



Elevation Certificates in the FEMA Floodplain

A one-page guide to what an elevation certificate is, why it may help, and how to get one.

An elevation certificate (EC) is an official FEMA/NFIP record that documents key elevation information for a building, including first-floor height data in relation to expected flood levels. It helps owners, buyers, insurers, and local officials understand flood risk and compliance.

Why Someone May Need One

- To document compliance for new construction or substantial improvements in the Special Flood Hazard Area (SFHA).
- To support a local floodplain permit, final inspection, or FEMA map-change request such as a LOMA or LOMR-F.
- To give an insurance agent more property-specific elevation information that may help identify premium discounts.
- To better understand flood risk before buying, refinancing, repairing, or improving a structure.

How to Get an Elevation Certificate

1. **Start with your local floodplain administrator.** Ask whether an EC is already on file and whether one is recommended or required for your project, insurance question, or property review.
2. **If one is not on file, hire a qualified professional.** FEMA says the form is typically completed by a licensed land surveyor, professional engineer, or architect authorized by state law.
3. **Provide basic property information.** Your professional will usually need the site address, legal description or plat, flood zone information, and access to the structure and surrounding grade.
4. **Field measurements are taken and the FEMA form is completed.** The certificate records building characteristics, elevation data, flood zone details, and first-floor information needed for review.
5. **Keep the signed certificate in your records.** Provide copies to your insurance agent, lender, and the City when needed for permits, map changes, or future property questions.

Important note: An elevation certificate does not remove a property from the mapped floodplain by itself. If a map change is needed, a separate FEMA Letter of Map Change request may still be required. This handout provides general information only and is not a substitute for a site-specific survey, insurance quote, permit review, or FEMA map determination.

Benefits of Having One

Helps owners and buyers understand flood risk and first-floor height.
Can support a more property-specific NFIP flood insurance rating.
May help identify insurance savings when the elevation data is favorable.
Useful for permitting, substantial improvement review, and map-change requests.

Helpful FEMA / NFIP Notes

Most homeowners do not need an EC to buy flood insurance.
Owners in high-risk Zone A or coastal Zone V areas may need one to verify compliance.
A community may require an EC before and after construction in the floodplain.
Current FEMA Elevation Certificate form: FF-206-FY-22-152.

Helpful Resources

FloodSmart: Get an Elevation Certificate
FEMA Elevation Certificate form and instructions
City of Berea GIS / Floodplain webpage

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