Making the EC Easy:

Avoiding Programmatic Issues by Getting the FEMA Elevation Certificate Right the First Time

ASFPM National Conference
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Atlanta, GA

Del Schwalls, P.E., CFM
President, Schwalls Consulting
WHY THIS COURSE?

• What this Course Is
  • EC – One and Done!
  • For everyone
  • Mandatory requirements

• What this Course Is Not
  • Only for your needs
  • Training on other programs
  • Mandatory requirements

Mandatory for Someone!
FULL COURSE OVERVIEW

• How to Complete the Form

• Instructions to ‘Ignore’

• Common Errors

• Open Discussion/Q&A

• Contradictory Information
KEY POINTS OVERVIEW

• 6 Hours ➔ 1 ½ Hours ➔ 20 Minutes

• Most Common Errors or Confusion
EC USES – WHO AND WHAT

- National Flood Insurance Program (NFIP)
- FEMA Community Rating System (CRS)
- LOMAs and LOMR-Fs
- Local Officials
- FEMA
- Lenders and Mortgage Companies
- Insurance Companies
- Flood Insurance Claims
- Realtors
- Homeowners
VERSIONS AND EXPIRATIONS

- Most Recent
  - OMB No. 1660-0008
  - Expiration Date: July 31, 2015

- Valid Expiration Date
  - At time of completion

- Completed Form Never Expires
  - If valid at time completed
### DATUMS

**B11. Indicate elevation datum used for BFE in Item B9:**
- [ ] NGVD 1929
- [ ] NAVD 1988
- [ ] Other/Source: _____________


**Benchmark Utilized:** ___________________________________________________________________

**Indicate elevation datum used for the elevations in items a) through h) below.**
- [ ] NGVD 1929
- [ ] NAVD 1988
- [ ] Other/Source: _____________

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

**G8. Elevation of as-built lowest floor (including basement) of the building:** __________.________
- [ ] feet
- [ ] meters
- Datum: __________

**G9. BFE or (in Zone AO) depth of flooding at the building site:** __________.________
- [ ] feet
- [ ] meters
- Datum: __________

**G10. Community’s design flood elevation:** __________.________
- [ ] feet
- [ ] meters
- Datum: __________
SECTION A
PROPERTY INFORMATION

• A5 – Latitude/Longitude
  • Describe method used in Section D Comments
  • Horizontal datum
    • only two options
      • NAD27
      • NAD83
    • convert others

• A6 – Photographs
  • Required!
SECTION B
FIRM INFORMATION

• Community Specific
  • B1 – NFIP community name & number
  • B2 – County name
  • B3 – State
  • B6 – FIRM index date

• Property Specific
  • B4 – FIRM panel number (10 digits)
  • B5 – FIRM suffix (letter)
  • B7 – FIRM panel date
<table>
<thead>
<tr>
<th>Community Panel Number</th>
<th>Map/Panel Number</th>
<th>Suffix</th>
<th>FIRM Index Date</th>
<th>Effective/Revised Date</th>
<th>Flood Zone(s)</th>
<th>Base Flood Elevation(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Venice</td>
<td>125154 0005 D</td>
<td></td>
<td>May 18, 1992</td>
<td>September 3, 1992</td>
<td>A, X</td>
<td>Zone A0, use base flood depth</td>
</tr>
<tr>
<td>Sarasota County</td>
<td>125144 0331 E</td>
<td>E</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
SECTION B

FIRM INFORMATION

• B9 – BFE (0.1’ accuracy)
  • Not a gig for CRS

• B10 – BFE Data Source
  • ‘Community Determined’ ≠ ‘Community Looked Up’

<table>
<thead>
<tr>
<th>B1. NFIP Community Name &amp; Community Number</th>
<th>B2. County Name</th>
<th>B3. State</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Longwood</td>
<td>Seminole County</td>
<td>FL</td>
</tr>
<tr>
<td>120292</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B4. Map/Panel Number</th>
<th>B5. Suffix</th>
<th>B6. FIRM Index Date</th>
<th>B7. FIRM Panel Effective/Revised Date</th>
<th>B8. Flood Zone(s)</th>
<th>B9. Base Flood Elevation(s) (Zone AO, use base flood depth)</th>
</tr>
</thead>
<tbody>
<tr>
<td>12117C0165</td>
<td>F</td>
<td>09/28/2007</td>
<td>09/28/2007</td>
<td>A</td>
<td>13.5'</td>
</tr>
</tbody>
</table>

B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9:
- [ ] FIS Profile
- [ ] FIRM
- [x] Community Determined
- [ ] Other/Source: Lake Jones Flood Study, ABC Engineering, May 2010

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

B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)?
- [ ] Yes
- [x] No

Designation Date: ______ / ______ / ______

MUST BE SOURCE OF BFE INFORMATION, NOT A DOCUMENT OF OPINION!
SECTION C
BUILDING ELEVATION INFORMATION

• C2 – Elevations
  • c) Lowest horizontal member
    • survey for elevated building, regardless of flood zone
  • e) Machinery/equipment
    • always required... 99.9% of the time
    • includes enclosed machinery
    • Section D Comments – type and location

• Always Complete Section C
  • Even if Zone AO or Zone A
  • Even if Section E is completed
SECTION D
CERTIFICATION

• Comments
  • ALWAYS!!

• Copy Requirements
  • Community official
  • Insurance agent/company
  • Building owner

SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION (CONTINUED)

Copy both sides of this Elevation Certificate for (1) community official, (2) insurance agent/company, and (3) building owner.
SECTION G
COMMUNITY INFORMATION

• G3 – Floodplain Management Information
  • Always required
  • Surveyor – request community complete prior to designating ‘final’
• G4 – Permit Number
• G5 – Permit Date (Issued)
• G6 – CO Date (Issued)
  • Certifies full compliance with floodplain management ordinances
• G8 – As-Built Low Floor Elevation
• G9 – BFE
• G10 – Community Design Flood Elevation
CRS Minimums Versus EC Needs

• A1 – Owner Name
• A2 – Address or A3 – Property Description
• A4-A6 – Building Use, Lat/Long, Photographs
• B2-B3 – County Name and State
• B6 – FIRM Index Date
• C2.h) LAG for Deck/Stairs/Support
• D – Company Name, Address, Telephone, Comments
• E – Zone AO/A
• G1-G10 – Community Information
COMMON MISTAKES

• Blank Spaces
  • Enter ‘0’ or ‘—’ or ‘N/A’
  • ‘N/A’ ≠ ‘I do not know’ or ‘I do not understand’

• Address Header on Each Page
EC Training in Florida
THANKS!

GET A PLAN!
FLORIDA DIVISION OF EMERGENCY MANAGEMENT

Lee County Southwest Florida

Broward County Florida

St. Johns County Florida

Northeast Florida Regional Council

Venice, FL City on the Gulf

Alachua County, Florida

Santa Rosa County Florida

Leon Florida

City of Ocala Florida

Pasco County Florida

County of Martin State of Florida

City of Fort Lauderdale Venice of America
QUESTIONS?

Del Schwalls, P.E.*, CFM
President, Schwalls Consulting LLC
Secretary and CRS/Insurance Committee Co-Chair, Florida Floodplain Managers Association

dschwalls@schwallsconsulting.com
www.schwallsconsulting.com
www.flfloods.org

* P.E. in FL, AL, GA & SC