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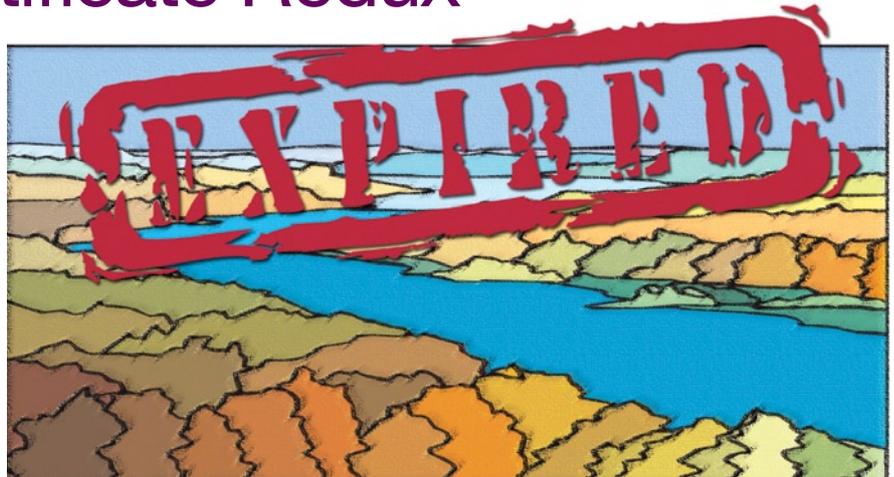
Elevation Certificate Redux

Yes, the old Elevation Certificate expired on December 31, 2005. No, the new form did not come out until mid-February. Yes, there is a grace period to phase in use of the new form until it becomes mandatory after December 31, 2006. Yes, there is a Word template for completing the form, as well as a PDF version of the document, both available for downloading at <http://www.fema.gov/business/nfip/elvinst.shtm>.

Now that I have answered the most commonly asked questions from the past few weeks, I'd like to backtrack a little, give some background as to the changes in the form, and provide a little extra guidance as to proper completion of this document.

Let's start with a reminder of the many uses of the Elevation Certificate (EC from this point forward), which helps to explain some of the data and its organization on the form.

1. The EC is used to establish flood insurance premiums for structures. I phrased it this way purposely; insurance is not available for vacant land, only for improvements.
2. The EC can be used to provide the topographic information that is the basis for a Letter of Map Amendment (LOMA) application. It is *not* an automatic waiver of insurance requirements. Amendments to Flood Insurance Rate Maps are not yet delegated to surveyors for instant approval, although there has been talk about an "e-LOMA" process that may come about some not-to-distant day. Communities affected by any Letter of Map Change, whether Amendment or Revision, must be notified so that they can continue to regulate development



and plan for disasters appropriately; therefore, instantaneous exemption from floodplain regulations and flood insurance requirements is not possible.

3. Communities participating in the National Flood Insurance Program can utilize the EC to keep records of lowest floor elevations within their jurisdiction for compliance purposes. This is the primary purpose for the latitude and longitude provision in Section A of the form.
4. Community officials' reviews of the EC are the basis for approval or denial of building permits and Certificates of Occupancy.

Now for the most important part: what are the changes between the prior version and the new form? There are not many, but they are far-reaching.

Latitude and Longitude are no longer optional, but mandatory. And even though the new form has somehow lost the request for source, anyone who completes this form should document the source of the latitude and longitude provided.

The form now mandates a minimum of two photos, as attachments on a

brand-new Page 3. This item should be addressed in the contract as to whether the surveyor is to provide the photos or if the requester will do so. These photos are to be identified by date taken, and "front view" or "rear view" labels (or "right side view" and "left side view" if such photos are required). For insurance purposes, Elevation Certificates certified before January 1, 2007, can be accepted without photographs. The purpose of the photographs is to reassure the user of the EC that the proper building diagram identification has been used, particularly in the common instance of the building in question being a hybrid between various diagrams.

This brings up another change in the form: the building diagram identification has been moved to Section A of the EC. It is easy to overlook if you aren't aware of the move. The building diagrams themselves (at the end of the newly expanded instructions) are drawn similarly to past versions, but are now labeled to more specifically identify the line on the form where each measurement is to be reported.

We are back to measuring square footage of enclosed areas, an item that had been on early versions of the EC but removed when someone realized that this information is available elsewhere and need not contribute to the cost of completing the EC. Now insurance folks want everything in one place again. So we are to measure and report square footage for each enclosure, meaning each area enclosed by four rigid walls that is separated from other enclosed areas in a manner that water cannot flow between them. Generally this means a separation between enclosure/crawl space and an attached garage. We are, however, permitted to make measurements on the outside of the foundation.

Flood opening or vent information is also now separated for these two areas (enclosure/crawl space versus attached garage). This brings up yet another side discussion. Currently we are most used to seeing flood openings or vents as actually being open. A certain manufacturer has created a new residential vent that has been reviewed by FEMA for technical compliance. This particular vent looks like a solid metal plate in the usual vent-sized frame, but it is designed to open without human intervention to allow water inflow, creating an unobstructed opening of 3" (the company uses a tennis ball to demonstrate). I am neither endorsing nor criticizing the product, just spreading the word about an unusual but acceptable new vent out there that we should be aware of.

The form has been slightly reorganized in other areas, and additions made to the instructions. The present Floodplain Management Bulletin, "Elevation Certificate", FEMA 467-1, dated May 2004, is still available for downloading from FEMA's website at www.fema.gov/pdf/fima/fema467-6-10-04.pdf. While line items may be identified differently, the "Q & A" format is helpful despite the current changes. I expect that there will be an updated version made available before the mandatory use of the new EC, as FEMA is also working on updating its Elevation Certificate Training Module that will be provided to the FEMA Regional Offices and the NFIP Bureau training staff. On-line, the training module "Surveyor's Guide to the Elevation Certificate" is available at <http://training.nfipstat.com/ecsurveyor/> 