



National Flood Insurance Program (NFIP) Overview

National Flood Insurance is mandatory for EACH building located in designated 100 Year Flood Zones known as Zones A and V.

Flood Premiums are based on the Flood Limits versus Building Values

Building information required for rating:

- Base Flood Elevation (BFE)
- Lowest Floor Elevation
- Basement Level or No Basement
- Number of Floors
- 1-4 Family Building versus Other Residential and Non-Residential

Base Flood Elevation Certificate

It is required to certify the lowest floor (reference level) of the building so the policy can be properly rated. The certificate allows NFIP to apply actuarial rates based on degree of risk reflected by the Flood Insurance Rate Map (FIRM). In the event the certificate is NOT properly completed, the policy cannot be issued using actuarial rates.

A certificate is required for all post-FIRM structures built on or after the publication of the initial FIRM or 12/31/1974, whichever is later, for risks located in flood zones A1-A30, AE, AH, V1-V-30, VE and unnumbered A and V.

The certificate is to be completed by a registered land surveyor, engineer, or architect who is authorized by state or local law to certify elevation information.