



FLOOD ELEVATION CERTIFICATES

The What? The Why? The How?

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As licensed and insured professional engineers, land surveyors and providers of Flood Elevation Certificates in New Jersey and Pennsylvania, we receive calls daily from individuals who ask “What is a flood elevation certificate?” and “Why do I need one?” But it isn’t only homeowners; businesses can also be impacted. Commercial realtors are often faced with these same questions. Here are just a few of the FAQs.



What is a Flood Zone?

A Flood Zone is an area that the government has determined has a high, medium or low probability that a flood will occur based upon severe weather conditions. The Federal Emergency Management Agency (FEMA) use results of extensive flood studies to determine such zones and publishes “Flood Insurance Rate Maps” (FIRM) on the FEMA Map website.

What is a Flood Elevation Certificate and where do I get one?

The National Flood Insurance Program uses Flood Elevation Certificates to certify the base flood elevation of residential and commercial buildings. A state-licensed land surveying firm completes the certification.

Does getting a Flood Elevation Certificate guarantee my flood insurance rate will be decreased?

Although there are no guarantees, a lower premium may be possible yet only the insurance company can determine this based on the Flood Elevation Certificate. If the structure is recorded at an elevation above the level at which FEMA has determined for probably flooding, the insurance company has the ability to lower rates.

Who is LOMA?

LOMA stands for Letter Of Map Amendment and it is something to be requested if a Flood Elevation Certificate places your home or business outside a flood zone. Upon review and agreement, the government will issue a LOMA for the property. Even with this in hand, certain insurance companies may still require owners carry flood insurance. If so, neighbors and nearby businesses may recommend other possible insurance carriers.

Do I need to be onsite when the fieldwork is conducted?

This answer will vary but in general, if the property is on a slab with no crawl space, or has a crawl space that is accessible to the surveyor, owners do not need to be there. However, if there is a basement, someone will need to be onsite. This is also true if there are pets even if they are in the back yard.

How long will it take to get my Flood Elevation Certificate?

Turnaround times can vary based upon the companies current workload. At Stout & Caldwell, we strive to have electronic copies of the Flood Elevation Certificate emailed within 36 hours of our site visit with the signed copies with raised seal in the mail that same day.

Why are Flood Elevation Certificates Needed?

In order to determine your proper insurance rate, insurance companies will require property owners obtain a Flood Elevation Certificate certified by a licensed land surveyor or engineer. This is specifically true in New Jersey and Pennsylvania but may vary by state.

It’s important to note that no property is singled out. It is also true that all properties in a designated high risk area may differ from door to door. Upon receiving a letter from FEMA or your insurance company requiring a flood elevation certificate, neighbors and local business owners may choose to join forces and hire a licensed surveyor to reduce costs which generally run between \$400.00-\$650.00 per certificate. It is also a good time to speak with your insurance carrier to ensure proper coverage.

For more information or to obtain a flood elevation certificate, contact Stout & Caldwell, LLC at 856-786-2202 or djc@stoutcaldwell.com.