Understanding Your Elevation Certificate – 2015 Edition

What the numbers represent and how they are used for flood insurance ratings in SE Louisiana

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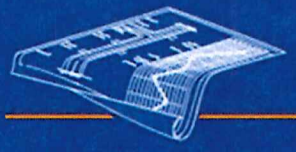

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Section A Information

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

OMB No. 1660-0008
Expiration Date: November 30, 2018

ELEVATION CERTIFICATE

Important: Follow the instructions on pages 1–9.

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 (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)	

Information needed to start the certificate

- **A1. Building Owner's name** - The Legal Owner of the building
- **A2. Building Street Address** - (Physical address of property, not a P.O. box number)
- **A3. Legal description of property** (Subdivision and lot number, or parcel's acreage with the Section -Township –Range information) The property description should be on your annual tax assessment.

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What is a Legal Description?

A Legal Description is also called a property description or *proces verbal*. It is a written narrative describing the boundaries and location of the property.

If living in a subdivision, the legal description would consist of the following information:

- Lot #, and
- Phase or Square #, if applicable, and
- Subdivision Name

If you live outside of a subdivision, the description will be in paragraph format with bearings and distances of the property boundary and total acreage of the parcel.

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Where can I find my legal description – SE Louisiana?

The legal description would be included in your Cash Sale Document or Deed. You can also search the Tax Assessor's office for the information.

Local Tax Assessor's offices

- Jefferson Parish http://www.jpassessor.com/search.php
- Orleans Parish http://nolaassessor.com/search.html
- St. Bernard Parish http://www.propertytax101.org/louisiana/stbernardparish/taxassessor
- St. Tammany Parish http://www.stassessor.org/property-search
- Tangipahoa Parish http://tangiassessor.com/tangi-assessment-search.html
- Washington Parish http://www.washingtonparishassessor.org/index.aspx

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Section A Information continued

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 (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)		
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) _____		
A5. Latitude/Longitude: Lat	Long	Horizontal Datum: ☐ NAD 1927 ☐ NAD 1983

More Information needed to start the certificate

A4. Building Use – Please let us know the building's current use and/or, if not constructed, its anticipated use. In addition, is the building a new structure, attached to an existing structure, or is it a completely separate accessory building from the main building?

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Section A Information continued

A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) _____

A5. Latitude/Longitude: Lat. Long. Horizontal Datum: ☐ NAD 1927 ☐ NAD 1983

A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.

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) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade _____

c) Total net area of flood openings in A8.b _____ sq in

d) Engineered flood openings? ☐ Yes ☐ No

A9. For a building with an attached garage:

a) Square footage of attached garage _____ sq ft

b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____

c) Total net area of flood openings in A9.b _____ sq in

d) Engineered flood openings? ☐ Yes ☐ No

Information collected when performing the work

A5. The Latitude and Longitude information is collected.

A6 – A9. Photos are taken of the building. The appropriate building diagram number is selected and the building is measured for square footage computations and flood openings information. This information is more fully explained in the next few slides.

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Section A6. Why photos are taken

FEMA NFIP Instructions for A6 – "If the elevation certificate is being used to obtain flood insurance through the NFIP, the certifier must provide at least two photographs showing the front and rear of the building taken within 90 days from the date of certification. The photographs must be taken with views confirming the building description and diagram number provided in Section A. To the extent possible, these photographs should show the entire building including foundation. If the building has split-level or multi-level areas, provide at least two additional photographs showing side views of the building. In addition, when applicable, provide a photograph of the foundation showing a representative example of the flood openings or vents. All photographs must be in color and measure at least 3"x3". Digital photographs are acceptable."

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Section A7. Building Diagrams

Notes on FEMA NFIP Instructions for A7 – Select the diagram provided in the instruction form that best represents the building. Eleven diagrams are available.

The eleven (11) diagrams are reviewed to select the most appropriate diagram to identify and determine the elevations requested in Section C. The diagram used should most closely resemble the building being certified.

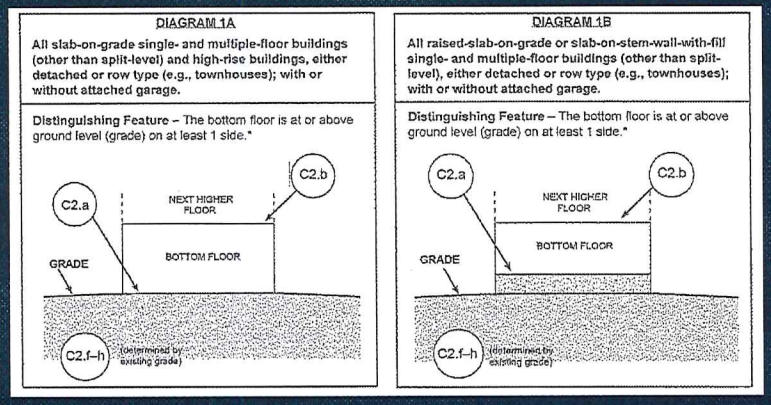

Diagram 1A Diagram 1B

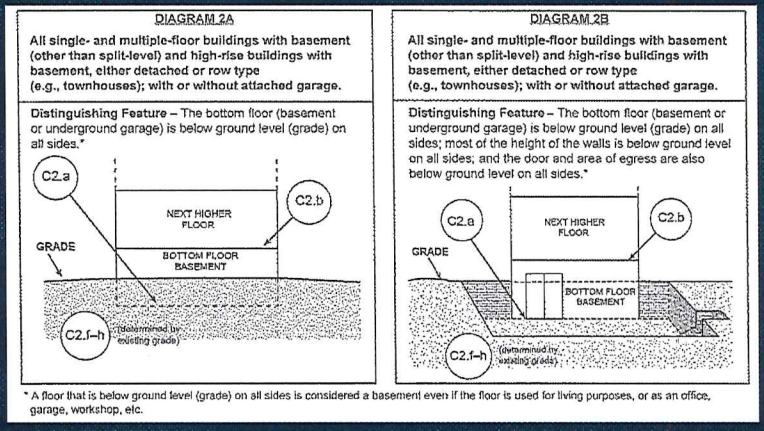

Diagram 2A Diagram 2B

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Section A7. Building Diagrams – Which one to use? continued

Notes on FEMA NFIP Instructions for A7 – Select the diagram provided in the instruction form that best represents the building.

The eleven (11) diagrams are reviewed to select the most appropriate diagram to identify and determine the elevations requested in Section C. The diagram used should most closely resemble the building being certified.

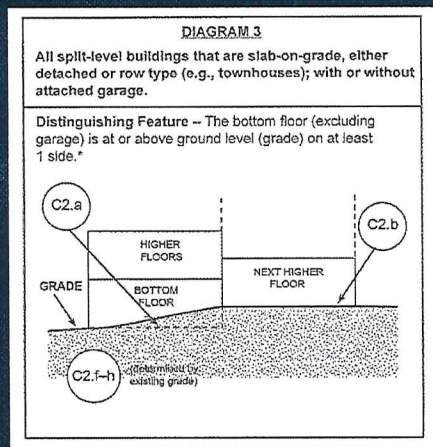

Diagram 3

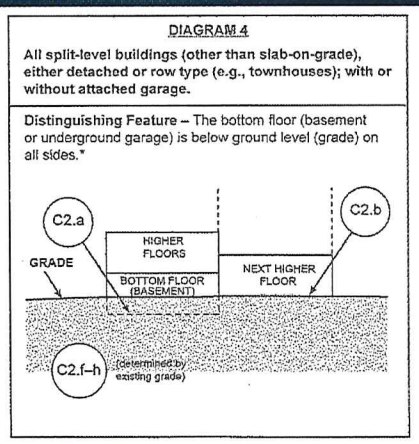

Diagram 4

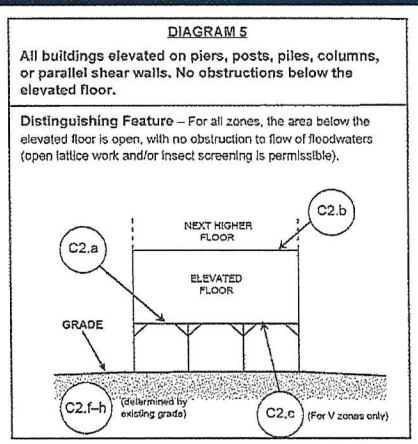

Diagram 5

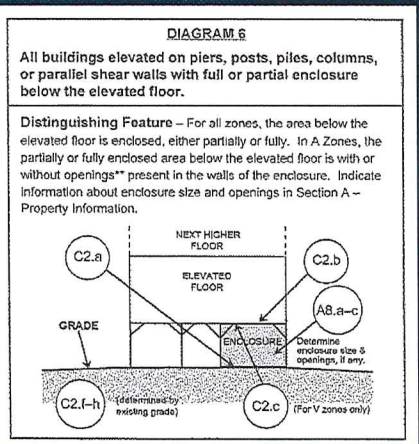

Diagram 6

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Section A7. Building Diagrams – Which one to use? continued

Notes on FEMA NFIP Instructions for A7 – Select the diagram provided in the instruction form that best represents the building.

The eleven (11) diagrams are reviewed to select the most appropriate diagram to identify and determine the elevations requested in Section C. The diagram used should most closely resemble the building being certified.

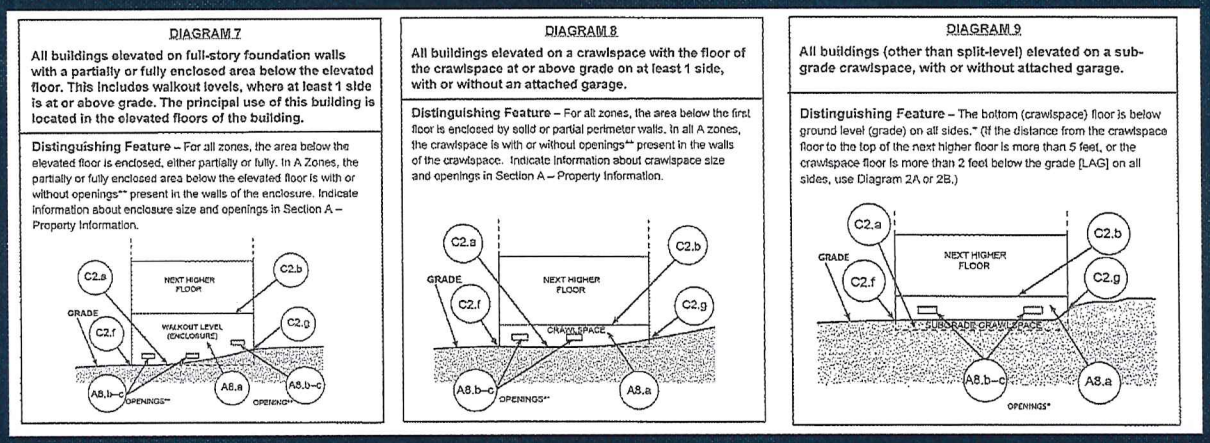

DIAGRAM 7

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 1 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. Indicate 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 1 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. Indicate information about crawlspace size and openings in Section A – Property Information.

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 2 feet below the grade [LAG] on all sides, use Diagram 2A or 2B.)

Diagram 7 Diagram 8 Diagram 9

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Section A8 & A9 -Permanent Flood Openings

"A permanent flood opening is a flood vent or other opening that allows the free passage of water automatically in both directions without human intervention."

A8. For a building with a crawlspace or enclosure(s):

a) Square footage of crawlspace or enclosure(s) _____ sq ft

★ b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade _____

c) Total net area of flood openings in A8.b _____ sq in

d) Engineered flood openings? ☐ Yes ☐ No

A9. For a building with an attached garage:

a) Square footage of attached garage _____ sq ft

★ b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____

c) Total net area of flood openings in A9.b _____ sq in

d) Engineered flood openings? ☐ Yes ☐ No

Notes for A8.b and A9.b Eligible permanent flood openings are no higher than 1.0 feet above the higher of the exterior or interior grade or floor immediately below the opening. If the interior grade elevation is used, a note should be placed in the Comments area of Section D.

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Section A8. Crawlspaces and Enclosures

FEMA NFIP Instructions for A8 – "Provide the square footage of the crawlspace or enclosure(s) below the lowest elevated floor of an elevated building with or without permanent flood openings. Take the measurements from the outside of the crawlspace or enclosure(s)."

Crawlspace

Crawlspace and Enclosure

Enclosure

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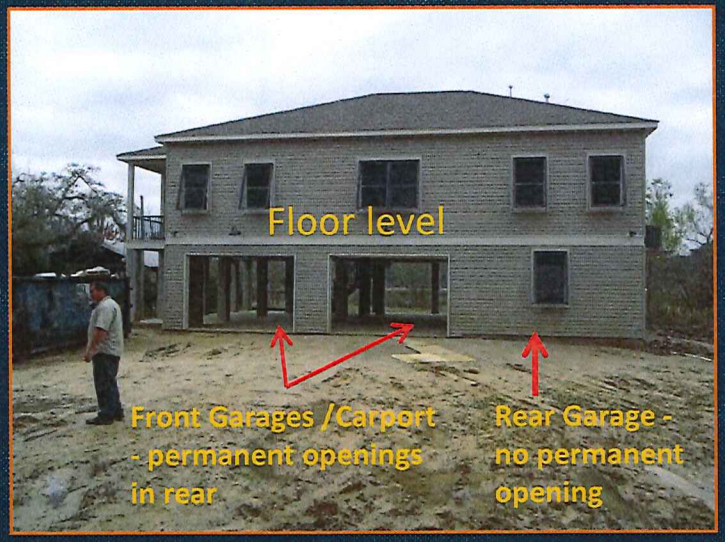
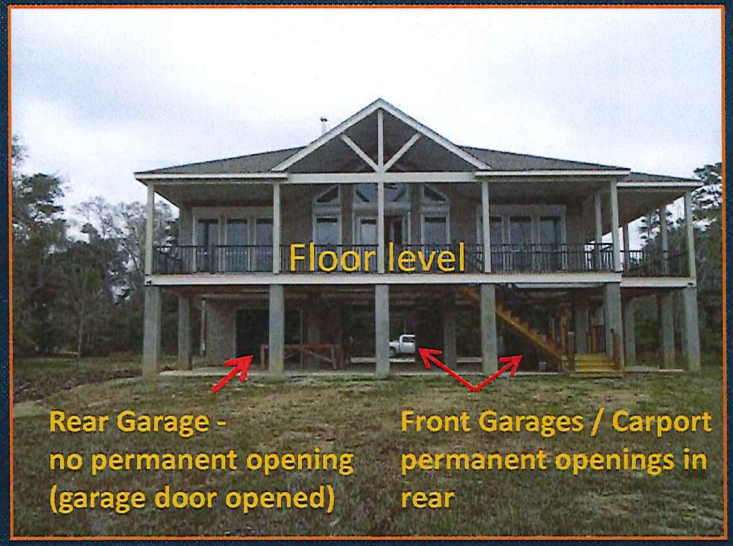
Section A9. Attached Garages

FEMA NFIP Instructions for A9 – "Provide the square footage of the attached garage with or without permanent flood openings. Take the measurements from the outside of the garage."



Street View



Rear view

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Section B Information

SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP Community Name & Community Number		B2. County Name		B3. State		
B4. Map/Panel Number	B5. Suffix	B6. FIRM Index Date	B7. FIRM Panel Effective/ Revised Date	B8. Flood Zone(s)	B9. Base Flood Elevation(s) (Zone AO, use Base Flood Depth)	

B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9:
☐ FIS Profile ☐ FIRM ☐ Community Determined ☐ Other/Source: _____

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

Flood Insurance Rate Map (FIRM) Information

B8. Flood Zone – Flood hazard designation of the property. Flood Zones "A" or "V" are considered Special Flood Hazard Zones. Flood Zones A and V generally require flood insurance.

B9. Base Flood Elevation – This is the base flood depth. It is the elevation that flooding is expected to occur.

B12. CBRS or OPA – Coastal Barrier Resource System or Otherwise Protected Area. Federal flood insurance is prohibited or limited in these areas. For more information see http://www.fema.gov/national-flood-insurance-program/coastal-barrier-resources-system

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Section C information

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, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO. 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/Source: _____ **BFE is the Base Flood Elevation**

Datum used for building elevations must be the same as that used for the BFE.

		Check the measurement used.	
a) Top of bottom floor (including basement, crawlspace, or enclosure floor)	_____.____	☒ feet	☐ meters
b) Top of the next higher floor	_____.____	☒ feet	☐ meters
c) Bottom of the lowest horizontal structural member (V Zones only)	_____.____	☒ feet	☐ meters
d) Attached garage (top of slab)	_____.____	☒ feet	☐ meters
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments)	_____.____	☒ feet	☐ meters
f) Lowest adjacent (finished) grade next to building (LAG)	_____.____	☒ feet	☐ meters
g) Highest adjacent (finished) grade next to building (HAG)	_____.____	☒ feet	☐ meters
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support	_____.____	☒ feet	☐ meters

Building Elevation Information (Survey Required)

Section C must be used for properties located in Flood Hazard Zones A or V, or properties requesting a Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR)

C1. The elevation data provided for the certificate is based on whether a building is existing or proposed. For proposed construction, the minimum required elevations can be used* (see next page)

C2. Base Flood Elevation – (BFE) This is the elevation that flooding is expected to occur.

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Section C1. New Construction Notes

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, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO. 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/Source: _____

BFE is the Base Flood Elevation

Building Elevation Information for Construction Drawings- Areas undergoing flood map changes

Some locations are experiencing proposed Flood Map revisions (DFIRM Maps). These maps are proposed but not yet approved. The required minimum floor elevations can be drastically different than the current maps. Where the DFIRM map Base Flood Elevation (BFE) are higher, the **DFIRM maps BFE+ 1 foot** are generally utilized for proposed new construction minimum floor elevations. Please confirm the elevations prior to construction.

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Section C2.a-d information

FEMA NFIP Instructions for Items C2. a-d – Notes for Items C2.a-d "Enter the building elevations (excluding the attached garage) indicated by the selected building diagram (Item A7) in Items C2.a-c. If there is an attached garage, enter the elevation for top of attached garage slab in Item C2.d. (Because elevation for top of attached garage slab is self-explanatory, attached garages are not illustrated in the diagrams.) If the building is located in a V Zone on the FIRM, complete Item C2.c. IF the flood zone cannot be determined, enter elevations for all of Items C2.a-h. For buildings in A zones, elevations a, b, d, and e should be measured at the top of the floor. For buildings in V Zones, elevation c must be measured at the bottom of the lowest horizontal structural member of the floor (see next drawing). For buildings elevated on a crawlspace, Diagrams 8 and 9, enter the elevation of the top of the crawlspace floor in Item C2.a, whether or not the crawlspace has permanent flood openings (flood vents). *If any item does not apply to the building, enter "N/A" for not applicable."*

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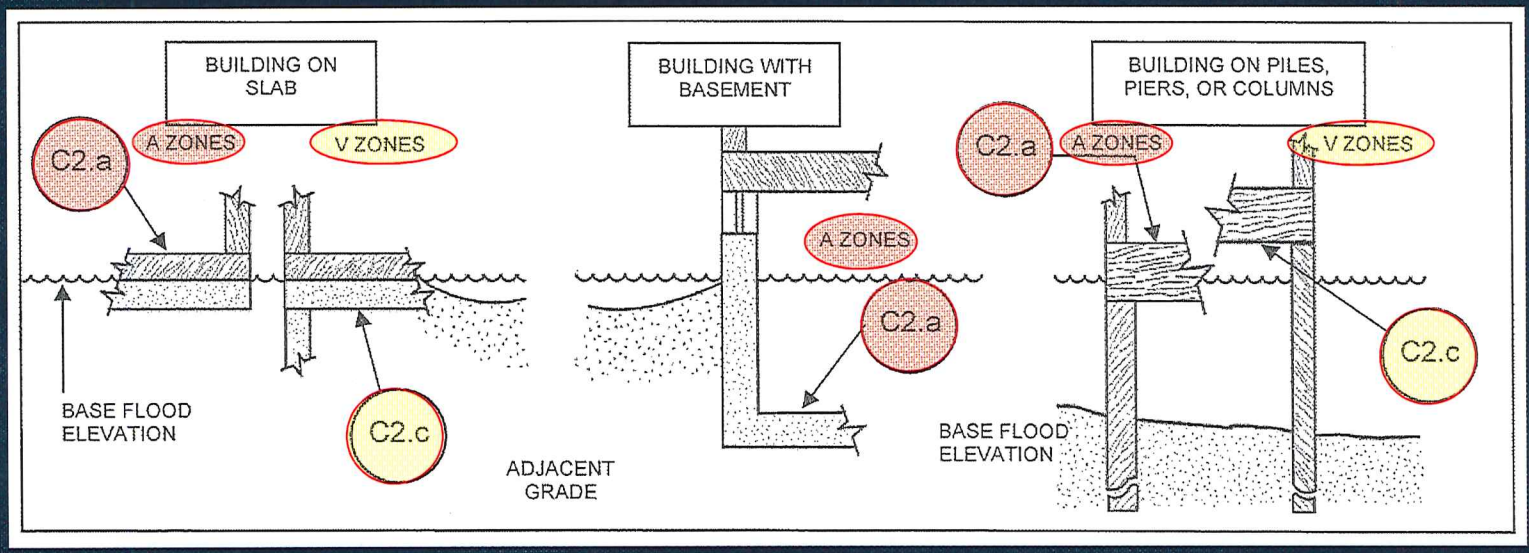
Section C2.a-c information



FEMA NFIP Diagram elevation details for Items C2.a and C2.c for buildings on slabs, buildings with basements, and buildings on piles, piers, or columns

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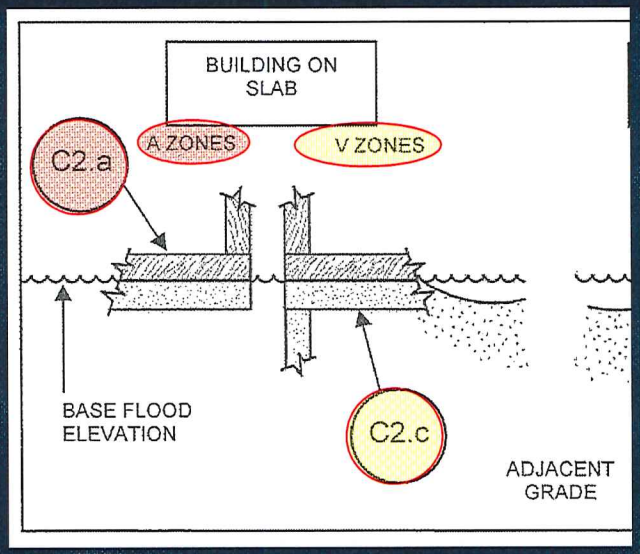
Elevation data for buildings on slabs



Notes on elevation data for Section C, Items 2.a and 2.c : Note, for buildings on slabs located in V Zones - Bottom of Slab is usually below grade and not visible. The elevation for **Top of Slab** is provided with a note provided in Section D Comments.

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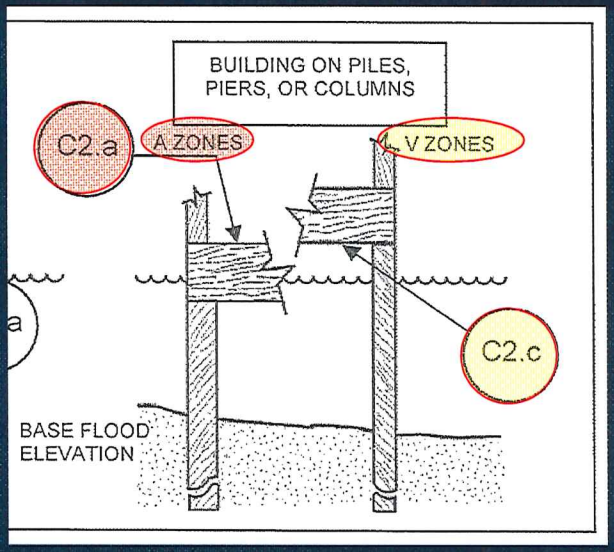
Elevation data for buildings on piles



A Zone and V Zone Elevation Information Needed for Diagram details for Items C2. a-c

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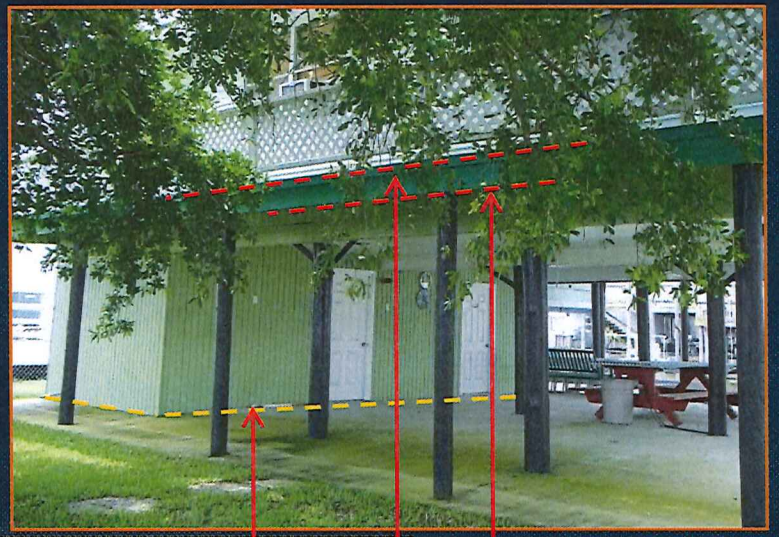
Section C2.a-c Typical information



a) Top of bottom floor (including basement, crawlspace, or enclosure floor)	.	☒ feet	☐ meters
b) Top of the next higher floor	.	☒ feet	☐ meters
c) Bottom of the lowest horizontal structural member (V Zones only)	.	☒ feet	☐ meters
d) Attached garage (top of slab)	.	☒ feet	☐ meters
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments)	.	☒ feet	☐ meters
f) Lowest adjacent (finished) grade next to building (LAG)	.	☒ feet	☐ meters
g) Highest adjacent (finished) grade next to building (HAG)	.	☒ feet	☐ meters
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support	.	☒ feet	☐ meters

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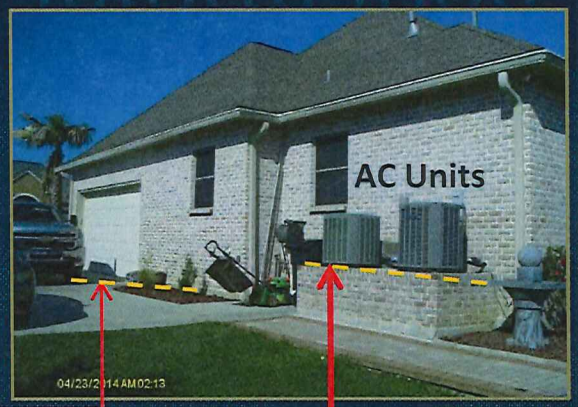
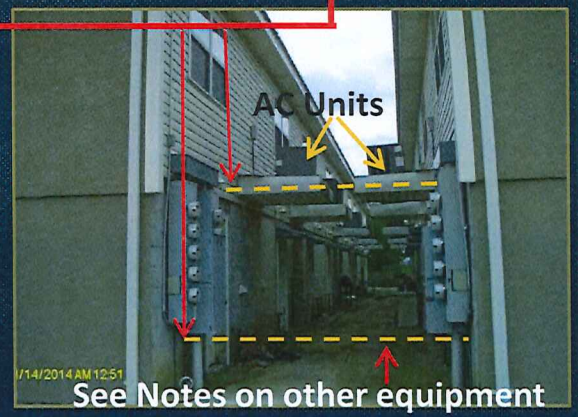
Section C2.d-e Typical Information

Attached Garages, Machinery and Equipment Elevations

a) Top of bottom floor (including basement, crawlspace, or enclosure floor)	_____. _____	☒ feet	☐ meters
b) Top of the next higher floor	_____. _____	☒ feet	☐ meters
c) Bottom of the lowest horizontal structural member (V Zones only)	_____. _____	☒ feet	☐ meters
d) Attached garage (top of slab)	_____. _____	☒ feet	☐ meters
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments)	_____. _____	☒ feet	☐ meters
f) Lowest adjacent (finished) grade next to building (LAG)	_____. _____	☒ feet	☐ meters
g) Highest adjacent (finished) grade next to building (HAG)	_____. _____	☒ feet	☐ meters
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support	_____. _____	☒ feet	☐ meters





Item C2.e Typical Machinery and Equipment: Elevators and their associated equipment, furnaces, hot water heaters, heat pumps, and air conditioners

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Section C2.e information

FEMA NFIP Instructions for Items C2.e– "Enter the lowest platform elevation of at least one of the following machinery and equipment items: elevators and their associated equipment, furnaces, hot water heaters, heat pumps, and air conditioners in an attached garage or enclosure or on an open utility platform that provides utility services to a building. Note that elevations for these specific machinery and equipment items are required in order to rate the building for flood insurance. Local floodplain management officials are required to ensure that all machinery and equipment servicing the building are protected from flooding. Thus, local officials may require that elevation information for all machinery and equipment, including ductwork, be documented on the Elevation Certificate. If the machinery and/or equipment is mounted to a wall, pile, etc., enter the platform elevation of the machinery and/or equipment. Indicate machinery/equipment type and its general location, e.g., on floor inside garage or on platform affixed to exterior wall, in the Comments area of Section D or Section G, as appropriate. *If this item does not apply to the building, enter "N/A" for not applicable."*

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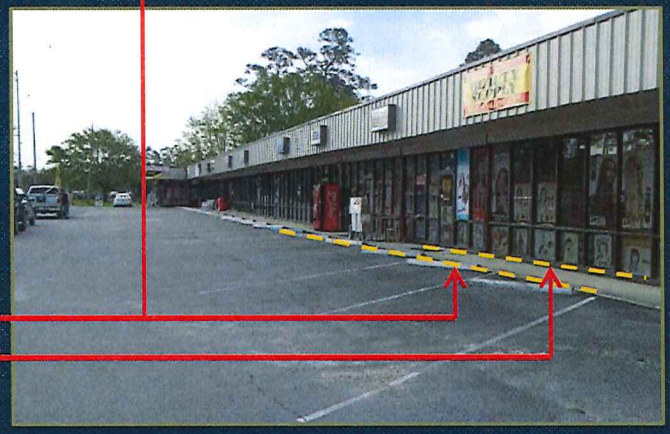
Section C2.f-g information

FEMA NFIP Instructions for Items C2. f-g – "Enter the elevation of the ground, sidewalk, or patio slab immediately next to the building. For Zone AO, use the natural grade elevation, if available. This measurement must be to the nearest tenth of a foot" … "if this certificate is being used to support a request for a LOMA or LOMR-F."

a) Top of bottom floor (including basement, crawlspace, or enclosure floor)	_____._____	☒ feet	☐ meters
b) Top of the next higher floor	_____._____	☒ feet	☐ meters
c) Bottom of the lowest horizontal structural member (V Zones only)	_____._____	☒ feet	☐ meters
d) Attached garage (top of slab)	_____._____	☒ feet	☐ meters
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments)	_____._____	☒ feet	☐ meters
f) Lowest adjacent (finished) grade next to building (LAG)	_____._____	☒ feet	☐ meters
g) Highest adjacent (finished) grade next to building (HAG)		☒ feet	☐ meters
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support	_____._____	☒ feet	☐ meters



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Section C2.h information

FEMA NFIP Instructions for Items C2.h – "Enter the lowest grade elevation at the deck support or stairs. For Zones AO, use the natural grade elevation, if available. This measurement must be to the nearest tenth of a foot" … "if this certificate is being used to support a request for a LOMA or LOMR-F."

a) Top of bottom floor (including basement, crawlspace, or enclosure floor)	_____._____	☒ feet	☐ meters
b) Top of the next higher floor	_____._____	☒ feet	☐ meters
c) Bottom of the lowest horizontal structural member (V Zones only)	_____._____	☒ feet	☐ meters
d) Attached garage (top of slab)	_____._____	☒ feet	☐ meters
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments)	_____._____	☒ feet	☐ meters
f) Lowest adjacent (finished) grade next to building (LAG)	_____._____	☒ feet	☐ meters
g) Highest adjacent (finished) grade next to building (HAG)	_____._____	☒ feet	☐ meters
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support	_____._____	☒ feet	☐ meters

Page 1 Section D Information

SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by 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.

Certifier's Name	License Number		Place Seal Here
Title			
Company Name J.V. BURKES & ASSOCIATES, INC			
Address 1805 SHORTCUT HIGHWAY			
City SLIDELL	State Louisiana	ZIP Code 70458	
Signature	Date	Telephone (985) 649-0075	

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

Comments (including type of equipment and location, per C2(e), if applicable)

Surveyor, Engineer, or Architect Certification

Section D . This section is used to certify that the information on the certificate represents the certifier's best effort to interpret the data available. If comments are necessary, or attachments provided, the boxes are checked. Comments are provided in the continuation of Section D found on bottom of page 2 of the form.

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Page 2 Section D Information continued

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

Comments (including type of equipment and location, per C2(e), if applicable)

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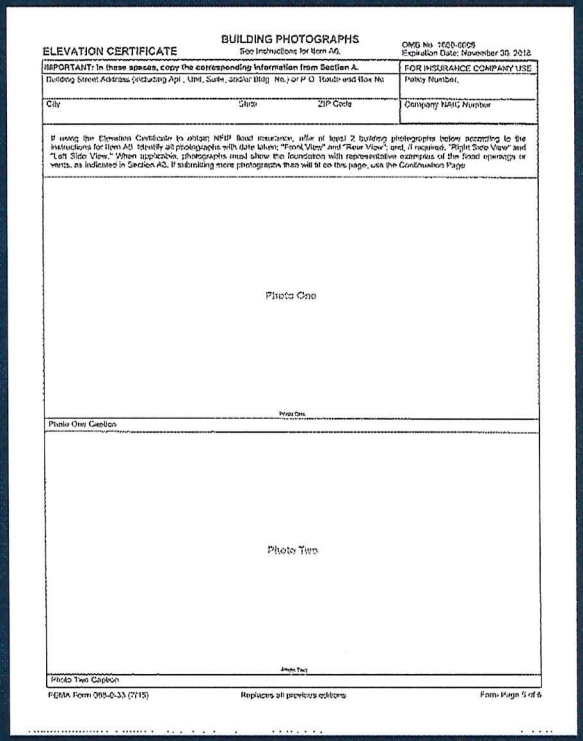
Surveyor, Engineer, or Architect Certification

Section D Comments. The comment section is used, if necessary, to provide datum, elevation, openings, or other relevant information not specified elsewhere on the certificate.

Page 5 and 6 - Building Photographs

Building Photographs If using the Elevation Certificate to obtain NFIP flood insurance, affix at least 2 building photos according to the instructions for Item A6. Identify all photos with date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View". When applicable, photos must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8. If submitting more than will fit on page 5, use the continuation page. *All photographs must be in color and measure at least 3"x 3". Digital photographs are acceptable.*



BUILDING PHOTOGRAPHS

ELEVATION CERTIFICATE — See instructions for Item A6.

OMB No. 1660-0008
Expiration Date: November 30, 2018

IMPORTANT: In these spaces, copy the corresponding information from Section A.

FOR INSURANCE COMPANY USE

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

Policy Number:

City | State | ZIP Code

Company NAIC Number

If using the Elevation Certificate to obtain NFIP flood insurance, affix at least 2 building photographs below according to the instructions for Item A6. Identify all photographs with date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8. If submitting more photographs than will fit on this page, use the Continuation Page.

Photo One

Photo One Caption

Photo Two

Photo Two Caption

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Supplemental Information (generally not utilized)

Section E. Additional information that is sometimes needed when a detailed flood hazard study is not available for the location - typically not relevant in our service area.

Section F. Acknowledgement of accuracy of data filled out by the building owner or owner's representative when data is collected in areas without a detailed flood hazard study.

Section G. Additional information filled out by appropriate officials for community floodplain management and permitting.

Understanding Your Elevation Certificate - 2015 Form

Presented by J.V. Burkes & Associates
1805 Shortcut Highway
Slidell, LA 70458
985-649-0075
www.jvburkes.com

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