

Understanding Elevation Certificates

FEMA's National Flood Insurance Program (NFIP) aims to reduce disaster suffering and future flood damage through floodplain management and to provide people with flood insurance. Elevation Certificates (ECs) are an optional tool used by the NFIP to evaluate a building's First Floor Height (FFH) and adjacent elevation, stay in compliance with floodplain regulations and help lower the cost of flood insurance coverage.

Identifying Flood Risk

Today, flood risk is determined based on several property-specific factors. These include proximity to a flood source, occupancy type, construction type, number of floors, foundation type, cost to rebuild and flood insurance claims history.

Other critical factors in understanding flood risk include a building's First Floor Height (FFH), or the height of the building's first lowest floor above the adjacent grade, and its elevation. Generally, water flows downward—so the higher the elevation of a building's first floor, the less flood damage it's likely to incur. An EC, which provides property-specific grade elevations, can indicate flood risk and thereby impact policyholders' premiums.

First Floor Height & ECs

The FFH of a building is initially determined by FEMA using application information and various datasets. If property owners provide an EC with more detailed FFH and elevation information, the flood insurance rating engine may return a lower annual premium. FEMA's system compares the original elevation data with the updated information to deliver a more property-specific and equitable rate for the policyholder. For more information on FEMA's rating system, please review the Rate Explanation Guide at [fema.gov/sites/default/files/documents/fema_rate-explanation-guide.pdf](https://www.fema.gov/sites/default/files/documents/fema_rate-explanation-guide.pdf).

Knowing the FFH and reviewing a building's EC can also help property owners better understand their flood risk—it can prompt them to identify and take actions to mitigate flood damage. Property owners may benefit from elevating the building, installing flood openings and raising utilities. Such mitigation efforts reduce the financial impact of the next flood and can contribute to lower flood insurance rates.

