support. The lowest elevation of an attached deck, stairs or structural report would be noted.

D. **Section D Certification**

Section D of the Elevation Certificate is the certification information for the surveyor, engineer, or architect completing the Elevation Certificate. Below is the Section D Certification portion of the Elevation Certificate.



SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by state law to certify elevation information. *I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.*

Were latitude and longitude in Section A provided by a licensed land surveyor? ☐ Yes ☐ No

☐ Check here if attachments and describe in the Comments area.

Certifier's Name: License Number:

Title:

Company Name:

Address:

City: State: ZIP Code:

Signature: Date:

Telephone: Ext.: Email:

Place Seal Here

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

Comments (including source of conversion factor in C2; type of equipment and location per C2.e; and description of any attachments):

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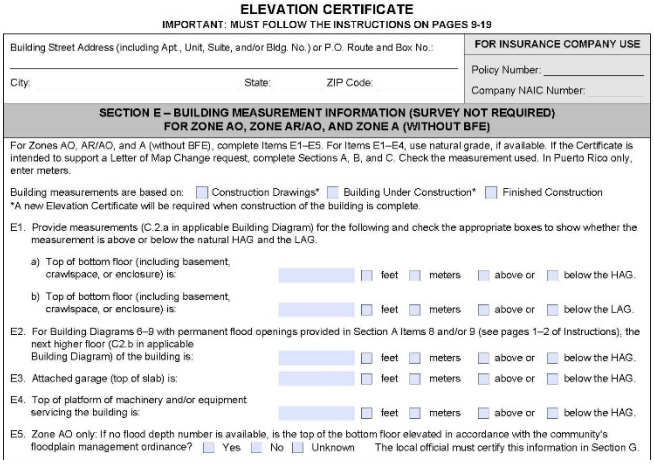
In the certification section, the box asking if the latitude or longitude in Section A was provided by a licensed land surveyor should be checked yes if a licensed land surveyor did provide this information. The certifier's name would be the licensed land surveyor, engineer or architect that is preparing the Elevation Certificate. All information requested will need to be provided. As with the MT-1 form, the email that is provided will be how FEMA will contact the preparer with any questions.

The Comment Subsection of Section D is where the conversion factor from C2, equipment and machinery information from C2 (e) and any description of other attachments will be explained.

E. Section E Building Measurement Information

Section E of the Elevation Certificate is asking about various building elevations in relation to the Highest adjacent grade and the lowest adjacent grade. Field surveys are not required and the information can be taken from building plans. The information can also be calculated from the data provided in Section C. Below is the Section E Building Measurement Information portion of the Elevation Certificate.



ELEVATION CERTIFICATE

IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON PAGES 9-19

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:

City: State: ZIP Code:

FOR INSURANCE COMPANY USE

Policy Number:

Company NAIC Number:

SECTION E – BUILDING MEASUREMENT INFORMATION (SURVEY NOT REQUIRED)
FOR ZONE AO, ZONE AR/AO, AND ZONE A (WITHOUT BFE)

For Zones AO, AR/AO, and A (without BFE), complete Items E1–E5. For Items E1–E4, use natural grade, if available. If the Certificate is intended to support a Letter of Map Change request, complete Sections A, B, and C. Check the measurement used. In Puerto Rico only, enter meters.

Building measurements are based on: ☐ Construction Drawings* ☐ Building Under Construction* ☐ Finished Construction
*A new Elevation Certificate will be required when construction of the building is complete.

E1. Provide measurements (C.2.a in applicable Building Diagram) for the following and check the appropriate boxes to show whether the measurement is above or below the natural HAG and the LAG.

a) Top of bottom floor (including basement, crawlspace, or enclosure) is: ☐ feet ☐ meters ☐ above or ☐ below the HAG.

b) Top of bottom floor (including basement, crawlspace, or enclosure) is: ☐ feet ☐ meters ☐ above or ☐ below the LAG.

E2. For Building Diagrams 6–9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 1–2 of Instructions), the next higher floor (C2.b in applicable Building Diagram) of the building is: ☐ feet ☐ meters ☐ above or ☐ below the HAG.

E3. Attached garage (top of slab) is: ☐ feet ☐ meters ☐ above or ☐ below the HAG.

E4. Top of platform of machinery and/or equipment servicing the building is: ☐ feet ☐ meters ☐ above or ☐ below the HAG.

E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance? ☐ Yes ☐ No ☐ Unknown The local official must certify this information in Section G.

As with Section C, the first thing in Section E that is being requested is how the measurements were determined, construction drawings, a building still under construction or as constructed condition (finished construction). If construction drawings or under construction is checked, a new Elevation Certificate will need to be submitted when

construction is complete.

Subsections E1 to E5 is looking for measurements in feet and decimal feet for properties located in any State of the United States. If the property is in Puerto Rico, meter and decimal meter units will be used.

Subsection E1 (a) is asking for the measurement of the top of the bottom floor of the building above or below the **highest** adjacent grade. The bottom floor could be a basement, crawl space, or enclosure floor. If the building is a slab on grade, the bottom floor would be the top of the finished slab.

Subsection E1 (b) is asking for the measurement of the top of the bottom floor of the building above or below the **lowest** adjacent grade. As mentioned above, bottom floor could be a basement, crawl space, or enclosure floor. If the building is a slab on grade, the bottom floor would be the top of the finished slab.

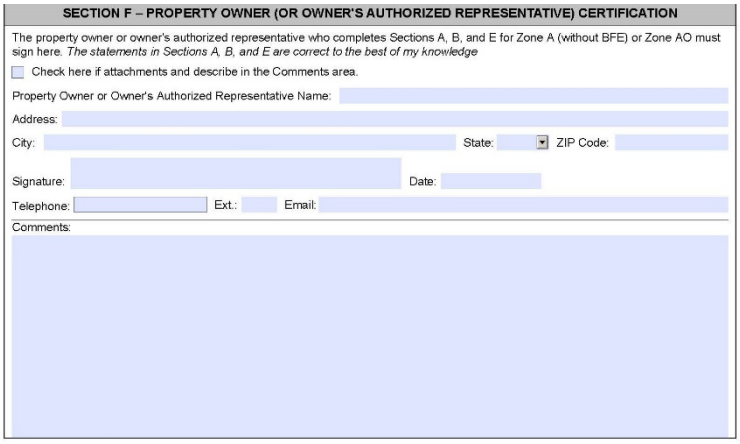
Subsection E2 is asking for the measurement between the of the top of the next higher floor of the building and the highest adjacent grade and whether it is above or below the highest adjacent grade. The next higher floor would be the first or ground floor, for a building with a basement, crawl space, or enclosure floor. If the building is a slab on grade, the next higher floor would be the second floor, if one exists. This measurement is only needed when the building has permanent flood openings.

Subsection E3 is asking for the measurement between the top of slab of an attached garage and the highest adjacent grade and whether it is above or below the highest adjacent grade. The top of slab can be taken at the garage door.

Subsection E4 is asking for the measurement between the machinery or equipment and the highest adjacent grade and whether it is above or below the highest adjacent grade. The machinery or equipment can be a hot water heater, furnace, air conditioner, or other critical equipment elevation for the building that is listed in C2 (e).

Subsection E5 is asking whether the bottom floor was elevated in accordance with the Community's flood plain management ordinance as it relates to properties in an AO Zone. The information in this Subsection will need to be verified in Section G by the local floodplain management official.

F. **Section F Property Owner's Information**
   Section F of the Elevation Certificate is where information about the property owner (or the property owners' representative) will be provided. Below is the Section F Property Owner's Information portion of the Elevation Certificate.



SECTION F – PROPERTY OWNER (OR OWNER'S AUTHORIZED REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative who completes Sections A, B, and E for Zone A (without BFE) or Zone AO must sign here. *The statements in Sections A, B, and E are correct to the best of my knowledge.*

☐ Check here if attachments and describe in the Comments area.

Property Owner or Owner's Authorized Representative Name:

Address:

City: State: ZIP Code:

Signature: Date:

Telephone: Ext.: Email:

Comments:

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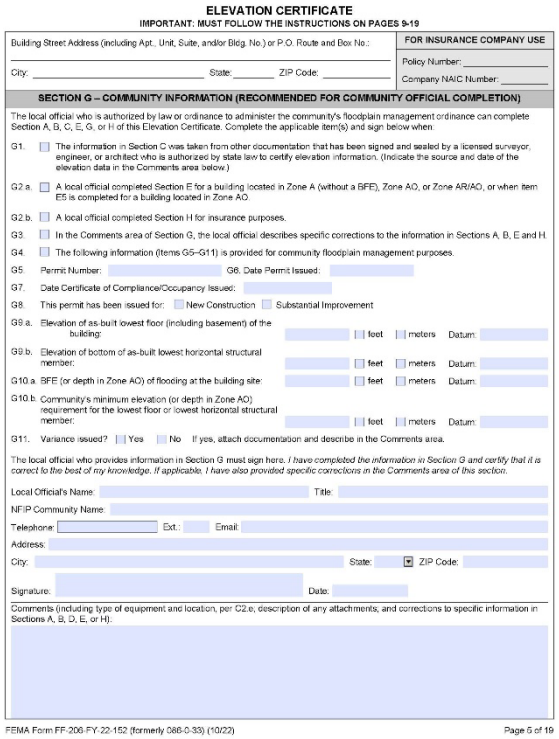
The land surveyor, engineer, or architect can provide their information as the owners' representative in this section. If attachments related to the property are attached, the box would be checked and comments describing the attachments would be noted in the Comment Subsection.

G. Section G Community Information

Section G of the Elevation Certificate needs to be completed by the local floodplain management officer. This section, along with the completed Elevation Certificate, should be submitted to the local floodplain management officer so they can complete the section. This section is required to be completed and certified by the local floodplain management officer. Below is the Section G Building Measurement Information portion of the Elevation Certificate.



ELEVATION CERTIFICATE

IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON PAGES 9-19

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:

City: State: ZIP Code:

FOR INSURANCE COMPANY USE

Policy Number:

Company NAIC Number:

SECTION G – COMMUNITY INFORMATION (RECOMMENDED FOR COMMUNITY OFFICIAL COMPLETION)

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Section A, B, C, E, G, or H of this Elevation Certificate. Complete the applicable item(s) and sign below when:

G1. ☐ The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by state law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)

G2.a. ☐ A local official completed Section E for a building located in Zone A (without a BFE), Zone AO, or Zone AR/AO, or when item E5 is completed for a building located in Zone AO.

G2.b. ☐ A local official completed Section H for insurance purposes.

G3. ☐ In the Comments area of Section G, the local official describes specific corrections to the information in Sections A, B, E and H.

G4. ☐ The following information (Items G5–G11) is provided for community floodplain management purposes.

G5. Permit Number: G6. Date Permit Issued:

G7. Date Certificate of Compliance/Occupancy Issued:

G8. This permit has been issued for: ☐ New Construction ☐ Substantial Improvement

G9.a. Elevation of as-built lowest floor (including basement) of the building: ☐ feet ☐ meters Datum:

G9.b. Elevation of bottom of as-built lowest horizontal structural member: ☐ feet ☐ meters Datum:

G10.a. BFE (or depth in Zone AO) of flooding at the building site: ☐ feet ☐ meters Datum:

G10.b. Community's minimum elevation (or depth in Zone AO) requirement for the lowest floor or lowest horizontal structural member: ☐ feet ☐ meters Datum:

G11. Variance issued? ☐ Yes ☐ No If yes, attach documentation and describe in the Comments area.

The local official who provides information in Section G must sign here. *I have completed the information in Section G and certify that it is correct to the best of my knowledge. If applicable, I have also provided specific corrections in the Comments area of this section.*

Local Official's Name: Title:

NFIP Community Name:

Telephone: Ext.: Email:

Address:

City: State: ZIP Code:

Signature: Date:

Comments (including type of equipment and location, per C2.e, description of any attachments, and corrections to specific information in Sections A, B, D, E, or H):

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As mentioned, this entire section will be completed and certified by the local floodplain management officer.

H. Section H Buildings First Floor Height Information

Section H of the Elevation Certificate is asking for the first floor of building in relation to the lowest adjacent grade. This section is completed for use with flood insurance rating. Section H is looking for measurements in feet and decimal feet for properties located in any State of the United States. If the property is in Puerto Rico, meter and decimal meter units will be used. Below is the Section H Building First Floor Information portion of the Elevation Certificate.

ELEVATION CERTIFICATE
IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON PAGES 9-19

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:	FOR INSURANCE COMPANY USE
City: _____ State: _____ ZIP Code: _____	Policy Number: _____ Company NAIC Number: _____

SECTION H – BUILDING'S FIRST FLOOR HEIGHT INFORMATION FOR ALL ZONES (SURVEY NOT REQUIRED) (FOR INSURANCE PURPOSES ONLY)

The property owner, owner's authorized representative, or local floodplain management official may complete Section H for all flood zones to determine the building's first floor height for insurance purposes. Sections A, B, and I must also be completed. Enter heights to the nearest tenth of a foot (nearest tenth of a meter in Puerto Rico). ***Reference the Foundation Type Diagrams (at the end of Section H Instructions) and the appropriate Building Diagrams (at the end of Section I Instructions) to complete this section.***

H1. Provide the height of the top of the floor (as indicated in Foundation Type Diagrams) above the Lowest Adjacent Grade (LAG):

a) **For Building Diagrams 1A, 1B, 3, and 5–9.** Top of bottom floor (include above-grade floors only for buildings with subgrade crawlspaces or enclosure floors) is: ☐ feet ☐ meters ☐ above the LAG

b) **For Building Diagrams 2A, 2B, 4, and 6–9.** Top of next higher floor (i.e., the floor above basement, crawlspace, or enclosure floor) is: ☐ feet ☐ meters ☐ above the LAG

H2. Is **all** Machinery and Equipment servicing the building (as listed in Item H2 instructions) elevated to or above the floor indicated by the H2 arrow (shown in the Foundation Type Diagrams at end of Section H instructions) for the appropriate Building Diagram?
☐ Yes ☐ No

Subsection H1 (a) is asking for the measurement of the top of the bottom floor of the building that is at or above the lowest adjacent grade. This information is for building diagrams 1A, 1B, 3 and 5 to 9 as previously described Subsection A7.

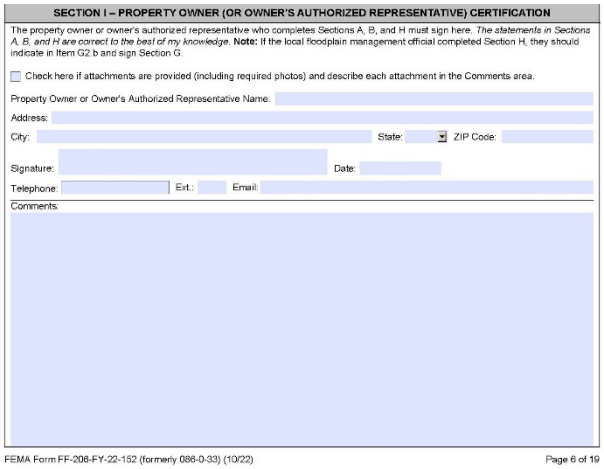
Subsection H1 (b) is asking for the measurement of the top of the next higher floor (or first floor) of the building above the lowest adjacent grade. This is the first floor of living space of the building. This information is for building diagrams 2A, 2B, 4 and 6 to 9 as previously described Subsection A7.

Subsection H2 is asking if the machinery or equipment servicing the building has been elevated above the floor.

As mentioned, this section is used solely to determine flood insurance ratings.

I. Section I Property Owner Certification

Section I of the Elevation Certificate is where information about the property owner (or the property owners' representative) will be provided for information in Section H. Below is the Section I Property Owner's Information portion of the Elevation Certificate.



SECTION I – PROPERTY OWNER (OR OWNER'S AUTHORIZED REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative who completes Sections A, B, and H must sign here. *The statements in Sections A, B, and H are correct to the best of my knowledge.* **Note:** If the local floodplain management official completed Section H, they should indicate in Item G2.b and sign Section G.

☐ Check here if attachments are provided (including required photos) and describe each attachment in the Comments area.

Property Owner or Owner's Authorized Representative Name:

Address:

City: State: ZIP Code:

Signature: Date:

Telephone: Ext.: Email:

Comments:

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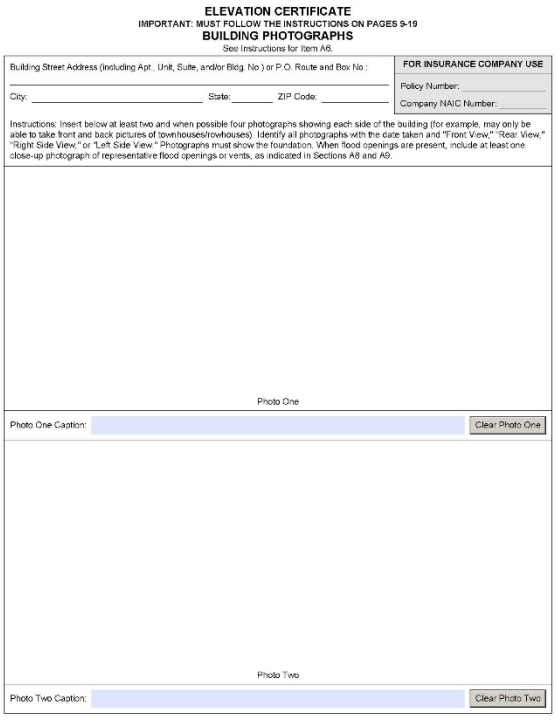
If any attachments are included with the submittal, including photos, should be described in the comment subsection.

J. **Section J Building Photographs**

Section J is where the photographs of the building will be provided. The photographs will be of each side of the building. The photographs will need to be labeled as front of building (street side), right side (as looking from the street), left side (as looking from the street), or back of the building. Photographs of elevated machinery or equipment can also be inserted here. Below is Section J where the photographs will be inserted.



ELEVATION CERTIFICATE

IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON PAGES 9-19

BUILDING PHOTOGRAPHS

See Instructions for Item A6.

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:

City: State: ZIP Code:

FOR INSURANCE COMPANY USE

Policy Number:

Company NAIC Number:

Instructions: Insert below at least two and when possible four photographs showing each side of the building (for example, may only be able to take front and back pictures of townhouses/rowhouses). Identify all photographs with the date taken and "Front View," "Rear View," "Right Side View," or "Left Side View." Photographs must show the foundation. When flood openings are present, include at least one close-up photograph of representative flood openings or vents, as indicated in Sections A8 and A9.

Photo One

Photo One Caption: Clear Photo One

Photo Two

Photo Two Caption: Clear Photo Two

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Copies of additional pages for photographs can be used to provide the additional photographs.

As the form is completed, the property address will need to be noted on the top of every page of the form and on the top of any attachments. The above 10 sections are what is needed to complete an Elevation Certificate. When the form is downloaded there are also detailed instructions and information on where to submit the Elevation Certificate. The Elevation Certificate is no longer needed to obtain flood insurance, but completing one could affect rates and make the property owner eligible for mitigation opportunities.

Conditional Letter of Map Revisions (CLOMR) and Conditional Letter of Map Revisions Based on Fill (CLOMR-F)

CLOMR's and CLOMR-F's can be submitted with the MT-1 Form or an MT-2 Form. The MT-2 Form will not be discussed in this class. The CLOMR or CLOMR-F will need to be submitted to the local floodplain management officer for approval. In addition to the Community Form in the MT-1 Form, a survey of the site should be completed and submitted. A letter from the Fish and Wildlife Service or the or the National Marine Fisheries Service indicating that there is no violation to the Endangered Species Act. Once the Community Acknowledgement Form is signed, The CLOMA or CLOMA-F can be submitted along with the fee to FEMA for conditional approval. When construction of the site is complete, an additional survey will need to be completed and resubmitted to the local floodplain management officer and to FEMA to show the site was built to the plans submitted. Once received, FEMA will approve a LOMR for the site.

The MT-1, Elevation Certificate, and CLOMR and CLOMR-F are the most common FEMA surveys that surveyors are exposed to and receive request for. There are other surveys that are not as common and were not discussed here. These surveys can be MT-2 Form surveys, Risk Map flood studies, LOMR's, other flood studies, dams and levee surveys. These were not discussed in this class but the surveyor should be aware they may receive requests for them.