

September 13, 2023

# New Elevation Certificate



Doug Wagner, CFM  
Senior Planner  
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1



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## Floodplain Management Section



Section Manager  
*Anita Nance, CFM*



NFIP State Coordinator  
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Senior Planner  
*Doug Wagner, CFM*



Northern Planner  
*Coming Soon*

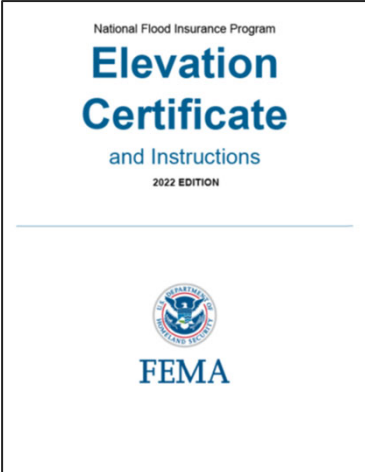
Southern Planner  
*Savannah Meyer*



2

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## Purpose of the Elevation Certificate



- Records information used to determine compliance with building codes/local floodplain ordinances
- Tool for supporting Letters of Map Change
- Prerequisite for Community Rating System (CRS) participation
- No longer required to rate flood insurance for Post-FIRM buildings\*
- May be used for flood insurance rating in any flood zone.\*


*\* new or changed information*

3

3

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## Many uses (and users) of the EC



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graph TD; EC((Elevation Certificate)); BI((Building Inspector)); CAV((Community Assistance Visit)); INS((Insurance)); FM((Floodplain Manager)); DOB((Developer or Builder)); CRS((Community Rating System)); LMC((Letter of Map Change)); EC --> BI; EC --> CAV; EC --> INS; EC --> FM; EC --> DOB; EC --> CRS; EC --> LMC;
```

4

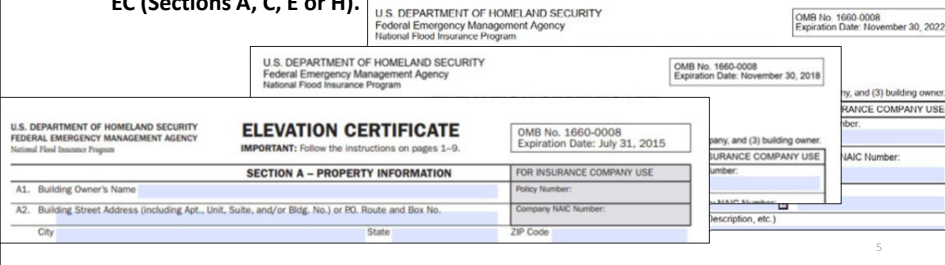
4




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## Updating the Elevation Certificate (EC)

- Updates are part of a routine cycle:
  - New editions of the EC are released every few years.
  - Updates address emerging issues, provide clarification, and add more detail.
  - The amount of change varies version to version (minor or major).
- A completed Elevation Certificate form does not expire, unless there is a physical change to the building that invalidates information in the completed EC (Sections A, C, E or H).**



5



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## Updating the Elevation Certificate (EC)

- Changes to the EC form in 2023 address several key issues.
  - Improves alignment with the NFIP flood insurance rating methodology
    - Reduces the burden on property owners to obtain elevation information for insurance
  - Provides more clarity and detail to floodplain managers when regulating development
  - Provides more specificity for buildings with a combination of both engineered and nonengineered flood openings
  - Updates outdated phone numbers and web addresses

**All new ECs on or after November 1, 2023, must use this version!**

6

## NFIP Key Terms

- FIRM = Flood Insurance Rate Map
- FIS = Flood Insurance Study
- BFE = Base Flood Elevation
- SFHA = Special Flood Hazard Area (1% Annual Chance Flood)
- LAG = Lowest Adjacent Grade
- HAG = Highest Adjacent Grade
- Bottom Floor Elevation
- Lowest Floor Elevation
- First Floor Height\*

\* indicates new or changed information

7

7

## NFIP Flood Insurance Rating Methodology

### Defining a Property's Unique Flood Risk

- The flood zone and Base Flood Elevation (BFE) are no longer used as direct rating variables.
- Elevations are considered for all properties, regardless of flood zone.



### Rating Variables

- Geographic Location
- Structural Variables
- Prior Claims
- Discounts
  - Mitigation
  - Statutory
  - CRS

8

8



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## Structural Variables: Building Characteristics

- Building Occupancy
- Construction Type
  - For single-family homes: framed, masonry, other
- Foundation Type
- First Floor Height
- Lowest Adjacent Grade
- Building's Replacement Cost Value
  - Considers square footage (for single-family homes)
- Number of Floors in Building
  - Above ground floors only; not counting basements/enclosures
- Date of Construction



9

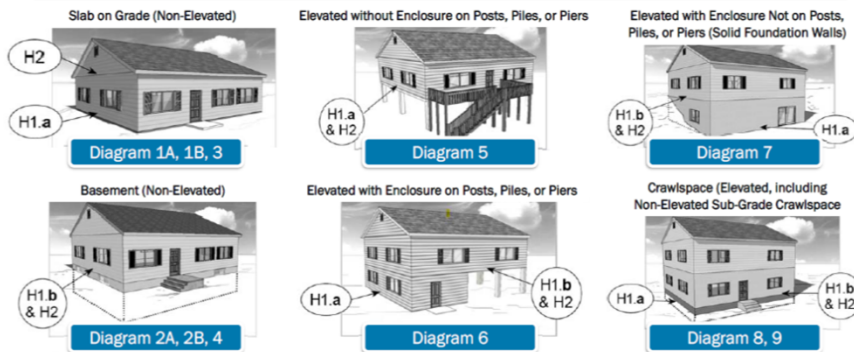
9



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## Foundation Types


### Elevation Certificate Diagrams



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10



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## Mitigation Discounts

- Flood Openings (in enclosures/crawlspace)
  - Rates are discounted for buildings in any flood zone with proper openings in the enclosure.
  - The flood insurance application will need to reflect the proper information in order to receive the discount.
  
- Elevation of Machinery & Equipment (M&E)
  - Rates are discounted for policies with M&E elevated above the first elevated floor.



11

11




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## Overview of Changes to the Sections of the EC

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▪ Section A – Property Information	<i>*Expanded*</i>
▪ Section B – FIRM Information	<i>*Additional information*</i>
▪ Section C – Building Elevations (Survey needed)	<i>*More instructions, clarity*</i>
▪ Section D – Surveyor Certification (for Section C)	<i>*Additional information*</i>
▪ Section E – Building Measurements (Survey not needed)	<i>*More instructions, clarity*</i>
▪ Section F – Owner or Representative Certification (for Section E)	<i>*Additional information*</i>
▪ Section G – Community Information (Recommended)	<i>*Expanded*</i>
▪ Section H – First Floor Height (insurance only; survey not needed)	<b>*NEW SECTION*</b>
▪ Section I – Owner or Representative Certification (for Section H)	<b>*NEW SECTION*</b>



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**\*\* indicates new or changed information**

12

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### References??

The references section displays several FEMA documents:
 

- Elevation Certificate and Instructions, 2022 Edition:** The central document, featuring the FEMA logo and the title in large blue text.
- Flood Insurance Manual:** A blue cover with the title in white and yellow text.
- Coordinator's Manual:** A white cover with a photograph of a park and the title in black text.
- Floodplain Management Requirements:** A blue cover with a photograph of a house and the title in white text.
- Requirements for Flood Openings:** A white cover with a photograph of a building's exterior wall and the title in black text.
- Addendum to the 2017 CBS Coordinator's Manual:** A white cover with a photograph of a flooded area and the title in black text.

13

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### Section A

A1. Building Owner's Name:  Policy Number:

A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:  Company NAIC Number:

City:  State:  ZIP Code:


A3. Property Description (e.g., Lot and Block Numbers or Legal Description) and/or Tax Parcel Number:

A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.):  **NEW**

A5. Latitude/Longitude: Lat.  6 decimals Long.  2 decimals if DMS Horizontal Datum:  NAD 1927  NAD 1983  WGS 84

A6. Attach at least two and when possible four clear photographs (one for each side) of the building (see Form pages 7 and 8).

14



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### Section A

A7. Building Diagram Number:

A8. For a building with a crawlspace or enclosure(s):

a) Square footage of crawlspace or enclosure(s):  sq. ft.

b) Is there at least one permanent flood opening on two different sides of each enclosed area?  Yes  No  N/A **NEW**

c) Enter number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade:  
 Non-engineered flood openings:  Engineered flood openings:

d) Total net open area of non-engineered flood openings in A8.c:  sq. in.

e) Total rated area of engineered flood openings in A8.c (attach documentation – see Instructions):  sq. ft.

f) Sum of A8.d and A8.e rated area (if applicable – see Instructions):  sq. ft.

A9. For a building with an attached garage:

a) Square footage of attached garage:  sq. ft.

b) Is there at least one permanent flood opening on two different sides of the attached garage?  Yes  No  N/A **NEW**


c) Enter number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade:  
 Non-engineered flood openings:  Engineered flood openings:

d) Total net open area of non-engineered flood openings in A9.c:  sq. in.

e) Total rated area of engineered flood openings in A9.c (attach documentation – see Instructions):  sq. ft.

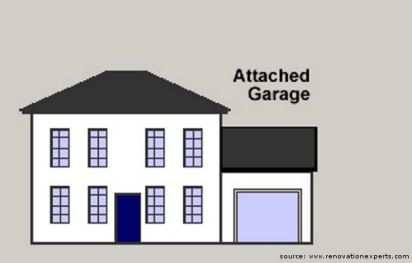
f) Sum of A9.d and A9.e rated area (if applicable – see Instructions):  sq. ft.

15



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## Attached Garages

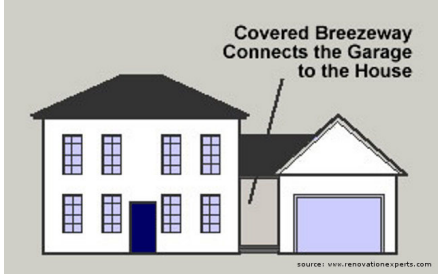


**Attached Garage**

source: www.renovationexperts.com

Common Wall  
Single Structure  
One insurance policy

Separate foundations  
Can be considered a separate structure  
Can be insured separately



**Covered Breezeway  
Connects the Garage  
to the House**


source: www.renovationexperts.com

Could also have a separate EC

16

16






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## Attached Garages vs Enclosures


**\* If the building is an elevated structure, areas below the elevated floor are considered enclosures, even if they look and act like a garage area.**



Source: Becca Fricke-Croft, Celina Adair, FEMA Region 10

17

17



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## Section B

B1.a. NFIP Community Name: County and unincorporated area B1.b. NFIP Community Identification Number: 6 digits

B2. County Name:  B3. State:  B4. Map/Panel No.:  B5. Suffix:

B6. FIRM Index Date:  B7. FIRM Panel Effective/Revised Date:

B8. Flood Zone(s):  B9. Base Flood Elevation(s) (BFE) (Zone AO, use Base Flood Depth):

B10. Indicate the source of the BFE data or Base Flood Depth entered in Item B9:  
 FIS  FIRM  Community Determined  Other: \_\_\_\_\_

B11. Indicate elevation datum used for BFE in Item B9:  NGVD 1929  NAVD 1988  Other/Source: \_\_\_\_\_

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

B13. Is the building located seaward of the Limit of Moderate Wave Action (LIMWA)?  Yes  No ★ NEW

18

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### Section C

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. Elevations – Zones A1–A30, AE, AH, AO, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO, A99. Complete Items C2.a–h below according to the Building Diagram specified in Item A7. In Puerto Rico only, enter meters.  
 Benchmark Utilized: \_\_\_\_\_ Vertical Datum: \_\_\_\_\_

Indicate elevation datum used for the elevations in items a) through h) below.  
 NGVD 1929  NAVD 1988  Other: \_\_\_\_\_

Datum used for building elevations must be the same as that used for the BFE. Conversion factor used?  Yes  No  
 If Yes, describe the source of the conversion factor in the Section D Comments area.

Check the measurement used:

a) Top of bottom floor (including basement, crawlspace, or enclosure floor): \_\_\_\_\_  feet  meters

b) Top of the next higher floor (see Instructions): \_\_\_\_\_  feet  meters

c) Bottom of the lowest horizontal structural member (see Instructions): \_\_\_\_\_  feet  meters

d) Attached garage (top of slab): \_\_\_\_\_  feet  meters

e) Lowest elevation of Machinery and Equipment (M&E) servicing the building (describe type of M&E and location in Section D Comments area): \_\_\_\_\_  feet  meters

f) Lowest Adjacent Grade (LAG) next to building:  Natural  Finished <sup>NEW</sup> \_\_\_\_\_  feet  meters

g) Highest Adjacent Grade (HAG) next to building:  Natural  Finished \_\_\_\_\_  feet  meters

h) Finished LAG at lowest elevation of attached deck or stairs, including structural support: \_\_\_\_\_  feet  meters

19

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### Section D

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by state law to certify elevation information. I certify that the information 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.

Were latitude and longitude in Section A provided by a licensed land surveyor?  Yes  No

Check here if attachments and describe in the Comments area.

Certifier's Name: \_\_\_\_\_ License Number: \_\_\_\_\_

Title: \_\_\_\_\_

Company Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP Code: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Telephone: \_\_\_\_\_ Ext.: \_\_\_\_\_ Email: \_\_\_\_\_ Place Seal Here

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments (including source of conversion factor in C2; type of equipment and location per C2.e; and description of any attachments):  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

20

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### Section E

For Zones AO, AR/AO, and A (without BFE), complete Items E1–E5. For Items E1–E4, use natural grade, if available. If the Certificate is intended to support a Letter of Map Change request, complete Sections A, B, and C. Check the measurement used. In Puerto Rico only, enter meters.

Building measurements are based on:  Construction Drawings\*  Building Under Construction\*  Finished Construction

\*A new Elevation Certificate will be required when construction of the building is complete.

E1. Provide measurements (C.2.a in applicable Building Diagram) for the following and check the appropriate boxes to show whether the measurement is above or below the natural HAG and the LAG.

a) Top of bottom floor (including basement, crawlspace, or enclosure) is:  feet  meters  above or  below the HAG.

b) Top of bottom floor (including basement, crawlspace, or enclosure) is:  feet  meters  above or  below the LAG.

E2. For Building Diagrams 6–9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 1–2 of Instructions), the next higher floor (C2.b in applicable Building Diagram) or the building is:  feet  meters  above or  below the HAG.

E3. Attached garage (top of slab) is:  feet  meters  above or  below the HAG.

E4. Top of platform of machinery and/or equipment servicing the building is:  feet  meters  above or  below the HAG.

E5. 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.

21

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### Section F

The property owner or owner's authorized representative who completes Sections A, B, and E for Zone A (without BFE) or Zone AO must sign here. *The statements in Sections A, B, and E are correct to the best of my knowledge*

Check here if attachments and describe in the Comments area.

Property Owner or Owner's Authorized Representative Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State:  ZIP Code: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Telephone: \_\_\_\_\_ Ext.: \_\_\_\_\_ Email:  added

Comments: \_\_\_\_\_

22

**Section G**

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

G1.  The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by state law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)

G2.a.  A local official completed Section E for a building located in Zone A (without a BFE), Zone AO, or Zone AR/AO, or when item E5 is completed for a building located in Zone AO.

G2.b.  A local official completed Section H for insurance purposes. added

G3.  In the Comments area of Section G, the local official describes specific corrections to the information in Sections A, B, E and H.

G4.  The following information (Items G5–G11) is provided for community floodplain management purposes.

G5. Permit Number:  G6. Date Permit Issued:

G7. Date Certificate of Compliance/Occupancy Issued:

G8. This permit has been issued for:  New Construction  Substantial Improvement

G9.a. Elevation of as-built lowest floor (including basement) of the building:   feet  meters Datum:

G9.b. Elevation of bottom of as-built lowest horizontal structural member:   feet  meters Datum:


G10.a. BFE (or depth in Zone AO) of flooding at the building site:   feet  meters Datum:

G10.b. Community's minimum elevation (or depth in Zone AO) requirement for the lowest floor or lowest horizontal structural member:   feet  meters Datum:

G11. Variance issued?  Yes  No added If yes, attach documentation and describe in the Comments area.

The local official who provides information in Section G must sign here. *I have completed the information in Section G and certify that it is correct to the best of my knowledge. If applicable, I have also provided specific corrections in the Comments area of this section.*

23



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### Section G

Local Official's Name:  Title:

NFIP Community Name:

Telephone:  Ext.:  Email:  added


Address:

City:  State:  ZIP Code:

Signature:  Date:

Comments (including type of equipment and location, per C2.e; description of any attachments; and corrections to specific information in Sections A, B, D, E, or H):

24




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## Section H – First Floor Height Information for All Zones

- **Section H: Building's First Floor Height Info**
  - For insurance purposes only
  - Can be completed by anyone
  - Professional survey not required
  - Can be used for all flood zones
  - First Floor Height above LAG (existing)
  - By Foundation Type / Building Diagram
- Also complete Sections A and B, and Section I
  - Local FPA who completes Section H certifies in **Section G** instead.
- If Section C and/or E are also completed, C prevails over H, for insurance & compliance purposes.



ELEVATION CERTIFICATE	
IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON PAGES 8-10	
<small>Building Street Address (Including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:</small>	<small>FOR INSURANCE COMPANY USE</small>
<small>City:</small>	<small>Policy Number:</small>
<small>State:</small>	<small>Company NAIC Number:</small>
<small>ZIP Code:</small>	
SECTION H – BUILDING'S FIRST FLOOR HEIGHT INFORMATION FOR ALL ZONES	
(SURVEY NOT REQUIRED FOR INSURANCE PURPOSES ONLY)	
The property owner, owner's authorized representative, or local floodplain management official may complete Section H for all flood zones to determine the building's first floor height for insurance purposes. Sections A, B, and I must also be completed. Enter heights to the nearest tenth of a foot (nearest tenth of a meter in Puerto Rico). <i>Reference the Foundation Type Diagrams (at the end of Section H Instructions) and the appropriate Building Diagrams (at the end of Section I Instructions) to complete this section.</i>	
H1. Provide the height of the top of the floor (as indicated in Foundation Type Diagrams) above the Lowest Adjacent Grade (LAG):	
a) For Building Diagrams 1A, 1B, 3, and 5-9. Top of bottom floor (include above-grade floors only for buildings with subgrade crawlspaces or enclosure floors) is:	<input type="text"/> feet <input type="checkbox"/> meters <input type="checkbox"/> above the LAG
b) For Building Diagrams 2A, 2B, 4, and 6-9. Top of next higher floor (i.e., the floor above basement, crawlspace, or enclosure floor) is:	<input type="text"/> feet <input type="checkbox"/> meters <input type="checkbox"/> above the LAG
H2. Is all Machinery and Equipment servicing the building (as listed in Item H2 instructions) elevated to or above the floor indicated by the H2 arrow (shown in the Foundation Type Diagrams at end of Section H Instructions) for the appropriate Building Diagram?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	

25



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## Section H

The property owner, owner's authorized representative, or local floodplain management official may complete Section H for all flood zones to determine the building's first floor height for insurance purposes. Sections A, B, and I must also be completed. Enter heights to the nearest tenth of a foot (nearest tenth of a meter in Puerto Rico). **Reference the Foundation Type Diagrams (at the end of Section H Instructions) and the appropriate Building Diagrams (at the end of Section I Instructions) to complete this section.**

H1. Provide the height of the top of the floor (as indicated in Foundation Type Diagrams) above the Lowest Adjacent Grade (LAG):

a) For Building Diagrams 1A, 1B, 3, and 5-9. Top of bottom floor (include above-grade floors only for buildings with subgrade crawlspaces or enclosure floors) is:  feet    meters    above the LAG


b) For Building Diagrams 2A, 2B, 4, and 6-9. Top of next higher floor (i.e., the floor above basement, crawlspace, or enclosure floor) is:  feet    meters    above the LAG

H2. Is all Machinery and Equipment servicing the building (as listed in Item H2 instructions) elevated to or above the floor indicated by the H2 arrow (shown in the Foundation Type Diagrams at end of Section H Instructions) for the appropriate Building Diagram?

Yes    No

FOR INSURANCE PURPOSES ONLY!!!

26




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### A floor by any other name...

Bottom Floor Elevation	Lowest Floor Elevation	First Floor Height
<ul style="list-style-type: none"> <li>▪ Measured by the surveyor</li> <li>▪ The floor with the lowest elevation                             <ul style="list-style-type: none"> <li>□ May be at, above, or below grade</li> </ul> </li> <li>▪ C2.a or E1 on the EC</li> </ul>	<ul style="list-style-type: none"> <li>▪ Not specified on the EC</li> <li>▪ Interpreted by the community floodplain administrator</li> <li>▪ Based on multiple factors</li> <li>▪ Not used for rating insurance</li> <li>▪ Determines whether structure is compliant with local floodplain ordinance: "Is Lowest Floor above BFE (plus freeboard)?"</li> </ul>	<ul style="list-style-type: none"> <li>▪ Used for rating insurance</li> <li>▪ <u>At or above-grade</u> only</li> <li>▪ Varies by Foundation type and building diagram</li> <li>▪ Recorded in <b>Section H</b>, or interpreted from Section C or E</li> </ul>









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27



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<p><b>Slab on Grade (Non-Elevated)</b></p>  <p>Corresponds to EC Diagrams 1A, 1B and 3</p> <p><b>Note:</b> If the building has more than one floor, the Machinery and Equipment should be on the second floor or higher.</p>	<p><b>Elevated without Enclosure on Posts, Piles, or Piers</b></p>  <p>Corresponds to EC Diagram 5</p>
<p><b>Basement (Non-Elevated)</b></p>  <p>Corresponds to EC Diagrams 2A, 2B and 4</p>	<p><b>Elevated with Enclosure on Posts, Piles, or Piers</b></p>  <p>Corresponds to EC Diagram 6</p>
<p><b>Crawspace (Elevated, including Non-Elevated Sub-Grade Crawspace)</b></p>  <p>Corresponds to EC Diagrams 8 and 9</p>	<p><b>Elevated with Enclosure Not on Posts, Piles, or Piers (Solid Foundation Walls)</b></p>  <p>Corresponds to EC Diagram 7</p>

28



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**Section I**

The property owner or owner's authorized representative who completes Sections A, B, and H must sign here. *The statements in Sections A, B, and H are correct to the best of my knowledge.* **Note:** If the local floodplain management official completed Section H, they should indicate in Item G2.b and sign Section G.

Check here if attachments are provided (including required photos) and describe each attachment in the Comments area.

Property Owner or Owner's Authorized Representative Name:

Address:


City:  State:  ZIP Code:

Signature:  Date:

Telephone:  Ext.:  Email:

Comments:

29



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# PHOTOGRAPHS

**Instructions:** Insert below at least two, and when possible four, photographs showing each side of the building (for example, may only be able to take front and back pictures of townhouses/rowhouses).


- Identify all photographs with the date taken and "Front View," "Rear View," "Right Side View," or "Left Side View."
- Photographs must show the foundation.
- When flood openings are present, include at least one close-up photograph of representative flood openings or vents, as indicated in Sections A8 and A9.

30

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### Sections of the Elevation Certificate – Who can complete?

- Anyone → Section A – Property Information
- Anyone → Section B – FIRM Information
- Licensed Pro → Section C – Building Elevations (Survey needed)
- Licensed Pro → Section D – Surveyor Certification (for Section C)
- Anyone → Section E – Building Measurements (Survey not needed)
- Anyone → Section F – Owner or Representative Certification (for Section E)
- Local Official → Section G – Community Information (Recommended)
- Anyone → Section H – First Floor Height (insurance; survey not required)
- Anyone → Section I – Owner or Representative Certification (for Section H)

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31


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### For Compliance with Floodplain Management Regulations...

- Anyone → Section A – Property Information
- Anyone → Section B – FIRM Information
- Licensed Pro → Section C – Building Elevations (Survey needed)
- Licensed Pro → Section D – Surveyor Certification (for Section C)
- Anyone → Section E – Building Measurements (Survey not needed)
- Anyone → Section F – Owner or Representative Certification (for Section E)
- Local Official → Section G – Community Information (Recommended)
- Section H – First Floor Height (insurance; survey not required)
- Section I – Owner or Representative Certification (for Section H)


**In All Flood Zones** (bracketed next to Sections C and D)

**Only AO, A Zones** (bracketed next to Sections E and F, with a red X over the word 'Zones')

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### For Flood Insurance Reasons Only...

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- Anyone
▶
▪ Section A – Property Information
- Anyone
▶
▪ Section B – FIRM Information
- Licensed Pro
▶
▪ Section C – Building Elevations (Survey needed)
- Licensed Pro
▶
▪ Section D – Surveyor Certification (for Section C)
- Section E – Building Measurements (Survey not needed)
- Section F – Owner or Representative Certification (for Section E)
- Local Official
▶
▪ Section G – Community Information (Recommended)
- Anyone
▶
▪ Section H – First Floor Height (insurance; survey not required)
- Anyone
▶
▪ Section I – Owner or Representative Certification (for Section H)




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Section C supersedes Section H for insurance if both are filled out

33




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### For Letter of Map Change...

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- Anyone
▶
▪ Section A – Property Information
- Anyone
▶
▪ Section B – FIRM Information
- Licensed Pro
▶
▪ Section C – Building Elevations (Survey needed)
- Licensed Pro
▶
▪ Section D – Surveyor Certification (for Section C)
- Section E – Building Measurements (Survey not needed)
- Section F – Owner or Representative Certification (for Section E)
- Local Official
▶
▪ Section G – Community Information (Recommended)
- Section H – First Floor Height (insurance; survey not required)
- Section I – Owner or Representative Certification (for Section H)



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34




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### Summary

- Two new form sections (H and I) can be used for NFIP insurance policy rating.
- Expanded sections capture additional detail and clarity.
- Section G (for community officials) connects the form to local permit and variance decisions, and documents compliance with higher standards.
- More photographs capture additional building details and are now required regardless of the intended use of the EC form.
- More detailed instructions pages provide better clarity on how to properly complete the EC form.


Email your questions about the new form to [nfipunderwritingmailbox@fema.dhs.gov](mailto:nfipunderwritingmailbox@fema.dhs.gov).



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35



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### Which form sections can I use for...?

✓ Minimum Requirement | O Optional Use | R Recommended Use | R\* Required for CRS | ✗ Do Not Use

Purpose	Flood Zone	EC Form Section								
		A	B	C	D	E	F	G	H	I
<b>Insurance</b>	AE/VE, A1-30/V1-30, A with BFE	✓	✓	O	O	Use H or C instead ↔		R	✓	✓
	AO & A without BFE	✓	✓	O	O	Use H or C instead ↔		R	✓	✓
	Outside SFHA	✓	✓	O	O	Use H or C instead ↔		R	✓	✓
<b>Letter of Map Change (LOMC)</b>	AE/VE, A1-30/V1-30, A with BFE	✓	✓	✓	✓	✗	✗	R	✗	✗
	AO & A without BFE	✓	✓	✓	✓	✗	✗	R	✗	✗
	Outside SFHA	-	-	-	-	-	-	-	-	-
<b>Floodplain Management</b>	AE/VE, A1-30/V1-30, A with BFE	✓	✓	✓	✓	✗	✗	R*	✗	✗
	AO & A without BFE	✓	✓	O	O	✓	✓	R*	✗	✗
	Outside SFHA (if regulated)	✓	✓	O	O	✓	✓	R	✗	✗

36



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# Questions?

Your respective planner

[DOWFPM@dnr.IN.gov](mailto:DOWFPM@dnr.IN.gov)

[Water\\_Inquiry@dnr.IN.gov](mailto:Water_Inquiry@dnr.IN.gov)

About the New EC

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