

Bayberry Building News

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Flood Elevation Certificates Explained

What is a Flood Elevation Certificate?

A Flood Certificate, or elevation certificate, is paperwork that verifies elevation(s) of a property, machinery or equipment (furnaces, HVAC, etc..) and structures. These elevations are based against levels above mean high tide. The form that is used to record and report such elevations is [FEMA form 086-0-33](#).

Who can complete a Flood Elevation Certificate?

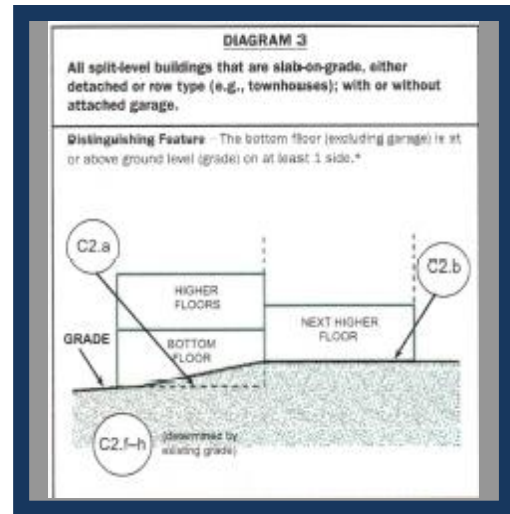
The elevation certificate must be completed by a licensed land surveyor, engineer, or architect who is authorized by law to certify elevation information.

What is the difference in flood zones and who determines this?

There are a variety of flood zone designations. These are A1-A30, AE, AH, A, VE, V1-V30, V, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, And AR/AO. To find what flood zone your property is in you must look on the **National Flood Insurance Program (NFIP)** map (link next page). These maps were recently revised after super storm Sandy. Most flood zones in the local area near Long Island Sound are AE or VE. Within each flood zone there can be different [Base Flood Elevations \(BFE\)](#). BFE is the elevation above mean high tide that is considered safely above flooding and is used to determine flood insurance rates for a property. For example the lowest level BFE for zone AE is 13' and can range as high as 15' whereas the lowest BFE for zone VE is normally 15' and can range as high as 17'. To determine what zone and BFE a property is in it can be located on a NFIP map which were all revised July 8th, 2013.

Why are there different BFE's for the same flood zone?

In developing the new flood maps the NFIP uses many factors in determining how high the water may rise in a storm event. If a property is at the end of an estuary, and storms normally approach blowing in that direction, this can cause water to "build up" or get pushed in resulting in higher water than another area not prone to this.



What does my BFE mean to me?

If a property is located in an AE zone and has a BFE of 13' this means the lowest level of a living area and mechanical equipment for the most favorable flood insurance rate would be 13'. Any lower than this level rates will be likely be higher. If you plan on building a new house or structure most local municipalities are requiring it is built at least 1' higher than the BFE.

What other factors will determine my flood insurance rates?

The height to the first living floor level (diagram 3) versus the BFE is important but other elevations required on the flood certificate will also affect rates, these are:

- top of the bottom floor such as basements and crawls
- lowest level of horizontal structural members of the house
- attached garages (top of slab)
- lowest elevation of machinery or equipment
- elevations of grade around the structure

All these will effect insurance ratings since even if a living space may be at or above the property's BFE rating the mechanicals (furnace, water heater, electrical panel etc) or car in a garage may not be.

Flood Elevations Certificates

Can my property be rated as a flood zone and my house not?

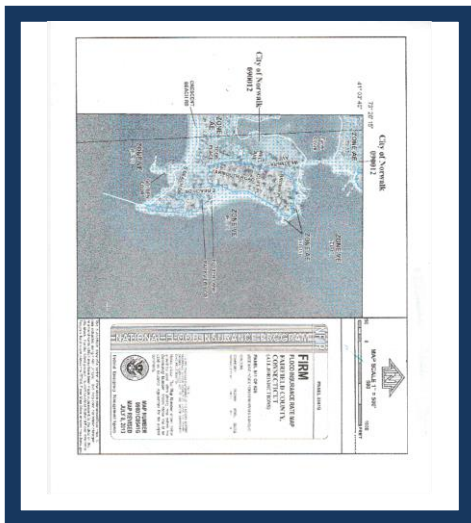
Unfortunately if any of a property is in a designated flood zone the property owner will need to prove their home or structure is higher than the BFE rating. As an example if the lower corner of a property touches a flood zone and is rated as such but the house is many feet above this than a Flood Elevation Certificate will verify and aid in properly rating your flood insurance.

Do I need a Flood Elevation Certificate if my property is located in a flood zone?

Yes and no. If a property is in a flood zone, there is a mortgage, and insurance is required, the answer is likely yes. Many insurance companies are now requiring a Flood Elevation Certificate as verification of risk so they can issue flood insurance at the correct premium. Only the government issues flood insurance but many lenders will require it as a mortgage contingency. If a property has no mortgage there is no need to purchase flood insurance but the property owner runs the risk of great loss if there is water damage from flooding.

What if my existing property is below the rated BFE?

If a property is below the BFE rating as listed on the NFIP map then the property owner will have two choices: pay a higher premium for flood insurance as is or raise (lift) the structure to at or above the BFE to lower the premiums. FEMA and NFIP just announced new rate structures based on the newly issued flood zone maps with increases to be phased in over the next 4 years. There will be a cost analysis for each property owner to make as to whether paying higher premiums over the coming years, or raising the structure and mechanicals, is less expensive. Either way property owners in designated flood zones will need a Flood Elevation Certificate for verification of a property's elevation as it relates to the flood map zone BFE rating to get properly priced flood insurance.



[Sample NFIP Flood Map](#)

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