

# Lowest Floor Elevation



FEMA



HOME BUILDER'S GUIDE TO COASTAL CONSTRUCTION FEMA 499/August 2005 Technical Fact Sheet No. 4

**Purpose:** To discuss benefits of exceeding the National Flood Insurance Program (NFIP) minimum elevation requirements, to point out common construction practices that are violations of NFIP regulations and result in significantly higher flood insurance premiums, and to discuss the NFIP Elevation Certificate.

## Why Is the Lowest Floor Elevation Important?

In inland areas, experience has shown that floods damage areas of buildings not elevated above the flood level and destroy contents of those areas. In coastal areas, wave action causes even more damage, often **destroying enclosed building areas below the flood level (and any building areas above the flood level that depend on the lower area for structural support). Once waves rise above the lowest structural member in a V zone or coastal A zone, the elevated portion of the building is likely to be severely damaged or destroyed.**

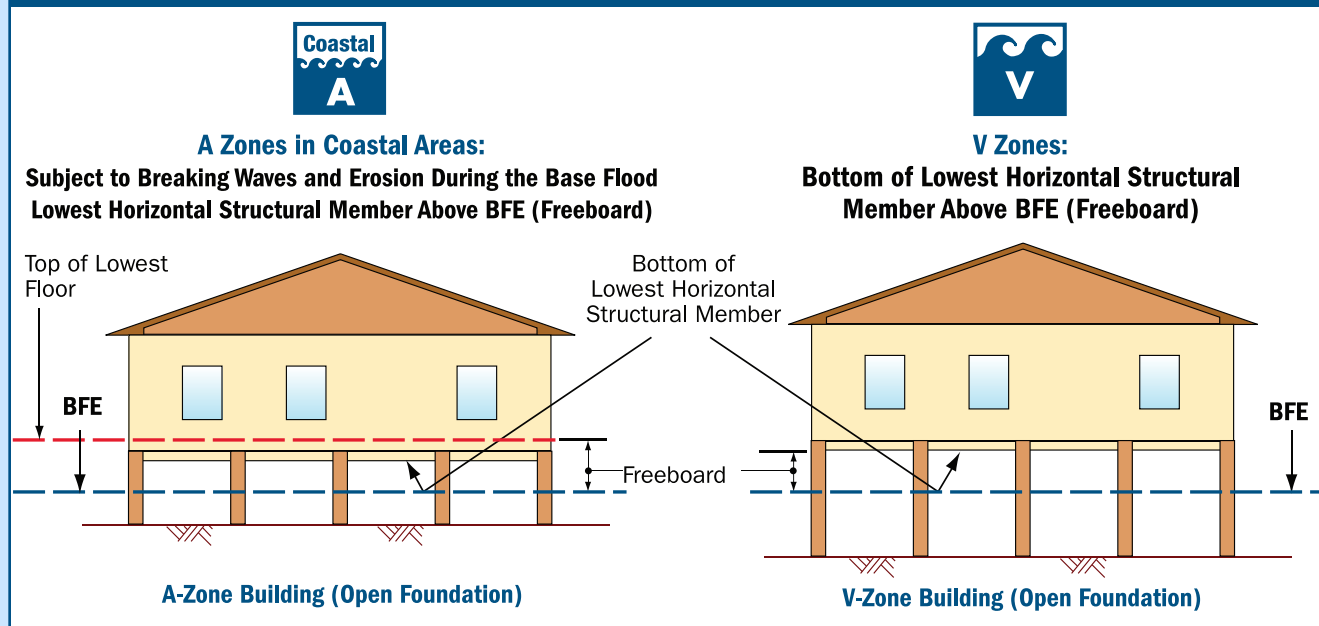
### Recommended Lowest Floor Elevations\*

Because of the additional hazard associated with wave action in V zones and in A zones in coastal areas, it is recommended that the minimum elevation requirements of the NFIP be exceeded in these areas:

- It is recommended that **the bottom of the lowest horizontal structural member of V-zone buildings be elevated 1 foot or more above the Base Flood Elevation (BFE)**, i.e., add freeboard.
- It is recommended that **the lowest horizontal structural member of A-zone buildings in coastal areas be elevated 1 foot or more above the BFE** (i.e., add freeboard).

\*NFIP minimum elevation requirements: A zone – elevate top of lowest floor to or above BFE; V zone – elevate bottom of lowest horizontal structural member to or above BFE. **In both V and A zones, many people have decided to elevate a full story for below-building parking, far exceeding the elevation requirement.** See Fact Sheet No. 2 for more information about NFIP minimum requirements in A and V zones.

### Recommended Practice:



## What Does FEMA Consider the Lowest Floor?

- The “lowest floor” means **the lowest floor of the lowest enclosed area, except for unfinished or flood-resistant enclosures used solely for parking of vehicles, building access, or storage.**
- If the lowest enclosed area is used for anything other than **parking of vehicles, building access, or storage**, the floor of that area is considered the lowest floor. This will violate NFIP requirements and drastically increase flood insurance premiums.
- Note that **any below-BFE finished areas**, including foyers, will violate NFIP requirements, sustain unreimbursable flood damage, and increase flood insurance premiums.
- The floor of a basement (where “basement” means the floor is below grade on all sides) will **always** be the lowest floor, regardless of how the space is used.
- Walls of enclosed areas below the BFE must meet special requirements in coastal areas (see Fact Sheet No. 27).

## Construction Practices and the Lowest Floor

Setting the lowest floor at the correct elevation is critical. Failure to do so can result in a building being constructed below the BFE. As a result, work can be stopped, certificates of occupancy can be withheld, and correcting the problem can be expensive and time-consuming.

- After piles have been installed, the intended elevation of the lowest floor should be checked before the piles are cut off.
- Alternatively, after piers or columns have been constructed, the intended elevation of the lowest floor should be checked before the lowest horizontal structural supporting members are installed.
- After the lowest horizontal structural supporting members have been installed, the elevation should be checked again, before any further vertical construction is carried out.

Do not modify building plans to create habitable space below the intended lowest floor. Doing so will put the building in violation of flood regulations and building codes.

## FEMA Elevation Certificate

The NFIP requires participating communities to adopt a floodplain management ordinance that specifies minimum requirements for reducing flood losses. One such requirement is that communities **obtain, and maintain a record of, the lowest floor elevations for all new and substantially improved buildings.**

The Elevation Certificate (see following pages) provides a way for a community to comply with this requirement and for insurers to determine flood insurance premiums.

Most communities require permit applicants to retain a surveyor, engineer, or architect to complete and submit the elevation certificate. Note that **multiple elevation certificates may need to be submitted for the same building**: a certificate *may* be required when the **lowest floor level is set** (and before additional vertical construction is carried out); a certificate *will* be required **upon completion of all construction.**

The Elevation Certificate requires that the following information be **certified and signed by the surveyor/engineer/architect** and **signed by the building owner**:

- elevations of certain floors in the building
- lowest elevation of utility equipment/machinery
- floor slab elevation for attached garage
- adjacent grade elevations
- flood opening information (A zones)

The Elevation Certificate is available on FEMA's web site: <http://www.fema.gov/nfip/elvinst.shtm>

**FEDERAL EMERGENCY MANAGEMENT AGENCY  
NATIONAL FLOOD INSURANCE PROGRAM**

O.M.B. No. 3067-0077  
Expires December 31, 2005

**ELEVATION CERTIFICATE**

**Important: Read the instructions on pages 1 - 7.**

**SECTION A - PROPERTY OWNER INFORMATION**

<b>BUILDING OWNER'S NAME</b>		<b>For Insurance Company Use:</b>
<b>BUILDING STREET ADDRESS</b> (Including Apt., Unit, Suite, and/or Bldg. No.) OR P.O. ROUTE AND BOX NO.		Policy Number
<b>CITY</b>	<b>STATE</b>	<b>ZIP CODE</b>
<b>PROPERTY DESCRIPTION</b> (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)		
<b>BUILDING USE</b> (e.g., Residential, Non-residential, Addition, Accessory, etc. Use a Comments area, if necessary.)		
<b>LATITUDE/LONGITUDE (OPTIONAL)</b> ( ##° - ##' - ##.###" or ##.#####°)	<b>HORIZONTAL DATUM:</b> <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983	<b>SOURCE:</b> <input type="checkbox"/> GPS (Type): _____ <input type="checkbox"/> USGS Quad Map <input type="checkbox"/> Other _____

**SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION**

<b>B1. NFIP COMMUNITY NAME &amp; COMMUNITY NUMBER</b>		<b>B2. COUNTY NAME</b>		<b>B3. STATE</b>	
<b>B4. MAP AND PANEL NUMBER</b>	<b>B5. SUFFIX</b>	<b>B6. FIRM INDEX DATE</b>	<b>B7. FIRM PANEL EFFECTIVE/REVISED DATE</b>	<b>B8. FLOOD ZONE(S)</b>	<b>B9. BASE FLOOD ELEVATION(S)</b> (Zone AO, use depth of flooding)

B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in B9.  
 FIS Profile     FIRM     Community Determined     Other (Describe): \_\_\_\_\_

B11. Indicate the elevation datum used for the BFE in B9:  NGVD 1929     NAVD 1988     Other (Describe): \_\_\_\_\_

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

**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. Building Diagram Number \_\_\_\_\_ (Select the building diagram most similar to the building for which this certificate is being completed - see pages 6 and 7. If no diagram accurately represents the building, provide a sketch or photograph.)

C3. 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 C3.a-i below according to the building diagram specified in Item C2. State the datum used. If the datum is different from the datum used for the BFE in Section B, convert the datum to that used for the BFE. Show field measurements and datum conversion calculation. Use the space provided or the Comments area of Section D or Section G, as appropriate, to document the datum conversion.  
 Datum \_\_\_\_\_ Conversion/Comments \_\_\_\_\_

Elevation reference mark used \_\_\_\_\_ Does the elevation reference mark used appear on the FIRM?  Yes     No

<p><input type="checkbox"/> a) Top of bottom floor (including basement or enclosure) _____ . ____ ft.(m)</p> <p><input type="checkbox"/> b) Top of next higher floor _____ . ____ ft.(m)</p> <p><input type="checkbox"/> c) Bottom of lowest horizontal structural member (V zones only) _____ . ____ ft.(m)</p> <p><input type="checkbox"/> d) Attached garage (top of slab) _____ . ____ ft.(m)</p> <p><input type="checkbox"/> e) Lowest elevation of machinery and/or equipment servicing the building (Describe in a Comments area.) _____ . ____ ft.(m)</p> <p><input type="checkbox"/> f) Lowest adjacent (finished) grade (LAG) _____ . ____ ft.(m)</p> <p><input type="checkbox"/> g) Highest adjacent (finished) grade (HAG) _____ . ____ ft.(m)</p> <p><input type="checkbox"/> h) No. of permanent openings (flood vents) within 1 ft. above adjacent grade _____</p> <p><input type="checkbox"/> i) Total area of all permanent openings (flood vents) in C3.h _____ sq. in. (sq. cm)</p>	<p>License Number, Embossed Seal, Signature, and Date</p> <div style="border: 1px solid black; height: 100px; width: 100%;"></div>
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**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 in Sections A, B, and C 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.

CERTIFIER'S NAME	LICENSE NUMBER
TITLE	COMPANY NAME
ADDRESS	CITY STATE ZIP CODE
SIGNATURE	DATE TELEPHONE

<b>IMPORTANT: In these spaces, copy the corresponding information from Section A.</b>			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

**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.

COMMENTS

| | Check here if attachments

**SECTION E - BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)**

For Zone AO and Zone A (without BFE), complete Items E1. through E5. If the Elevation Certificate is intended for use as supporting information for a LOMA or LOMR-F, Section C must be completed.

- E1. Building Diagram Number \_\_\_\_\_ (Select the building diagram most similar to the building for which this certificate is being completed – see pages 6 and 7. If no diagram accurately represents the building, provide a sketch or photograph.)
- E2. The top of the bottom floor (including basement or enclosure) of the building is |\_\_| |\_\_| ft. (m) |\_\_| |\_\_| in. (cm) |\_\_| above or |\_\_| below (check one) the highest adjacent grade. (Use natural grade, if available.)
- E3. For Building Diagrams 6-8 with openings (see page 7), the next higher floor or elevated floor (elevation b) of the building is |\_\_| |\_\_| ft. (m) |\_\_| |\_\_| in. (cm) above the highest adjacent grade. Complete Items C3.h and C3.i on front of form.
- E4. The top of the platform of machinery and/or equipment servicing the building is |\_\_| |\_\_| ft. (m) |\_\_| |\_\_| in. (cm) |\_\_| above or |\_\_| below (check one) the highest adjacent grade. (Use natural grade, if available.)
- E5. For 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.

**SECTION F - PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION**

The property owner or owner's authorized representative who completes Sections A, B, C (Items C3.h and C3.i only), and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. *The statements in Sections A, B, C, and E are correct to the best of my knowledge.*

PROPERTY OWNER'S OR OWNER'S AUTHORIZED REPRESENTATIVE'S NAME

ADDRESS CITY STATE ZIP CODE

SIGNATURE DATE TELEPHONE

COMMENTS

| | Check here if attachments

**SECTION G - COMMUNITY INFORMATION (OPTIONAL)**

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

- G1. |\_\_| The information in Section C was taken from other documentation that has been signed and embossed by a licensed surveyor, engineer, or architect who is authorized by state or local law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)
- G2. |\_\_| A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.
- G3. |\_\_| The following information (Items G4-G9) is provided for community floodplain management purposes.

G4. PERMIT NUMBER	G5. DATE PERMIT ISSUED	G6. DATE CERTIFICATE OF COMPLIANCE/OCCUPANCY ISSUED
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G7. This permit has been issued for: |\_\_| New Construction |\_\_| Substantial Improvement

G8. Elevation of as-built lowest floor (including basement) of the building is: \_\_\_\_\_ . \_\_\_\_ ft. (m) Datum: \_\_\_\_\_

G9. BFE or (in Zone AO) depth of flooding at the building site is \_\_\_\_\_ . \_\_\_\_ ft. (m) Datum: \_\_\_\_\_

LOCAL OFFICIAL'S NAME TITLE

COMMUNITY NAME TELEPHONE

SIGNATURE DATE

COMMENTS

| | Check here if attachments