

Do I Need an Elevation Certificate for My NFIP Policy?

What is an Elevation Certificate?

An Elevation Certificate ([EC](#)) is a tool used by the National Flood Insurance Program to determine a building's elevation, to ensure its compliance with floodplain ordinances, and to calculate its proper insurance premium. If you are not purchasing a policy or your property is in a B, C, D, or X Zone, only very special circumstances would require an EC.

A land surveyor, architect, or engineer authorized under state or local laws must complete the EC. In New York City in 2017, this generally costs \$500-\$750. (For Zones AO and A *only*, a community official or the property owner also may fill out the form.)



When Do I Need to Obtain or Update My EC?

- You **MUST OBTAIN** an EC if your insured building is in a high-risk flood area, which is marked as an 'A' Zone or a 'V' Zone on the current effective Flood Insurance Rate Map (FIRM) for your property. These zones are Special Flood Hazard Areas (SFHAs).
- If your building was constructed before the date of the first effective FIRM, you **MAY CHOOSE TO OBTAIN** an EC if you want to request a full-risk rating of the building, to potentially lower your premium (see our subsidized flood insurance factsheet). Some homes, mostly those at least 2 feet above the Base Flood Elevation, will have lower insurance rates with a full-risk policy than with subsidized rates. If you submit an EC but full-risk rates are more expensive, NFIP is required to annually compare your rates and use the cheaper one.
- You **MUST UPDATE** your building's EC if you make substantial changes to the building and it's located in an SFHA (note that an EC is not the only requirement for this type of construction work in V zones). That means repairs and/or improvements that have a value greater than 50% of the *structure's* previous fair market value. FEMA calls this "substantial damage" (SD) and "substantial improvement" (SI) (see the FEMA *SD/SI Desk Reference* publication for more information).
- You **DO NOT NEED** an updated EC if the data for your home on your current EC is accurate, even if your community has a new effective Flood Insurance Rate Map (FIRM).

NYLAG's Storm Response Unit is available to assist homeowners. Contact us at (212) 584-3365 or StormHelp@nylag.org