



Cost of Flood: Policyholders

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> Information for Policyholders

This page provides important information to help National Flood Insurance Program (NFIP) policyholders, insurance agents and others understand letters all NFIP policyholders will be receiving each year, starting in January 2017.

Policyholders will receive the letters as notification that a review of their property's flood risk has been done. There will be an explanation of what was found and how the flood risk will impact what they pay for flood insurance. For some, having an Elevation Certificate (EC) may lead to lower flood insurance costs immediately or in the future.

▼ Collapse All Sections

▼ Please Read This First

Please note that the FEMA letter is NOT a bill. Read it carefully and, if you have questions discuss them with your insurance agent or insurer. Please do NOT send FEMA an elevation certificate, payment for your flood insurance, policy change information (including change of address), etc. If needed, this type of documentation should go to your agent for processing.

Find what you need: Which letter did you receive? First, determine whether you received *LETTER A*, *LETTER B*, *LETTER C*, etc., by looking near the bottom of your letter.

It is important to read the right information: Information differs according to how your property is used (e.g., residential or non-residential) and rated. So be sure you're reading the correct information based on whether your building is used as a primary residence, a non-primary residence, or a non-residential property (e.g., a business). You will also want to correctly identify whether or not it has a basement. Looking at the correct information can help you make the best choice about whether or not to get an Elevation Certificate.

Reduce the cost of your flood insurance: Further down this page you will find answers to the question, *How Can I Pay Less for My Flood Insurance?*

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National Flood Insurance Program and Mitigation Resource List

Understand key terms: This page and your letter may mention unfamiliar terms, like *Base Flood**. To make it easier, whenever you see an asterisk (*) beside a word or phrase, it has been defined within the section *What Does This Term Mean?*

Additional Resources:

Find your [flood zone*](http://msc.FEMA.gov) (<http://msc.FEMA.gov>).

Find your local floodplain manager. The floodplain manager often works for or in a community's local building, permitting, engineering or land use department.

Contact a surveyor from your [National Society of Professional Surveyors](http://nsps.us.com) (<http://nsps.us.com>) state affiliate.

Read more about who needs an [Elevation Certificate](/media-library-data/1428941960043-a8f37b7e3af25f47396bbff04e7bf036/FEMA-HFIAA_ECFactSheet_040715.pdf) (/media-library-data/1428941960043-a8f37b7e3af25f47396bbff04e7bf036/FEMA-HFIAA_ECFactSheet_040715.pdf).

Mobile Friendly: This page is mobile friendly. Click once on any heading or letter name (e.g., *How Do I Find What I Need on This Page?* or *LETTER A*, *LETTER B*, etc.) to view hidden text below it and click on it again to hide the text. Within some sections you will see plus (+) and minus (-) signs. Click on these to view or hide additional text.

Help us improve this page: If, while reading this page, a window pops up asking if you found this page helpful, please provide feedback.

✓ Why Did FEMA Send Me This Letter?

You have received this letter because Section 28, *Clear Communication of Risk*, within the [Homeowner Flood Insurance Affordability Act of 2014*](/media-library/resources-documents/collections/414) (/media-library/resources-documents/collections/414) (HFIAA) requires FEMA to clearly communicate true flood risk to individual property owners. To meet this requirement, FEMA is writing to all National Flood Insurance Program (NFIP) policyholders to explain their current policy rating and discuss how and when Elevation Certificates can be useful. Because policies are not all rated the same and information varies, the letter encourages each policyholder to contact his or her insurance agent or company to discuss the letter and their specific insurance rating options.

✓ What Should I Do If I Believe I Have Received The Wrong Letter Or The Information Within It Is Incorrect?

(/national-flood-insurance-program-and-mitigation-resource-list)

› National Flood Insurance Program Community Rating System (/national-flood-insurance-program-community-rating-system)

Technical Support Hotline (/national-flood-insurance-program-technical-support-hotline)

National Flood Insurance Program: Links to Related Sites (/national-flood-insurance-program-links-related-sites)

The 1993 Great Midwest Flood: Voices 10 Years Later (/1993-great-midwest-flood-voices-10-years-later)

National Flood Conference (/national-flood-insurance-program/national-flood-conference)

› What Is The Write Your Own Program? (/what-write-your-own-program)

Flood Zone Determination Companies (/flood-zone-determination-companies)

Flood Insurance Advocate (/national-flood-insurance-program-flood-insurance-advocate)

Definitions (/national-flood-insurance-program/definitions)

National Flood Insurance Program: Reauthorization Guidance (/national-flood-insurance-program/national-flood-insurance-program-reauthorization-guidance)

If you believe you received the wrong letter or the information about your policy, flood zone*, coverage limits, etc. is incorrect, please contact your insurance agent.

✓ LETTER A (Buildings Newly Mapped Into A High-Risk Flood Area)

Read [LETTER A \(/media-library/assets/documents/128332\)](/media-library/assets/documents/128332).

NOTE: Words with an asterisk (*) beside them are explained in further down this page.

NOTE: Learn about How Can I Pay Less for My Flood Insurance? by reading the section with this name near the bottom of this page.

— Introduction:

LETTER A (Buildings Newly Mapped Into A High Risk Flood Area) explains that although the current flood map (Flood Insurance Rate Map*) shows your property is at high risk for flooding, you are being rated using the Newly Mapped Procedure. This procedure allows you to continue paying a lower price based on the prior flood map for one additional year after the new flood map is issued. After the first year, you will see rate increases each year of 15, not to exceed 18 percent per year. This section should help you make more informed decisions about your flood risk.

— What is an Elevation Certificate (EC)*?

An Elevation Certificate helps insurers determine how high water inside your building is expected to get during a Base Flood* (significant flood with a one percent chance of occurring in any given year), which tells them how much damage your building is likely to incur. Different than ECs, flood maps (Flood Insurance Rate Maps*) have rougher estimates of elevation and flooding potential for entire areas or zones. When used together, they help your insurer determine your building's true flood risk and how much to charge you for your flood insurance.

— How do I get an Elevation Certificate?

Your local floodplain manager may have an EC on file for your building. But if they don't, you can hire a licensed engineer, architect or land surveyor to complete one for you. The floodplain manager often works for or in a community's local building, permitting, engineering or land use department.

When there is an Elevation Certificate it can be used even if the property has changed ownership. If the building elevation changes, a new EC may be needed.

— Things to keep in mind:

- **Why is my discounted flood insurance rate increasing?** The *Homeowner Flood Insurance Affordability Act of 2014** (</media-library/resources-documents/collections/414>) requires gradual, yearly increases to premiums for most discounted policies so they reflect the true flood risk of the building. Approximately 80 percent of NFIP policyholders paid a true risk rate in 2014 and are minimally impacted by the law. With limited exceptions, flood insurance rates cannot increase more than 18 percent annually.
- **If I get one, will I need another Elevation Certificate (EC) in the future?** When there is an EC it can be used even if the property has changed ownership. If the building elevation changes, a new EC may be needed. Always speak with your insurance agent or company before getting an EC.
- **What if my flood policy lapses?** To continue to be able to get the discounted ([Newly Mapped procedure \(/media-library/assets/documents/104200\)](/media-library/assets/documents/104200)) rate, you must maintain your flood insurance coverage. Read about lapsed policy* criteria under *What Does This Term Mean?* further down this page.
- **If I sell my property, can the new owner also pay my lower, discounted rate?** Yes, if your flood insurance policy is continuous and you don't let your policy meet the lapsed policy* criteria.
- **Will an Elevation Certificate be beneficial if I sell my property?** Yes, an EC may be helpful because the buyers will know the property's true flood risk so they can have a better idea of how much they may be charged for flood insurance in the future. Remember, they can continue paying the discounted rate if it's lower than the true flood risk rate, as long as the policy doesn't meet the lapsed policy* criteria.
- **Can I have my flood zone* determination reassessed and reduced to low or moderate risk?** Yes, but you may need to submit

an Elevation Certificate. Property owners who do not believe their building is within a high-risk flood zone* can request a [Letter of Map Amendment \(LOMA\) or Letter of Map Revision based on Fill \(LOMR-F\)](#) ([/media-library-data/1450107291439-e03c8cb5c6060918a6967ff330424a3f/LOMA-LOMRF_Fact_Sheet.pdf](#)). FEMA uses the map amendment process to collect, review, and determine if the hazard designation can be reduced based on the elevations provided specific to the building. In order to be eligible, the elevation of the lowest ground touching the building must be at or above the level flood water is expected to reach during the Base Flood* (also known as the Base Flood Elevation*). Buildings must comply with floodplain management regulations at the time of construction or any improvements. This includes changes to the surrounding ground, such as placing fill.

To learn more, identify your building as residential or non-residential using the headings below, and then click on whether or not it has a basement.

— Residential, NO BASEMENT

Should I get an Elevation Certificate* (EC) and if so, when? There is no down side to having an EC (read "*You can keep paying hte lower rate,*" below), but for most policyholders whose properties are newly mapped into the high risk flood area, it probably won't be financially beneficial to have one for several years.

Things to know:

- **Rates will transition to reflect true flood risk:** Eventually you will transition to paying the true flood risk rate for your flood insurance (because of more recent changes to laws governing the NFIP); **and**
- **An Elevation Certificate reveals your flood risk:** The only way to know how high water inside your building is expected to get during a Base Flood* (your property's true flood risk), or when having an EC will be financially beneficial, is to get one; **and**
- **Your discounted rate is going up:** Starting one year after the flood map for your property changes to reflect your building's increased risk, your discounted rate will begin to increase 15, not to exceed 18 percent per year. These increases will move you toward paying a rate based on your property's higher flood risk. Please keep in mind when reviewing your policy, the premium being charged may be higher than

15 to 18 percent per year due to the Federal Policy Fee and HFIAA 2014* surcharge that is applied to every policy ; **and**

- **An Elevation Certificate will ultimately save most policyholders money:** If you do not get an EC, you may eventually pay more for flood insurance than you would pay if you had one; **and**
- **You can keep paying the lower rate:** If or when you get an Elevation Certificate, you can either pay the amount that reflects your property's true flood risk or the discounted rate (which will increase by 15 to 18 percent per year), whichever amount is less, as long as your policy does not meet the lapsed policy* criteria.

How can the graph help me make a decision about getting an Elevation Certificate* (EC)?

- **Before you get an Elevation Certificate:** This graph can help you understand how the yearly increases of 15 to 18 percent will impact what you pay for flood insurance each year for the next 20 years if your flood risk remains high. Notice the yellow line (*Newly Mapped*) starts out at a few hundred dollars per year, but during the next 20 years, the increases will result in a flood insurance premium of more than \$6,000 per year. Until you get an EC, there is no way to predict when these 15 to 18 percent increases will stop. Please note that even when you get one and are paying a rate based on your building's true flood risk, you will still see increases for adjustments like inflation.
- **A rate based on true flood risk is determined by how high the flood water is expected to rise:** Notice flood insurance costs that are based on true flood risk are related to how high the water inside your building is expected to get when there is a Base Flood*. The higher the water is expected to reach, the more you can expect to pay.

View the flood map for your address by visiting the [FEMA Flood Map Service Center \(https://msc.fema.gov/portal/\)](https://msc.fema.gov/portal/) where you can see flood zones* and Base Flood Elevation* data rounded to the tenth of a foot.

FUTURE SAVINGS: The orange line (*Structure is 2 Feet Above Flood Level*) represents a building that is 2 feet above the expected flood level for a Base Flood*. This is something an Elevation Certificate can help predict. Today, this policy costs about \$750 per year, but that rate will rise a few hundred dollars to almost \$1,300 per year during

the next 20 years. If you get an Elevation Certificate and find out that the lowest floor of your structure is 2 feet above the base flood level, you will switch to a rate based on your building's true flood risk (about \$1,000) in about 6 to 7 years (where the orange, *Structure is 2 Feet Above Flood Level*, and yellow, *Newly Mapped*, lines cross) because it will be more affordable than continuing to pay the Newly Mapped rate.

FUTURE SAVINGS: If you get an EC and your property is the same elevation as the expected Base Flood* level (the blue line, *Depth of Flood Same as Structure*), the EC will not be financially beneficial for about 16 years (where the yellow and blue lines cross). The EC can be used by future owners as long as no structural changes are made to the foundation, which could change the elevation of the building. If this happens, a new EC will need to be purchased.

Policy criteria depicted in graph:

- Residential Building
- No basement
- \$250,000 (max) building coverage
- \$100,000 (max) content coverage
- Based on April 2017 insurance rates

Graph information:

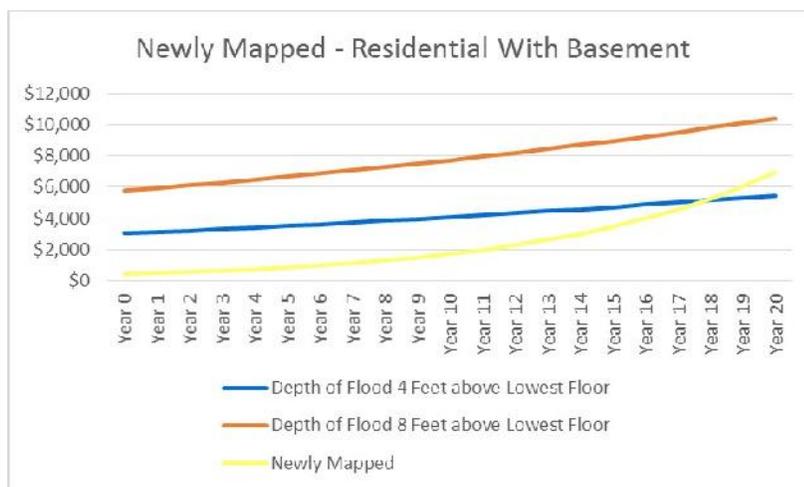
- *This graph is based upon a one floor, slab on grade* or no enclosure building.*
- *NFIP premiums are based on many factors. Contact your insurance agent to discuss rating options.*

— Residential, WITH A BASEMENT

Should I get an Elevation Certificate* (EC) and if so, when? There's no down side to having an EC (read "*You can keep paying hte lower rate,*" below), but for most policyholders whose properties are newly mapped into the high risk flood area, it may not be financially beneficial to have one for quite a few years.

Things to know:

- **Rates will transition to reflect true flood risk:** Eventually you will transition to paying the true flood risk rate for your flood insurance (because of more recent changes to laws governing the NFIP); **and**
- **An Elevation Certificate reveals your flood risk:** The only way to know how high water inside your building is expected to get during a Base Flood* (your property's true flood risk), or when having an EC will be financially beneficial, is to get one; **and**
- **Your discounted rate is going up:** Starting one year after the flood map for your property changes to show your property is in a high risk flood area, your discounted rate will begin to increase 15 percent per year, to move you toward paying a rate based on your property's higher flood risk. Please keep in mind when reviewing your policy, the total costs you pay for flood insurance may be higher than 15 percent if there are any changes to the HFIAA 2014* surcharge that is applied to every policy ; **and**
- **An Elevation Certificate will ultimately save most policyholders money:** If you do not get an EC, you may eventually pay more for flood insurance than you would pay if you had one; **and**
- **You can keep paying the lower rate:** Once you get an Elevation Certificate, you can either pay the amount that reflects your property's true flood risk or the discounted rate, whichever amount is less, as long as your policy does not meet the lapsed policy* criteria.



How can the graph help me make a decision about getting an Elevation Certificate* (EC)?

- **Before you get an Elevation Certificate** This graph can help you understand how the yearly increases of 15 to 18 percent per year will impact what you pay for flood insurance each year for the next 20 years if your flood risk remains high. Notice the yellow line (*Newly*

Mapped) starts out at a few hundred dollars per year, but during the next 20 years the same policy will increase to about \$7,000 per year. Until you get an EC, there's no way to predict when these 15 to 18 percent increases per year will stop. Keep in mind, even when you get one and are paying a rate based on your building's true flood risk, you will still see increases for adjustments like inflation.

- **A rate based on true flood risk is determined by how high the flood water is expected to rise:** Notice flood insurance costs that are based on true flood risk are related to how high the water inside your building is expected to get when there is a Base Flood*. The higher the water is expected to reach, the more you can expect to pay.

View the flood map for your address by visiting the [FEMA Flood Map Service Center \(https://msc.fema.gov/portal/\)](https://msc.fema.gov/portal/) where you can see flood zones* and Base Flood Elevation* data rounded to the tenth of a foot.

FUTURE SAVINGS: The orange line (*Depth of Flood 8 Feet Above Lowest Floor*) represents a structure that could have as much as 8 feet of water in it during a Base Flood*. This is something an Elevation Certificate can help predict. Today this policy costs almost \$6,000 per year, but during the next 20 years the same policy will be more than \$10,000 per year. However, you can continue to pay the discounted rate you have been receiving for as long as it is lower and your policy does not meet the lapsed policy* criteria.

Policy criteria depicted in graph:

- Residential Building
- With basement
- \$250,000 (max) building coverage
- \$100,000 (max) content coverage
- Based on April 2017 insurance rates

Graph information:

- *This graph is based upon a one floor, slab on grade* or no enclosure building.*
- *NFIP premiums are based on many factors. Contact your insurance agent to discuss rating options.*

NON-RESIDENTIAL BUILDINGS (e.g., businesses and houses of worship)

— Non-residential, NO BASEMENT

Should I get an Elevation Certificate* (EC) and if so, when? There is no down side to having an EC (read "*You can keep paying the lower rate,*" below), but for most policyholders whose properties are newly mapped into the high risk flood area, it probably will not be financially beneficial to have one for several years.

Things to know:

- **Rates will transition to reflect true flood risk:** Eventually you will transition to paying the true flood risk rate for your insurance (because of more recent changes to laws governing the NFIP); **and**
- **An Elevation Certificate reveals your flood risk:** The only way to know how high water inside your building is expected to get during a Base Flood* (your property's true flood risk), or when having an EC will be financially beneficial, is to get one; **and**
- **Your discounted rate is going up:** Starting one year after the flood map for your property changes to show your property is in a high risk flood area, your discounted rate will begin to increase 15 percent per year, to move you toward paying a rate based on your property's higher flood risk. Please keep in mind when reviewing your policy, the total costs you pay for flood insurance may be higher than 15 percent if there are any changes to the HFIAA 2014* surcharge that is applied to every policy ; **and**
- **An Elevation Certificate will ultimately save most policyholders money:** If you do not get an EC, there will eventually come a time when you are paying more for flood insurance than you would be if you had one; **and**
- **You can keep paying the lower rate:** Once you get an Elevation Certificate, you can either pay the amount that reflects your property's true flood risk or the discounted rate, whichever amount is less, as long as your policy does not meet the lapsed policy* criteria.

How can the graph help me make a decision about getting an Elevation Certificate* (EC)?

- **Before you get an Elevation Certificate (EC):** This graph can help you understand how the yearly increases of 15 to 18 percent per year will impact what you pay for flood insurance each year for the next 20 years if your flood risk remains high.



Notice the yellow line (*Newly Mapped*, which is the amount you would be paying today if you had maximum structure and contents coverage, and did not have a basement) starts out at about \$2,600 per year, but during the next 20 years the increases will result in a flood insurance premium of more than \$40,000 per year. Until you get an EC, there is no method to predict when these 15 to 18 percent increases will stop. Keep in mind, even when you get one and are paying a rate based on your building's true flood risk, you will still see increases for things like inflation.

- **A rate based on true flood risk is determined by how high the flood water is expected to rise:** Notice flood insurance costs that are based on true flood risk are related to how high the water inside your building is expected to get when there is a Base Flood*. The higher the water is expected to reach, the more you can expect to pay.

View the flood map for your address by visiting the [FEMA Flood Map Service Center \(https://msc.fema.gov/portal/\)](https://msc.fema.gov/portal/) where you can see flood zones* and Base Flood Elevation* data rounded to the tenth of a foot.

IMMEDIATE SAVINGS: The orange line (*Structure is 2 Feet Above Flood Level*) represents a building two feet higher than the level of a Base Flood*. If you get an Elevation Certificate and discover your building is two feet higher than the level of a Base Flood*, your rate will switch to one that immediately reflects your building's true flood risk. Doing so will make the cost of flood insurance less expensive than continuing to pay the discounted rate you were previously paying. An EC will start saving you money almost immediately, but the only way you can know this is by getting one.

FUTURE SAVINGS: The policyholder represented by the blue line in this graph (*Depth of Flood Same as Structure*) would benefit financially from having an Elevation Certificate eight years from now. Until and unless they get one, they cannot know this so they will continue on the path of increases shown by the yellow line (*Newly Mapped*) --of 15 to 18 percent per year. The policyholder who gets an EC and finds out the lowest floor of their building is at same level as the Base Flood* elevation level (blue line) will continue to pay the discounted rate until the eighth year and then switch to the true flood risk rate if they get the EC before the eighth year. The EC can be used by future owners as long as no structural changes are made to the foundation, which could change the elevation of the building. If this happens, a new EC will need to be purchased.

Policy criteria depicted in graph:

- Non-residential building
- No basement
- \$500,000 (max) building coverage
- \$500,000 (max) content coverage
- Based on April 2017 insurance rates

Graph information:

- *This graph is based upon a one floor, slab on grade* or no enclosure building.*
- *NFIP premiums are based on many factors. Contact your insurance agent to discuss rating options.*

— Non-residential, WITH A BASEMENT

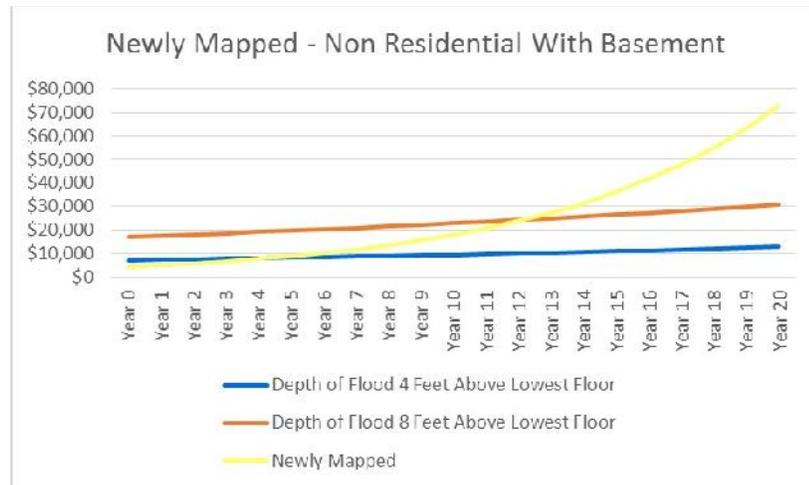
Should I get an Elevation Certificate* (EC) and if so, when? There is no down side to having an EC (read "*You can keep paying the lower rate,*" below), but for most policyholders whose properties are newly mapped into the high risk flood area, it probably won't be financially beneficial to have one for at least a few years.

Things to know:

- **Rates will transition to reflect true flood risk:** Your insurer has been instructed (under HFIAA*) to transition the discounted rate you pay for flood insurance so it eventually reflects your building's true flood risk, **and**
- **An Elevation Certificate reveals your flood risk:** The only way to know how high water inside your building is expected to get during a Base Flood* (your property's true flood risk), or when having an EC will be financially beneficial, is to get one; **and**
- **Your discounted rate is going up:** Starting one year after the flood map for your property changes to show your property is in a high risk flood area, your discounted rate will begin to increase 15 percent per year, to move you toward paying a rate based on your property's higher flood risk. Please keep in mind when reviewing your policy, the total costs you pay for flood insurance may be higher than 15 percent if there are any changes to the HFIAA 2014* surcharge that is applied to every policy ; **and**
- **An Elevation Certificate will ultimately save most policyholders money:** If you do not get an EC, there will eventually come a time when you are paying more for flood insurance than you would be if you had one; **and**
- **You can keep paying the lower rate:** Once you get an Elevation Certificate, you can either pay the amount that reflects your property's true flood risk or the discounted rate, whichever amount is less, as long as your policy does not meet the lapsed policy* criteria.

How can the graph help me make a decision about getting an Elevation Certificate* (EC)?

- **Before you get an Elevation Certificate** this graph can help you understand how the yearly increases of 15 to 18 percent per year will impact what you pay for flood insurance each year for the next 20 years if your flood risk remains high.



Notice the yellow line (*Newly Mapped*) starts out at about \$4,500 per year, but during the next 20 years the increases will result in a flood insurance premium of more than \$70,000 per year. Until you get an EC, there's no way to predict when these 15 to 18 percent increases will stop. Keep in mind, even when you get one and are paying a rate based on your building's true flood risk, you will still see increases for adjustments like inflation.

- **A rate based on true flood risk is determined by how high the flood water is expected to rise:** Notice flood insurance costs that are based on true flood risk are related to how high the water inside your building is expected to get when there is a Base Flood*. The higher the water is expected to reach, the more you can expect to pay.

View the flood map for your address by visiting the [FEMA Flood Map Service Center \(https://msc.fema.gov/portal/\)](https://msc.fema.gov/portal/) where you can see flood zones* and Base Flood Elevation* data rounded to the tenth of a foot.

> **FUTURE SAVINGS:** The orange line (*Depth of Flood 8 Feet Above Lowest Floor*) represents a building that could have as much as 8 feet of water in it during a Base Flood*. This is something an Elevation Certificate can help predict. Today this policy costs about \$17,000 per year, but that rate will increase to nearly \$39,000 per year during the next 20 years.

Even if this is your situation, you can continue to pay the discounted rate if it's lower and your policy does not meet the lapsed policy* criteria discussed further down this page. In about 12 years from

now, if you get an EC, you will be able to switch to a rate based on the true flood risk because it will be lower than the discounted rate (yellow line, *Newly Mapped*) you would pay if you didn't have one.

Policy criteria depicted in graph:

- Non-residential Building
- With basement
- \$500,000 (max) building coverage
- \$500,000 (max) content coverage
- Based on April 2017 insurance rates

Graph information:

- *This graph is based upon a one floor, slab on grade* or no enclosure building.*
- *NFIP premiums are based on many factors. Contact your insurance agent to discuss rating options.*

✓ LETTER B (Buildings Standard-Rated, And Outside Of The High-Risk Flood Area)

Read [LETTER B \(/media-library/assets/documents/128067\)](/media-library/assets/documents/128067).

NOTE: Whenever you see an asterisk (*), the term is explained under *What Does This Term Mean?* near the bottom of this web page.

NOTE: Learn about *How Can I Pay Less for My Flood Insurance?* by reading the section with this name near the bottom of this page.

Introduction: [LETTER B \(Buildings Standard Rated, And Outside of the High-Risk Flood Area\) \(/media-library/assets/documents/128067\)](/media-library/assets/documents/128067) explains that the current flood map (Flood Insurance Rate Map*) shows you pay a standard rate for your building's flood insurance in a flood zone* that is at moderate to low risk for flooding. Standard rates are available for homes and businesses in your flood zone* that do not qualify for the lower-cost Preferred Risk Policy (PRP). If you think your building qualifies for the PRP and your policy declarations page is incorrect, this section will walk you through what you can do to appeal the finding.

— Lower Cost Preferred Risk Policy Eligibility

[Preferred Risk Policy \(/media-library/assets/documents/17576\)](/media-library/assets/documents/17576) (PRP): **My building is located within a moderate to low risk flood zone* but I am paying the standard, not preferred rate, for my policy. How can I appeal this determination?**

The [PRP \(/media-library/assets/documents/17576\)](/media-library/assets/documents/17576) is less expensive than other types of policies. The policy offers multiple coverage combinations for both buildings and contents (or contents-only, for renters) located in moderate-to-low risk areas (B, C and X flood zones* on the effective date of the policy). Preferred Risk Policies are available for residential or non-residential buildings also located in these zones, and that meet eligibility requirements based on the building's entire flood loss history.

What does it mean to have a flood loss history? A building's eligibility for the PRP is based on a number of requirements and on the building's flood loss history, regardless of ownership. If one of the following conditions exists then the building is NOT eligible for the PRP:

- Two flood insurance claim payments, each more than \$1,000;
- Three or more flood insurance claim payments, regardless of the amount;
- Two Federal flood disaster relief payments (including loans and grants), each more than \$1,000;
- Three Federal flood disaster relief payments (including loans and grants), regardless of the amount; or
- One flood insurance claim payment and one Federal flood disaster relief payment (including loans and grants), each more than \$1,000.

If none of the above apply to your building, you may appeal the PRP eligibility status by attaching or including any **ONE** of the following documents pertaining to the mitigation of your NFIP insured building:

- Photos of structure before demolition (Color)
- Photos of new construction (Color)
- Copy of Elevation Certificate
- Copy of demolition permit
- Copy of construction (building) permit
- Documentation of Fair Market Value (FMV) (Tax document)
- Letter from community official
- Enclosure venting information

- Documentation to verify property address (Tax document)

You should send a request for review and appeal, along with the supporting documentation, contact information, the policy number and the name of the company the flood insurance policy is written through to:

Mail

NFIP Bureau and Statistical Agent
Attn: Underwriting
8400 Corporate Drive
Suite 350
Hyattsville, MD 20785

E-Mail

The same required information and documentation may be submitted via email to underwriting@nfipservices.com (<mailto:underwriting@nfipservices.com>)

✓ LETTER C (Buildings Grandfather Rated, And In A High-Risk Flood Area)

Read [LETTER C \(/media-library/assets/documents/128070\)](/media-library/assets/documents/128070).

NOTE: Words with an asterisk (*) beside them are explained in *What Does This Term Mean?* further down this web page.

NOTE: Learn about *How Can I Pay Less for My Flood Insurance?* by reading the section with this name near the bottom of this page.

— Introduction:

[LETTER C \(Buildings Grandfather Rated, And In A High-Risk Flood Area\) \(/media-library/assets/documents/128070\)](/media-library/assets/documents/128070) explains that although your property's flood risk has changed over time and is at high risk for flooding, you have been paying a grandfathered, discounted rate based on the lower flood risk associated with your property on a prior flood map (Flood Insurance Rate Map*). Your grandfathered rate will be increasing, so you need to be aware of your options because they may be more affordable.

What is an Elevation Certificate (EC)*? An Elevation Certificate helps insurers determine how high water inside your building is expected to get during a Base Flood* (significant flood with a one percent chance of

occurring in any given year), which tells them how much damage your building is likely to incur. Different than ECs, flood maps (Flood Insurance Rate Maps*) have rougher estimates of elevation and flooding potential for entire areas or zones. When used together, they help your insurer determine your building's true flood risk and how much to charge you for your flood insurance.

How do I get an Elevation Certificate? Your local floodplain manager may have an EC on file for your building. But if they do not, you can hire a licensed engineer, architect or land surveyor to complete one for you. The floodplain manager often works for or in a community's local building, permitting, engineering or land use department.

— Things to keep in mind:

- **Why is my discounted flood insurance rate increasing?** The [*Homeowner Flood Insurance Affordability Act of 2014**](#) ([/media-library/resources-documents/collections/414](#)) requires gradual, yearly increases to premiums for most discounted policies so they reflect the true flood risk of the building. Approximately 80 percent of National Flood Insurance Program policyholders paid a true risk rate in 2014 and are minimally impacted by the law. With limited exceptions, flood insurance rates cannot increase more than 18 percent annually.
- **If I get one, will I need another Elevation Certificate (EC) in the future?** When there is an EC it can be used even if the property has changed ownership. If the building elevation changes, a new EC may be needed. It's always a good idea to speak with your insurance agent before you make a decision about whether to get, or not, an EC.
- **What if my flood policy lapses?** If you maintain continuous coverage you will continue to pay the discounted (grandfathered) rate. Learn more about lapsed policy* criteria under *What Does This Term Mean?* further down this page.
- **If I sell my property, can the new owner also pay my lower, discounted rate?** Yes, if your flood insurance policy is continuous and you do not let your policy meet the lapsed policy* criteria.
- **Will an Elevation Certificate be beneficial if I sell my property?** Yes, an EC may be helpful to buyers because they will know the property's true flood risk so they can have a better idea of how much they may be charged for flood insurance in the future. Remember, they can continue getting the discounted rate if it's lower than the

true flood risk rate, as long as the policy does not meet the lapsed policy* criteria.

- **Can I have my flood zone* determination reassessed and reduced to low or moderate risk?** Yes, but you may need to submit an Elevation Certificate. Property owners who do not believe their building is within a high-risk flood zone* can request a [Letter of Map Amendment \(LOMA\) or Letter of Map Revision based on Fill \(LOMR-F\)](#) ([/media-library-data/1450107291439-e03c8cb5c6060918a6967ff330424a3f/LOMA-LOMR-Fact_Sheet.pdf](#)). FEMA uses the map amendment process to collect, review, and determine if the hazard designation can be reduced based on the elevations provided specific to the building. In order to be eligible, the elevation of the lowest ground touching the building must be at or above the level flood water is expected to reach during the Base Flood* (also known as the Base Flood Elevation*). Buildings must comply with floodplain management regulations at the time of construction or any improvements. This includes changes to the surrounding ground, such as placing fill.

To learn more, identify your building as residential or non-residential using the headings below, and then click on whether or not it has a basement.

— Residential, NO BASEMENT

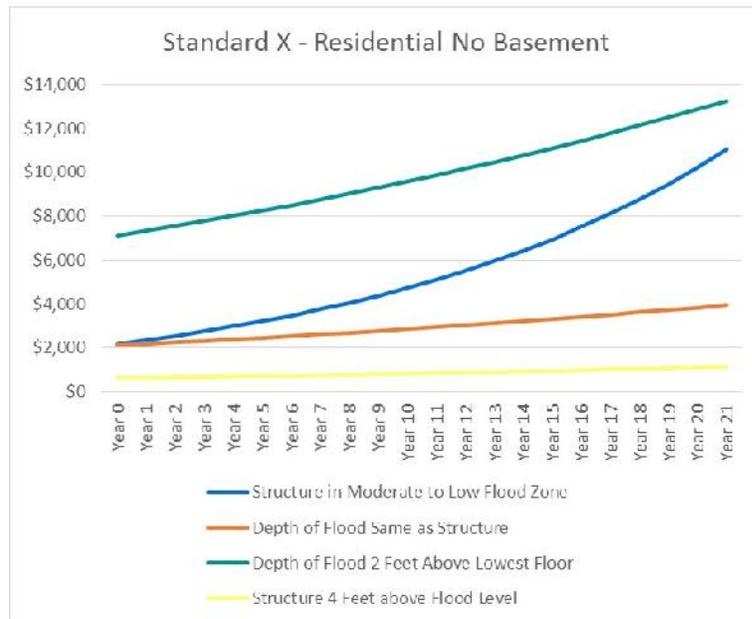
Should I get an Elevation Certificate* (EC) and if so, when? There's no down side to having an EC and about half of all policyholders in your situation will benefit from having an EC this year.

Your property is in a high risk flood area now, but you are still paying a lower price based on an older map that showed your property at lower risk. This lower risk price you have been paying is called a grandfathered rate, and these rates are going up. As more policies are grandfathered, the rate for grandfathered properties will rise to reflect the growing risk associated with insuring these properties. In fact, they will be going up so much (see the blue line, *Structure in Moderate to Low Flood Zone**, on the graph below) during the next few years that getting an Elevation Certificate to determine your property's true flood risk is likely to be financially beneficial soon.

Things to know:

- **Rates will transition to reflect true flood risk:** Eventually you will transition to paying the true flood risk rate for your flood insurance (because of more recent changes to laws governing the NFIP); **and**
- **An Elevation Certificate reveals your flood risk:** The only way to know how high water inside your building is expected to get during a Base Flood* (your property's true flood risk), or when having an EC will be financially beneficial, is to get one; **and**
- **Your grandfathered rate is going up:** What you pay for your discounted policy will be increasing each year so it can better reflect the true flood risk; **and**
- **An EC will ultimately save most policyholders money:** If you do not get an EC this year, you will likely benefit from having one in the next few years. Once you purchase one you can get a premium refund for the rating difference of the true flood risk, but only for the current policy term. You cannot get a refund for prior policy terms, so purchasing one sooner can maximize how much you save on your policy; **and**
- **You can keep paying the lower rate:** Once you get an Elevation Certificate, you can either pay the amount that reflects your property's true flood risk, or the grandfathered rate, whichever amount is less as long as your policy does not meet the lapsed policy* criteria.

How can the graph help me make a



decision about getting an Elevation Certificate* (EC)?

- **Without an Elevation Certificate** your flood insurance rate will increase in a manner much like the blue line on this graph, *Structure in Moderate to Low Flood Zone**. This graph can help you understand how the yearly increases to your grandfathered rates** will impact how much you pay for flood insurance, and why getting an EC in the next few years is likely to save you money. Without one, the grandfathered rate you have been paying will likely increase from around \$2,200 per year to about \$11,000 per year during the next 21 years.

***The Grandfather procedure allows policyholders whose properties are mapped into a higher risk area to share the financial impact of the increased risk with policyholders who were not impacted by the map change. As more buildings are paying grandfathered rates, the premiums for those policies will increase to reflect the true risk.*

IMMEDIATE SAVINGS: If you get an Elevation Certificate and it determines that your structure is four feet above the Base Flood*, represented by the yellow line, *Structure 4 Feet Above Flood Level*, having an EC would be financially beneficial immediately because this rate is already lower than the grandfathered rate you pay now (blue line, *Structure in Moderate to Low Flood Zone**).

Similarly, if you get an EC and find out your building is at the same level as the Base Flood* (orange line, *Depth of Flood Same as Structure*), a rate based on this elevation will also immediately save you money on your flood insurance (because it is also less expensive—notice that, like the yellow line, it's also below the blue line, *Structure in Moderate to Low Flood Zone**).

- **A rate based on true flood risk is determined by how high the flood water is expected to rise:** Notice flood insurance costs that are based on true flood risk are related to how high the water inside your building is expected to get when there is a Base Flood*. The higher the water is expected to reach, the more you can expect to pay.

View the flood map for your address by visiting the [FEMA Flood Map Service Center \(https://msc.fema.gov/portal/\)](https://msc.fema.gov/portal/) where you can see flood zones* and Base Flood Elevation* data rounded to the tenth of a foot.

FUTURE SAVINGS: If you get an EC today and find out your structure

could have as much as two feet of flood water inside it during a Base Flood*, having an Elevation Certificate will not be financially beneficial for more than 21 years (notice the green line, *Depth of Flood 2 Feet Above Lowest Floor*, is higher than the blue line, *Structure in Moderate to Low Flood Zone**, and they do not cross during the next 21 years). It may be helpful to check out *How Can I Pay Less for My Flood Insurance?* further down this page.

Policy criteria depicted in graph:

- Residential Building
- No basement
- \$250,000 (max) building coverage
- \$100,000 (max) content coverage
- Based on April 2017 insurance rates

Graph information:

- *This graph is based upon a one floor, slab on grade* or no enclosure building.*
- *NFIP premiums are based on many factors. Contact your insurance agent to discuss rating options.*

— Residential, WITH A BASEMENT

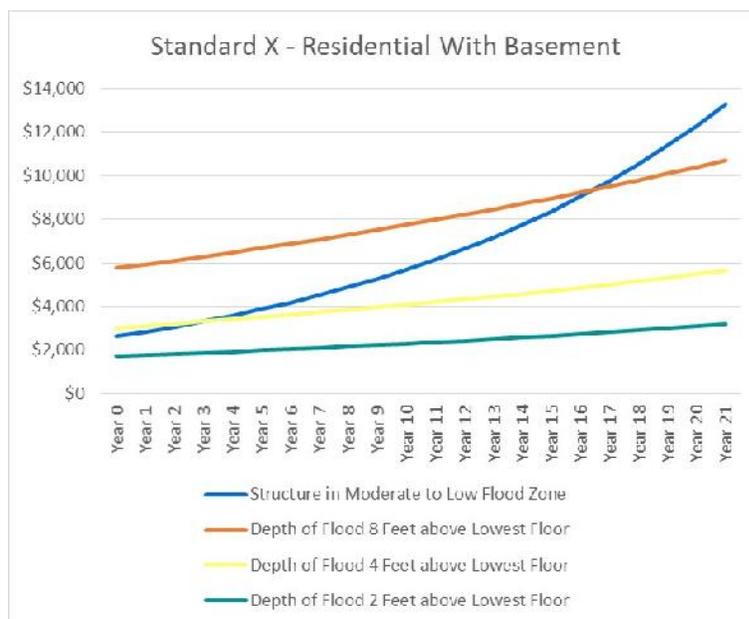
Should I get an Elevation Certificate* (EC) and if so, when? There's no down side to having an EC and about half of all policyholders in your situation will benefit from having an EC this year.

Your property is in a high risk flood area now, but you are still paying a lower price based on an older map that showed your property at lower risk. This lower risk price you have been paying is called a grandfathered rate, and those rates are going up. As more policies are grandfathered, the rate for grandfathered properties will rise to reflect the growing risk associated with insuring these properties. In fact, they will be going up so much (see the blue line, *Structure in Moderate to Low Flood Zone**, on the graph below) during the next few years that getting an EC to determine your property's true flood risk is likely to be financially beneficial soon.

Things to know:

- **Rates will transition to reflect true flood risk:** Eventually you will transition to paying the true flood risk rate for your flood insurance (because of more recent changes to laws governing the NFIP); **and**
- **An Elevation Certificate reveals your flood risk:** The only way to know how high water inside your building is expected to get during a Base Flood* (your property's true flood risk), or when having an EC will be financially beneficial, is to get one; **and**
- **Your grandfathered rate is going up:** What you pay for your discounted policy today will be increasing each year so it can better reflect the true flood risk; **and**
- **An Elevation Certificate will ultimately save most policyholders money:** If you do not get an EC this year, you will likely benefit from having one in the next few years. Once you purchase one you can get a premium refund for the rating difference of the true flood risk, but only for the current policy term. You cannot get a refund for prior policy terms, so purchasing one sooner can maximize how much you save on your policy; **and**
- **You can keep paying the lower rate:** Once you get an Elevation Certificate, you can either pay the amount that reflects your property's true flood risk or the grandfathered rate, whichever amount is less, as long as your policy does not meet the lapsed policy* criteria .

How can the graph help me make a



decision about getting an Elevation Certificate* (EC)?

- **Without an Elevation Certificate** your flood insurance rate will increase in a manner much like the blue line on this graph, *Structure in Moderate to Low Flood Zone**. This graph can help you understand how the yearly increases to your grandfathered rates** will impact how much you pay for flood insurance and why getting an EC in the next few years is likely to save you money. Without one, the grandfathered rate you have been paying will increase from around \$2,600 to nearly \$13,300 per year during the next 21 years.

***The Grandfather procedure allows policyholders whose properties are mapped into a higher risk area to share the financial impact of the increased risk with policyholders who were not impacted by the map change. As more buildings are paying grandfathered rates, the premiums for those policies will increase to reflect the true risk.*

- **A rate based on true flood risk is determined by how high the flood water is expected to rise:** Notice flood insurance costs that are based on true flood risk are related to how high the water inside your building is expected to get when there is a Base Flood*. The higher the water is expected to reach, the more you can expect to pay.

View the flood map for your address by visiting the [FEMA Flood Map Service Center \(https://msc.fema.gov/portal/\)](https://msc.fema.gov/portal/) where you can see flood zones* and Base Flood Elevation* data rounded to the tenth of a foot.

IMMEDIATE SAVINGS: If you get an EC and discover that a Base Flood* could bring as much as 2 to 4 feet (*Depth of Flood 2 Feet above Lowest Floor* or *Depth of Flood 4 Feet above Lowest Floor*) of water inside your building, then you are likely to benefit from having an EC immediately or sometime in the next three years (notice how the green line (*Depth of Flood 2 Feet above Lowest Floor*) is below the blue line (*Structure in Moderate to Low Flood Zone**--which is the rate increase occurring for those without an EC), and the yellow line (*Depth of Flood 4 Feet above Lowest Floor*) crosses the blue line at year three.

FUTURE SAVINGS: The orange line, *Depth of Flood 8 Feet Above Lowest Floor*, represents a building that could have as much as eight feet of flood water inside it during a Base Flood*. If you get an Elevation Certificate and this is the elevation of your building, you would benefit from having an EC about 16 years from now (notice the blue line

[*Structure is Moderate to Low Flood Zone**--rating without an EC] crosses the orange line [*Depth of Flood 8 Feet above Lowest Floor*] at year 16).

Policy criteria depicted in graph:

- Residential Building
- With basement
- \$250,000 (max) building coverage
- \$100,000 (max) content coverage
- Based on April 2017 insurance rates

Graph information: This graph is based upon a one floor, slab on grade or no enclosure building. The flood insurance cost increases include all fees and surcharges that would normally apply. NFIP premiums are based on many factors. Contact your insurance agent to discuss rating options.*

— Non-residential, NO BASEMENT

Should I get an Elevation Certificate* (EC) and if so, when? There's no down side to having an EC and about half of all policyholders in your situation will benefit from having an EC this year.

Your property is in a high risk flood area now, but you are still paying a lower price based on an older map that showed your property at lower risk. This lower risk price you have been paying is called a grandfathered rate, and those rates are going up. As more buildings are grandfathered the premium for those policies will rise to reflect the growing risk associated with insuring these properties. In fact, they will be going up so much (see the blue line, *Structure in Moderate to Low Flood Zone**, on the graph below) during the next few years that getting an Elevation Certificate to determine your property's true flood risk is likely to be financially beneficial soon.

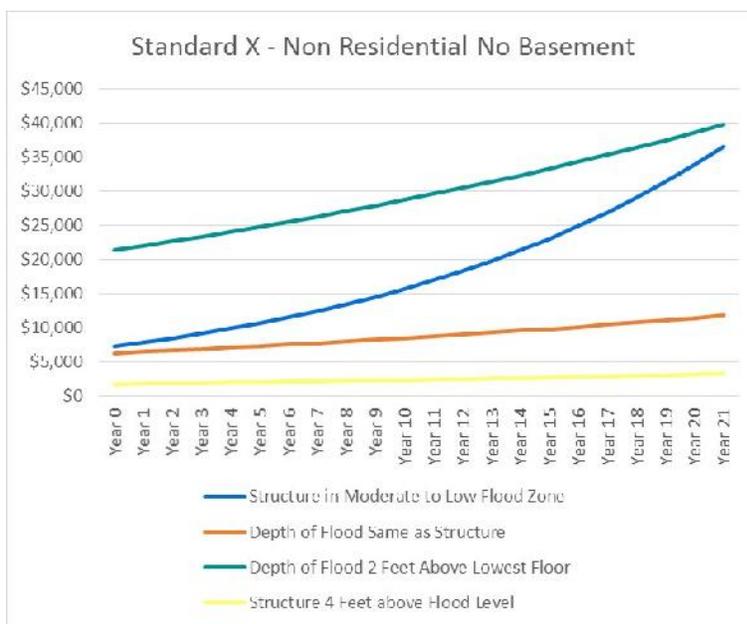
Things to know:

- **Rates will transition to reflect risk:** Eventually you will transition to paying the true flood risk rate for your flood insurance (because of more recent changes to laws governing the NFIP); **and**
- **An Elevation Certificate reveals your flood risk:** The only way to know how high water inside your building is expected to get during a

Base Flood* (your property's true flood risk) or when having an EC will be financially beneficial, is to get one; **and**

- **Your grandfathered rate is going up:** What you pay for your discounted policy today will be increasing each year so it can better reflect the true flood risk; **and**
- **An Elevation Certificate will ultimately save most policyholders money:** If you do not get an EC this year, you will likely benefit from having one in the next few years. Once you purchase one you can get a premium refund for the rating difference of the true flood risk, but only for the current policy term. You cannot get a refund for prior policy terms, so purchasing one sooner can maximize how much you save on your policy; **and**
- **You can keep paying the lower rate:** Once you get an Elevation Certificate, you can either pay the amount that reflects your property's true flood risk or the grandfathered rate, whichever amount is less, as long as your policy does not meet the lapsed policy* criteria .

How can the graph help me make a



decision about getting an Elevation Certificate* (EC)?

- **If you do not have an Elevation Certificate** this graph can help you understand how the yearly increases to your grandfathered rates** will impact how much you pay for flood insurance and why getting an EC in the next few years is likely to save you money. Your flood insurance rate will likely increase in a manner much like the blue line (*Structure in Moderate to Low Flood Zone**). Without an EC, the grandfathered rate you have been paying will increase from around

\$7,300 to almost \$36,600 per year over the next 21 years.

***The Grandfather procedure allows policyholders whose properties are mapped into a higher risk area to share the financial impact of the increased risk with policyholders who were not impacted by the map change. As more buildings are paying grandfathered rates, the premiums for those policies will increase to reflect the true risk.*

IMMEDIATE SAVINGS: (Refer to the yellow line, *Structure 4 Feet Above Flood Level*) Policyholders who get an Elevation Certificate and find out their structure is four feet above the Base Flood* level will immediately pay less for their flood policy than they do today.

FUTURE SAVINGS: If you get an Elevation Certificate and it determines that you can expect your property to have up to two feet of water in it during a Base Flood* (the green line, *Depth of Flood 2 Feet above Lowest Floor*), you will see your flood insurance rate increase from about \$21,300 to nearly \$40,000 per year during the next 21 years. If this is what you discover when/if you get an EC, you will not benefit financially from having an EC for more than 21 years. The grandfathered rate you have been paying, even with the expected yearly increases, will still be the more affordable rate for more than 21 years.

- **A rate based on true flood risk is determined by how high the flood water is expected to rise:** Notice flood insurance costs that are based on true flood risk are related to how high the water inside your building is expected to get when there is a Base Flood*. The higher the water is expected to reach, the more you can expect to pay.

View the flood map for your address by visiting the [FEMA Flood Map Service Center \(https://msc.fema.gov/portal/\)](https://msc.fema.gov/portal/) where you can see flood zones* and Base Flood Elevation data* rounded to the tenth of a foot.

IMMEDIATE SAVINGS: The orange line, *Depth of Flood Same as Structure*, represents a building built with its lowest floor at the same level as the water is expected to rise during a Base Flood*. If you get an Elevation Certificate and this is the elevation of your building, you would benefit from having an EC immediately.

Policy criteria depicted in graph:

- Non-residential Building
- No basement
- \$500,000 (max) building coverage
- \$500,000 (max) content coverage
- Based on April 2017 insurance rates

Graph information:

- *This graph is based upon a one floor, slab on grade* or no enclosure building.*
- *NFIP premiums are based on many factors. Contact your insurance agent to discuss rating options.*

— Non-residential, WITH A BASEMENT

Should I get an Elevation Certificate* (EC) and if so, when? There's no down side to having an EC and about half of all policyholders in your situation will benefit from having an EC this year. The only way for anyone, including your agent, FEMA, or you to determine if or when having an EC could lead to a savings on your flood insurance is to get one.

Things to know:

- **Rates will transition to reflect risk:** Eventually you will transition to paying the true flood risk rate for your flood insurance (because of more recent changes to laws governing the NFIP); **and**
- **An Elevation Certificate reveals your flood risk:** The only way to know how high water inside your building is expected to get during a Base Flood* (your property's true flood risk), or when having an EC will be financially beneficial, is to get one; **and**
- **Your grandfathered rate is going up:** What you pay for your grandfathered policy today will be increasing each year so it can better reflect the true flood risk; **and**
- **An Elevation Certificate will ultimately save most policyholders money:** If you do not get an EC this year, you will likely benefit from having one in the next few years. Once you purchase one you can get a premium refund for the rating difference of the true flood risk, but only for the current policy term. You cannot get a refund for prior policy terms, so purchasing one sooner can maximize how much you save on your policy; **and**

- **You can keep paying the lower rate:** Once you get an Elevation Certificate, you can either pay the amount that reflects your building's true flood risk or the grandfathered rate, whichever amount is less, ;as long as your policy does not meet the lapsed policy* criteria.

How can the graph help me make a decision about getting an Elevation Certificate* (EC)?



- **Without an Elevation Certificate** your flood insurance rate will increase in a manner much like the blue line on this graph, *Structure in Moderate to Low Flood Zone**. This graph can help you understand how the yearly increases to the grandfathered rates** will impact your flood insurance rates and make getting an EC a good choice in the next few years. Without one, the grandfathered rate you have been paying will go from nearly \$10,400 to more than \$52,000 per year during the next 21 years.

***The Grandfather procedure allows policyholders whose properties are mapped into a higher risk area to share the financial impact of the increased risk with policyholders who were not impacted by the map change. As more buildings are paying grandfathered rates, the premiums for those policies will increase to reflect the true risk.*

- **A rate based on true flood risk is determined by how high the flood water is expected to rise:** Notice flood insurance costs that are based on true flood risk are related to how high the water inside your building is expected to get when there is a Base Flood*. The higher the water is expected to reach, the more you can expect to

pay.

View the flood map for your address by visiting the [FEMA Flood Map Service Center \(https://msc.fema.gov/portal/\)](https://msc.fema.gov/portal/) where you can see flood zones* and Base Flood Elevation* data rounded to the tenth of a foot.

IMMEDIATE SAVINGS: The yellow line (*Depth of Flood 2 Feet Above Lowest Floor*) represents a building that could have up to two feet of water inside it during a Base Flood*. The green line (*Depth of Flood 4 Feet Above Lowest Floor*) represents a building that could have up to four feet of water inside it during a Base Flood*. This is something an EC can help predict. If you find out your building could be in either of these situations, an EC would be financially beneficial to you as policies for both of these would be less than paying the grandfathered rate (blue line, *Structure in Moderate to Low Flood Zone**).

FUTURE SAVINGS: The orange line, *Depth of Flood 8 Feet Above Lowest Floor*, represents a building that could have up to eight feet of water in it during the Base Flood*. This policy costs about \$17,000 per year today, but will cost nearly \$32,000 per year in 21 years. Having an Elevation Certificate will be financially beneficial in about 10 years for properties with basements and this elevation (orange and blue lines cross).The EC can be used by future owners as long as no structural changes are made to the foundation, which could change the elevation of the building. If this happens, a new EC will need to be purchased.

Policy criteria depicted in graph:

- Non-residential Building
- With basement
- \$500,000 (max) building coverage
- \$500,000 (max) content coverage
- Based on April 2017 insurance rates

Graph information:

- *This graph is based upon a one floor, slab on grade* or no enclosure building.*

- *NFIP premiums are based on many factors. Contact your insurance agent to discuss rating options.*

✓ LETTER D (Primary Residential Pre-FIRM Buildings In A High-Risk Flood Area, Paying A Discounted Rate)

Read [LETTER D \(/media-library/assets/documents/128072\)](/media-library/assets/documents/128072).

NOTE: Words with an asterisk (*) beside them are explained in *What Does This Term Mean?* further down this page.

NOTE: Learn about *How Can I Pay Less for My Flood Insurance?* by reading the section with this name near the bottom of this page.

— Introduction:

[LETTER D \(Primary Residential Pre-FIRM Buildings In A High-Risk Flood Area, Paying A Discounted Rate\) \(/media-library/assets/documents/128072\)](/media-library/assets/documents/128072)

explains that your property was built before your community's first flood maps were issued, but now there's a flood map (Flood Insurance Rate Map*) that shows you are at high risk for flooding. This means your current flood insurance rate will be increasing to reflect this high risk.

Understanding your Elevation Certificate options will be important.

— What is an Elevation Certificate (EC)*?

An Elevation Certificate helps insurers determine how high water inside your building is expected to get during a Base Flood* (significant flood with a one percent chance of occurring in any given year), which tells them how much damage your building is likely to incur. Different than ECs, flood maps (Flood Insurance Rate Maps*) have rougher estimates of elevation and flooding potential for entire areas or zones. When used together, they help your insurer determine your building's true flood risk and how much to charge you for your flood insurance.

How do I get an Elevation Certificate? Your local floodplain manager may have an EC on file for your building. But if they do not, you can hire a licensed engineer, architect or land surveyor to complete one for you. The floodplain manager often works for or in a community's local building, permitting, engineering or land use department.

— Things to keep in mind:

- **Why is my discounted flood insurance rate increasing?** The [Homeowner Flood Insurance Affordability Act of 2014*](#) (/media-library/resources-documents/collections/414) requires gradual, yearly increases to premiums for most discounted policies so they reflect the true flood risk of the building. Approximately 80 percent of National Flood Insurance Program policyholders paid a true risk rate in 2014 and are minimally impacted by the law. With limited exceptions, flood insurance rates cannot increase more than 18 percent annually.
- **If I get one, will I need another Elevation Certificate (EC) in the future?** When there is an Elevation Certificate it can be used even if the property has changed ownership. If the building elevation changes, a new EC may be needed. It's always a good idea to speak with your insurance agent before you make a decision about whether to get, or not, an EC.
- **What if my flood policy lapses?** If you ever allow your flood insurance policy to lapse for more than 90 days, or twice for any number of days, you may be required to provide an Elevation Certificate and you will no longer be eligible for the discounted rate you have been receiving.
- **If I sell my property, can the new owner also pay my lower, discounted rate?** Yes, if your flood insurance policy is continuous and you do not let your policy meet the lapsed policy* criteria.
- **Will an Elevation Certificate be beneficial if I sell my property?** Yes, an EC may be helpful because the buyers will know the property's true flood risk so they can have a better idea of how much they may be charged for flood insurance in the future. Remember, they can continue getting the discounted rate if it's lower than the true flood risk rate, as long as the policy does not meet the lapsed policy* criteria.
- **Can I have my flood zone* determination reassessed and reduced to low or moderate risk?** Yes, but you may need to submit an Elevation Certificate. Property owners who do not believe their building is within a high-risk flood zone* can request a [Letter of Map Amendment \(LOMA\)](#) or [Letter of Map Revision based on Fill \(LOMR-F\)](#) (/media-library-data/1450107291439-e03c8cb5c6060918a6967ff330424a3f/LOMA-LOMRF_Fact_Sheet.pdf). FEMA uses the map amendment process to collect, review, and determine if the hazard designation can be reduced based on the

elevations provided specific to the building. In order to be eligible, the elevation of the lowest ground touching the building must be at or above the level flood water is expected to reach during the Base Flood* (also known as the Base Flood Elevation*). Buildings must comply with floodplain management regulations at the time of construction or any improvements. This includes changes to the surrounding ground, such as placing fill.

To learn more, identify your building as residential or non-residential using the headings below, and then click on whether or not it has a basement.

— Primary Residence, NO BASEMENT

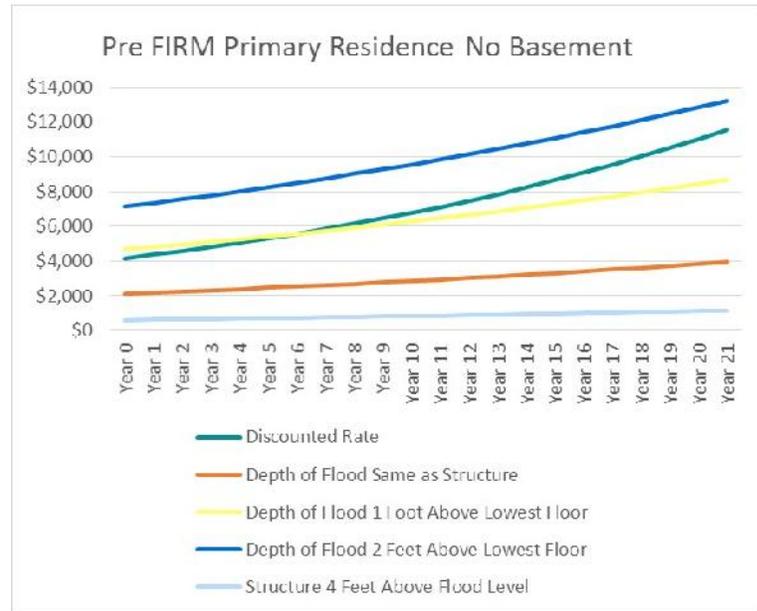
Should I get an Elevation Certificate* (EC) and if so, when? There's no down side to having an EC and having one will probably be financially beneficial immediately or in the near future. The only way for anyone, including your agent, FEMA, or you to know when an EC could lead to savings on your flood insurance is by getting one.

Things to know:

- **Rates will transition to reflect risk:** Eventually you will transition to paying the true flood risk rate for your flood insurance (because of more recent changes to laws governing the NFIP); **and**
- **An Elevation Certificate reveals your flood risk:** The only way to know how high water inside your building is expected to get during a Base Flood* (your property's true flood risk) or when having an EC will be financially beneficial, is to get one; **and**
- **Your discounted rate is going up:** What you pay for your discounted policy today will be increasing 5 to 18 percent each year so it can better reflect the true flood risk. Please keep in mind when reviewing your policy, the total costs you pay for flood insurance may be higher than 18 percent if there are any changes to the HFIAA 2014* surcharge that is applied to every policy ; **and**
- **An Elevation Certificate will ultimately save most policyholders money:** If you do not get an EC this year, you will likely benefit from having one in the next few years. Once you purchase one you can get a premium refund for the rating difference of the true flood risk, but only for the current policy term. You cannot get a refund for prior policy terms, so purchasing one sooner can maximize how much you save on your policy; **and**

- **You can keep paying the lower rate:** When you get an Elevation Certificate, you can either pay the amount that reflects your property's true flood risk or the discounted rate, whichever amount is less as long, as your policy does not meet the lapsed policy* criteria .

How can the graph help me make a decision about getting an Elevation Certificate* (EC)?



- **Before you get an Elevation Certificate:** This graph can help you understand how the yearly increases to the discounted rates (green line, *Discounted Rate*) you have been paying will impact your flood insurance costs (because of HFIAA*), and why getting an EC now or in the next few years will likely be a good choice. Without one, the discounted rate you have been paying for your policy will increase from nearly \$4,200 to about \$11,500 per year during the next 21 years.
- **A rate based on true flood risk is determined by how high the flood water is expected to rise:** Notice flood insurance costs that are based on true flood risk are related to how high the water inside your building is expected to get when there is a Base Flood*. The higher the water is expected to reach, the more you can expect to pay.

View the flood map for your address by visiting the [FEMA Flood Map Service Center \(https://msc.fema.gov/portal/\)](https://msc.fema.gov/portal/) where you can see flood zones* and Base Flood Elevation data* rounded to the tenth of a foot.

IMMEDIATE SAVINGS: An Elevation Certificate would be financially

beneficial to a policyholder today if their property were determined to be above the Base Flood* level (light blue line, *Structure 4 Feet Above Flood Level*). Having an EC would also be financially beneficial if your building's lowest floor is at the same level as the Base Flood* (orange line, *Depth of Flood Same as Structure*). The EC can be used by future owners as long as no structural changes are made to the foundation, which could change the elevation of the building. If this happens, a new EC will need to be purchased.

FUTURE SAVINGS: If an Elevation Certificate determines flood waters are likely to be as high as one foot inside your residence during the Base Flood* (yellow line, *Depth of Flood 1 Foot above Lowest Floor*), you will save money on your flood insurance in about 6 years because the discounted rate (the green line, *Discounted Rate*) you have been paying will be more expensive after that time (where the green and yellow lines cross). The EC can be used by future owners as long as no structural changes are made to the foundation, which could change the elevation of the building. If this happens, a new EC will need to be purchased.

FUTURE SAVINGS: If you get an Elevation Certificate and it reveals you will have up to 2 feet of water (blue line, *Depth of Flood 2 Feet Above Lowest Floor*) in your building during a major flood (Base Flood*), you can continue to pay the discounted rate even as it climbs for 21 or more years because paying a rate based on the EC will not be save you money. The EC can be used by future owners as long as no structural changes are made to the foundation, which could change the elevation of the building. If this happens, a new EC will need to be purchased.

Policy criteria depicted in graph:

- Primary Residential Building
- No basement
- \$250,000 (max) building coverage
- \$100,000 (max) content coverage
- Based on April 2017 insurance rates

Graph information:

- *This graph is based upon a one floor, slab on grade* or no enclosure building.*

- *NFIP premiums are based on many factors. Contact your insurance agent to discuss rating options.*

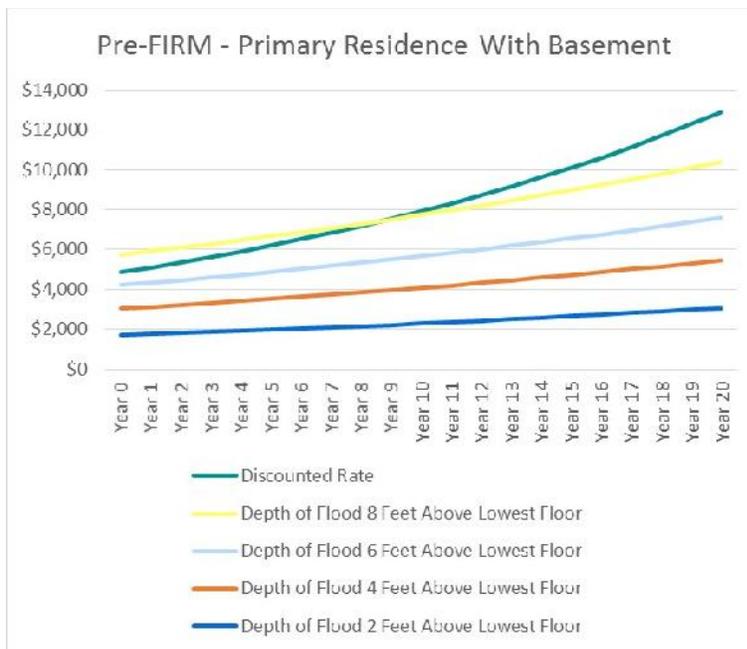
— Primary Residence, WITH A BASEMENT

Should I get an Elevation Certificate* (EC) and if so, when? There's no down side to having an EC and having one will probably be beneficial immediately or in the near future. The only way for anyone, including your agent, FEMA, or you to know when an EC could save you money on your flood insurance is by getting one.

Things to know:

- **Rates will transition to reflect risk:** Eventually you will transition to paying the true flood risk rate for your flood insurance (because of more recent changes to laws governing the NFIP); **and**
- **An Elevation Certificate reveals your flood risk:** The only way to know how high water inside your building is expected to get during a Base Flood* (your building's true flood risk), or when having an EC will be financially beneficial, is to get one; **and**
- **Your discounted rate is going up:** What you pay for your discounted policy today will be increasing 5 to 18 percent each year so it can better reflect the true flood risk. Please keep in mind when reviewing your policy, the total costs you pay for flood insurance may be higher than 18 percent if there are any changes to the HFIAA 2014* surcharge that is applied to every policy ; **and**
- **An Elevation Certificate will ultimately save most policyholders money:** If you do not get an EC this year, you will likely benefit from having one in the next few years. Once you purchase one you can get a premium refund for the rating difference of the true flood risk, but only for the current policy term. You cannot get a refund for prior policy terms, so purchasing one sooner can maximize how much you save on your policy; **and**
- **You can keep paying the lower rate:** When you get an Elevation Certificate, you can either pay the amount that reflects your building's true flood risk or the discounted rate, whichever amount is less, as long as your policy does not meet the lapsed policy* criteria .

How can the graph help me make a decision about getting an Elevation Certificate* (EC)?



- **Before you get an Elevation Certificate** this graph can help you understand how the yearly increases to the discounted rates (because of HFIAA*) will impact your flood insurance costs and make getting an EC a good choice immediately or in the next few years. Without one, the discounted rate you have been paying (green line, *Discounted Rate*) will increase from nearly \$4,900 to about \$13,500 per year during the next 20 years.
- **A rate based on true flood risk is determined by how high the flood water is expected to rise:** Notice flood insurance costs that are based on true flood risk are related to how high the water inside your building is expected to get when there is a Base Flood*. The higher the water is expected to reach, the more you can expect to pay.

View the flood map for your address by visiting the [FEMA Flood Map Service Center \(https://msc.fema.gov/portal/\)](https://msc.fema.gov/portal/) where you can see flood zones* and Base Flood Elevation* data rounded to the tenth of a foot.

IMMEDIATE SAVINGS: An Elevation Certificate would be financially beneficial to a policyholder today if their property were determined to be two (dark blue line, *Depth of Flood 2 Feet Above Lowest Floor*), four (orange line, *Depth of Flood 4 Feet Above Lowest Floor*) or six feet (light blue line, *Depth of Flood 6 Feet Above Lowest Floor*) above the Base Flood*. Policies for all of these would be less today than paying the

discounted premium (green line, *Discounted Rate*).

FUTURE SAVINGS: The yellow line, *Depth of Flood 8 Feet Above Lowest Floor*, represents a building that could have up to eight feet of water in it during the Base Flood*. This policy costs about \$5,800 per year today, but will cost nearly \$10,400 per year in 20 years. Having an Elevation Certificate will be financially beneficial in about nine years for properties with basements and this elevation (yellow, *Depth of Flood 8 Feet Above Lowest Floor*, and green lines, *Discounted Rate*, cross). The EC can be used by future owners as long as no structural changes are made to the foundation, which could change the elevation of the building. If this happens, a new EC will need to be purchased.

Policy criteria depicted in graph:

- Primary Residential Building
- With basement
- \$250,000 (max) building coverage
- \$100,000 (max) content coverage
- Based on April 2017 insurance rates

Graph information:

- *This graph is based upon a one floor, slab on grade* or no enclosure building.*
- *NFIP premiums are based on many factors. Contact your insurance agent to discuss rating options.*

✓ LETTER E (Certain Pre-FIRM Buildings In A High-Risk Flood Area, Paying A Discounted Rate)

Read [LETTER E \(/media-library/assets/documents/128074\)](/media-library/assets/documents/128074).

NOTE: Words with an asterisk (*) beside them are explained in *What Does This Term Mean?* further down this page.

NOTE: Check out *How Can I Pay Less for My Flood Insurance?* by reading the section with this name near the bottom of this page.

FEMA is sending this letter to NFIP policyholders with an insured non-primary residence, Severe Repetitive Loss (SRL) property, Substantially Improved/Damaged building, or a Business property that was constructed before the community adopted its first flood map. These policyholders are paying a discounted rate for a building located within a high-risk flood area (Special Flood Hazard Area*). Read about Zone A in the Flood Maps section [pages one and two] of the [Flood Insurance Manual \(/media-library-data/1490892510436-4143c68c6aa21fb97137b906d586291f/17_maps_508_apr2017.pdf\)](/media-library-data/1490892510436-4143c68c6aa21fb97137b906d586291f/17_maps_508_apr2017.pdf). The letter communicates each policyholder's known flood risk and how it relates to the amount they are paying for their flood insurance policy.

— Introduction:

[LETTER E \(Non-primary Residential Pre-FIRM Buildings In A High-Risk Flood Area, Paying a Discounted Rate\) \(/media-library/assets/documents/128074\)](/media-library/assets/documents/128074) explains that your property was built before your community's first flood maps were issued, but now there's a flood map (Flood Insurance Rate Map*) that shows it is at high risk for flooding. This means your current flood insurance rate will be increasing 25 percent per year to reflect this high risk. Policyholders of certain primary Severe Repetitive Loss (SRL) properties or substantially improved or damaged buildings, non-primary residences, and businesses will receive this letter. Understanding your Elevation Certificate options is important because having one soon will likely be financially beneficial.

— What is an Elevation Certificate (EC)*?

An Elevation Certificate helps insurers determine how high water inside your building is expected to get during a Base Flood* (significant flood with a one percent chance of occurring in any given year), which tells them how much damage your building is likely to incur. Different than ECs, flood maps (Flood Insurance Rate Maps*) have rougher estimates of elevation and flooding potential for entire areas or zones. When used together, they help your insurer determine your building's true flood risk and how much to charge you for your flood insurance.

How do I get an Elevation Certificate? Your local floodplain manager may have an EC on file for your building. But if they do not, you can hire a licensed engineer, architect or land surveyor to provide one for you. The floodplain manager often works for or in a community's local building, permitting, engineering or land use department.

Things to keep in mind:

- **Why is my discounted flood insurance rate increasing?** The [*Homeowner Flood Insurance Affordability Act of 2014**](#) ([/media-library/resources-documents/collections/414](#)) requires gradual, yearly increases to premiums for most discounted policies so they reflect the true flood risk of the building. Approximately 80 percent of National Flood Insurance Program policyholders paid a true risk rate in 2014 and are minimally impacted by the law.
- **If I get one, will I need another Elevation Certificate (EC) in the future?** When there is an Elevation Certificate it can be used even if the property has changed ownership. If the building elevation changes, a new EC may be needed. It's always a good idea to speak with your insurance agent before you make a decision about whether to get, or not, an EC.
- **What if my flood policy lapses?** If you ever allow your flood insurance policy to lapse for more than 90 days, or twice for any number of days, you may be required to provide an Elevation Certificate and you will no longer be eligible for the discounted rate you have been receiving.
- **If I sell my property, can the new owner also pay my lower, discounted rate?** Yes, if your flood insurance policy is continuous and you do not let your policy meet the lapsed policy* criteria.
- **Will an Elevation Certificate be beneficial if I sell my property?** Yes, an EC may be helpful for buyers because they will know the building's true flood risk so they can have a better idea of how much they may be charged for flood insurance in the future. Remember, they can continue getting the discounted rate if it's lower than the true flood risk rate, as long as the policy does not meet the lapsed policy* criteria.
- **Can I have my flood zone* determination reassessed and reduced to low or moderate risk?** Yes, but you may need to submit an Elevation Certificate. Property owners who do not believe their building is within a high-risk flood zone* can request a [Letter of Map Amendment \(LOMA\) or Letter of Map Revision based on Fill \(LOMR-F\)](#) ([/media-library/assets/documents/19871](#)). FEMA uses the map amendment process to collect, review, and determine if the hazard designation can be reduced based on the elevations provided specific to the building. In order to be eligible, the elevation of the lowest ground touching the building must be at or above the level flood water is expected to reach during the Base Flood* (also known as the

Base Flood Elevation*). Buildings must comply with floodplain management regulations at the time of construction or any improvements. This includes changes to the surrounding ground, such as placing fill.

To learn more, identify your building as non-primary residential or businesses using the headings below, and then click on whether or not it has a basement.

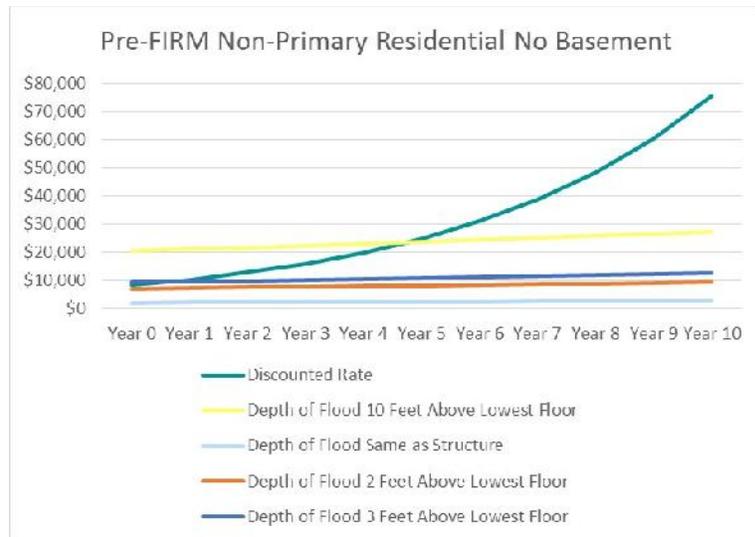
— Non-Primary Residential, NO BASEMENT

Should I get an Elevation Certificate* (EC) and if so, when? Having an EC will likely be financially beneficial immediately, or in the near future. If you wait too long to get one and overpay for your flood insurance, you will not be able to get a refund for the amount you over paid.

Things to know:

- **Rates will transition to reflect risk:** Eventually you will transition to paying the true flood risk rate for your flood insurance (because of more recent changes to laws governing the NFIP); **and**
- **An Elevation Certificate reveals your flood risk:** The only way to know how high water inside your building is expected to get during a Base Flood* or when having an EC will be financially beneficial, is to get one; **and**
- **Your discounted rate is going up:** What you pay for your discounted policy today will be increasing each year so it can better reflect the true flood risk; **and**
- **An Elevation Certificate will ultimately save most policyholders money:** If you do not get an EC this year, you will likely benefit from having one in the next few years. Once you purchase one you can get a premium refund for the rating difference of the true flood risk, but only for the current policy term. You cannot get a refund for prior policy terms, so purchasing one sooner can maximize how much you save on your policy; **and**
- **You can keep paying the lower rate:** When you get an Elevation Certificate, you can either pay the amount that reflects your building's true flood risk or the discounted rate, whichever amount is less, as long as your policy does not meet the lapsed policy* criteria.

How can the graph help me make a decision about getting an Elevation Certificate* (EC)?



- **Before you get an Elevation Certificate:** This graph can help you understand how the yearly increases to the discounted rates (green line, *Discounted Rate*) will impact your flood insurance costs and make getting an EC now or in the next few years a good choice. Without one, the discounted rate you have been paying will increase from nearly \$8,300 to about \$75,500 per year during the next 10 years.
- **A rate based on true flood risk is determined by how high the flood water is expected to rise:** Notice flood insurance costs that are based on true flood risk are related to how high the water inside your building is expected to get when there is a Base Flood*. The higher the water is expected to reach, the more you can expect to pay.

View the flood map for your address by visiting the [FEMA Flood Map Service Center \(https://msc.fema.gov/portal/\)](https://msc.fema.gov/portal/) where you can see flood zones* and Base Flood Elevation data* rounded to the tenth of a foot.

IMMEDIATE SAVINGS: If flood waters in a Base Flood* are expected to reach the lowest floor of your building (light blue line, *Depth of Flood Same as Structure*), or to be one, two or even three feet deep inside the building (orange line, *Depth of Flood 2 Feet Above Lowest Floor*, and dark blue line, *Depth of Flood 3 Feet Above Lowest Floor*), having an Elevation Certificate will be financially beneficial this year. All of the policy rates for these levels will be less than what you would pay if you didn't have an EC.

FUTURE SAVINGS: The yellow line, *Depth of Flood 10 Feet Above Lowest*

Floor, represents a building that could have up to 10 feet of water in it during a Base Flood*. This policy costs about \$20,500 per year today, but will cost nearly \$27,500 per year in 10 years. Having an Elevation Certificate will be financially beneficial in about four years for properties with this elevation (yellow and green lines cross). The EC can be used by future owners as long as no structural changes are made to the foundation, which could change the elevation of the building. If this happens, a new EC will need to be purchased.

Policy criteria depicted in graph:

- Non-primary Residential Building
- No basement
- \$250,000 (max) building coverage
- \$100,000 (max) content coverage
- Based on April 2017 insurance rates

Graph information:

- *This graph is based upon a one floor, slab on grade* or no enclosure building.*
- *NFIP premiums are based on many factors. Contact your insurance agent to discuss rating options.*

— Non-primary Residential, WITH A BASEMENT

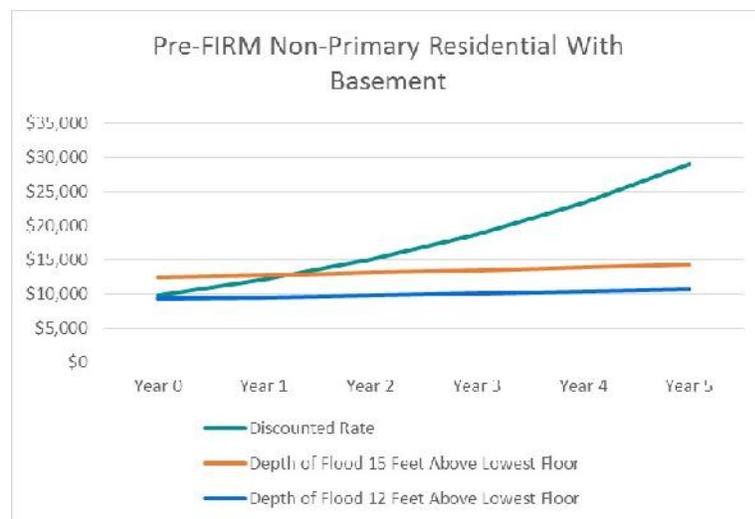
Should I get an Elevation Certificate* (EC) and if so, when? Having an EC will likely be financially beneficial immediately, or in the near future. If you wait too long to get one and overpay for your flood insurance, you will not be able to get a refund for the amount you over paid.

Things to know:

- **Rates will transition to reflect risk:** Eventually you will transition to paying the true flood risk rate for your flood insurance (because of more recent changes to laws governing the NFIP); **and**
- **An Elevation Certificate reveals your flood risk:** The only way to know how high water inside your building is expected to get during a Base Flood* or when having an EC will be financially beneficial, is to get one; **and**

- **Your discounted rate is going up:** What you pay for your discounted policy today will be increasing each year so it can better reflect the true flood risk; **and**
- **An Elevation Certificate will ultimately save most policyholders money:** If you do not get an EC this year, you will likely benefit from having one in the next few years. Once you purchase one you can get a premium refund for the rating difference of the true flood risk, but only for the current policy term. You cannot get a refund for prior policy terms, so purchasing one sooner can maximize how much you save on your policy; **and**
- **You can keep paying the lower rate:** When you get an Elevation Certificate, you can either pay the amount that reflects your building's true flood risk or the discounted rate, whichever amount is less, as long as your policy does not meet the lapsed policy* criteria .

How can the graph help me make a decision about getting an Elevation Certificate* (EC)?



- **Before you get an EC** (refer to green line on graph, *Discounted Rate*) this graph can help you understand how the yearly increases to the discounted rate (because of the HFIAA law*) will impact your flood insurance costs and make getting an EC immediately or soon a good choice. Without one, the discounted rate you have been receiving will go from nearly \$9,700 per year to about \$29,000 per year during the next five years.
- **A rate based on true flood risk is determined by how high the flood water is expected to rise:** Notice flood insurance costs that are based on true flood risk are related to how high the water inside your building is expected to get when there is a Base Flood*. The

higher the water is expected to reach, the more you can expect to pay.

View the flood map for your address by visiting the [FEMA Flood Map Service Center \(https://msc.fema.gov/portal/\)](https://msc.fema.gov/portal/) where you can see flood zones* and Base Flood Elevation* data rounded to the tenth of a foot.

IMMEDIATE SAVINGS: An EC would be financially beneficial immediately or in the next year for policyholders who can expect to have any level of flooding up 15 feet during the Base Flood* (see the orange line, *Depth of Flood 15 Feet Above Lowest Floor*, or blue line, *Depth of Flood 12 Feet Above Lowest Floor*).

Policy criteria depicted in graph:

- Non-primary Residential Building
- With basement
- \$250,000 (max) building coverage
- \$100,000 (max) content coverage
- Based on April 2017 insurance rates

Graph information:

- *This graph is based upon a one floor, slab on grade* or no enclosure building.*
- *NFIP premiums are based on many factors. Contact your insurance agent to discuss rating options.*

— Non-residential Business, NO BASEMENT

Should I get an Elevation Certificate* (EC) and if so, when? Having an EC will likely be financially beneficial immediately, or in the very near future. If you wait too long to get one and overpay for your flood insurance, you will not be able to get a refund for the amount you over paid.

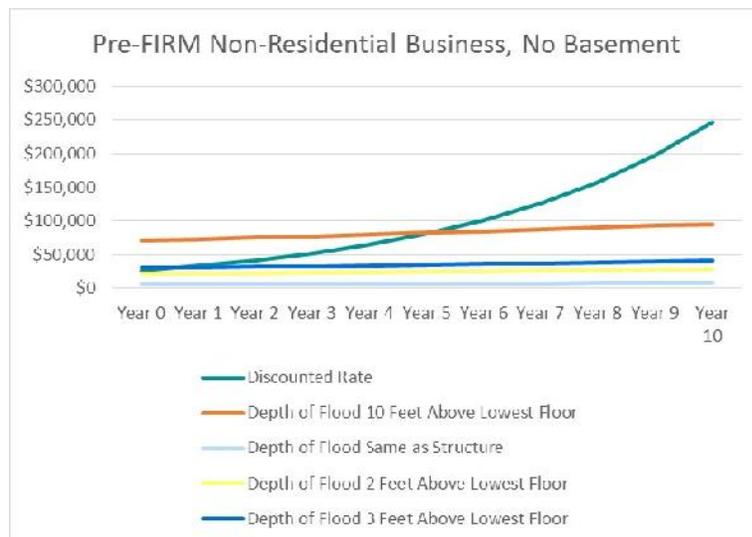
Things to know:

- **Rates will transition to reflect risk:** Eventually you will transition to paying the true flood risk rate for your flood insurance (because of more recent changes to laws governing the NFIP); **and**

- **An Elevation Certificate reveals your flood risk:** The only way to know how high water inside your building is expected to get during a Base Flood* or when having an EC will be financially beneficial, is to get one; **and**
- **Your discounted rate is going up:** What you pay for your discounted policy today will be increasing each year so it can better reflect the true flood risk; **and**
- **An Elevation Certificate will ultimately save most policyholders money:** If you do not get an EC this year, you will likely benefit from having one in the next few years. Once you purchase one you can get a premium refund for the rating difference of the true flood risk, but only for the current policy term. You cannot get a refund for prior policy terms, so purchasing one sooner can maximize how much you save on your policy; **and**
- **You can keep paying the lower rate:** When you get an Elevation Certificate, you can either pay the amount that reflects your building's true flood risk or the discounted rate, whichever amount is less, as long as your policy does not meet the lapsed policy* criteria .

How can the graph help me make a decision about getting an Elevation Certificate* (EC)?

- **Before you get an Elevation Certificate:** This graph can help you understand how the yearly increases to the discounted rates (refer to



green line on graph, *Discounted Rate*) will impact your flood insurance costs and make getting an EC a good choice immediately, or soon. Without an EC, the discounted rate you pay will increase from about \$26,700 to almost \$246,700 per year during the next 10 years.

- **A rate based on true flood risk is determined by how high the flood water is expected to rise:** Notice flood insurance costs that are based on true flood risk are related to how high the water inside your building is expected to get when there is a Base Flood*. The higher the water is expected to reach, the more you can expect to pay.

View the flood map for your address by visiting the [FEMA Flood Map Service Center \(https://msc.fema.gov/portal/\)](https://msc.fema.gov/portal/) where you can see flood zones* and Base Flood Elevation* data rounded to the tenth of a foot.

IMMEDIATE SAVINGS: Policyholders who, during a Base Flood*, would expect to have up to three feet of floodwater inside their building will benefit from having an Elevation Certificate now or in the next year. See the light blue, *Depth of Flood Same as Structure* (flooding would just reach the lowest floor of the building), yellow line, *Depth of Flood 2 Feet Above Lowest Floor*, or dark blue line, *Depth of Flood 3 Feet Above Lowest Floor*.

Policy criteria depicted in graph:

- Non-residential Business
- No basement
- \$500,000 (max) building coverage
- \$500,000 (max) content coverage
- Based on April 2017 insurance rates

Graph information:

- *This graph is based upon a one floor, slab on grade* or no enclosure building.*
- *NFIP premiums are based on many factors. Contact your insurance agent to discuss rating options.*

— Non-residential Business, WITH A BASEMENT

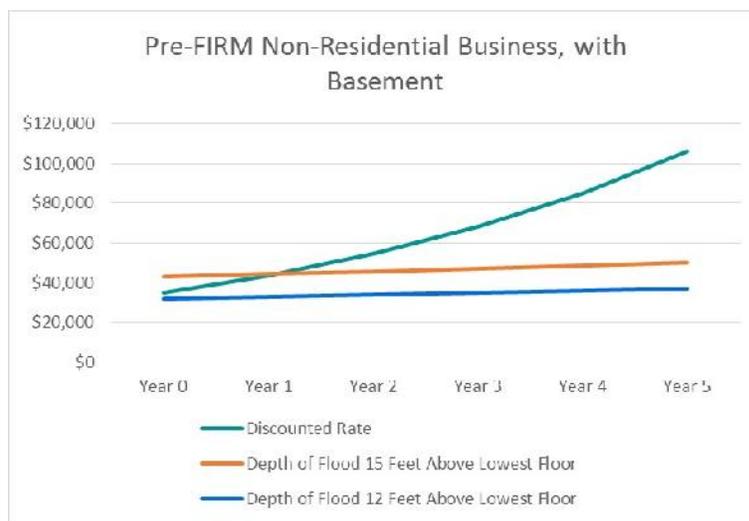
Should I get an Elevation Certificate* (EC) and if so, when? Having an EC will likely be financially beneficial immediately, or in the very near future. If you wait too long to get one and overpay for your flood insurance, you will not be able to get a refund for the amount you over paid.

Things to know:

- **Rates will transition to reflect risk:** Eventually you will transition to paying the true flood risk rate for your flood insurance (because of more recent changes to laws governing the NFIP); **and**
- **An Elevation Certificate reveals your flood risk:** The only way to know how high water inside your building is expected to get during a Base Flood* (your building's true flood risk), or when having an EC will be financially beneficial, is to get one; **and**
- **Your discounted rate is going up:** What you pay for your discounted policy today will be increasing each year so it can better reflect the true flood risk; **and**
- **An Elevation Certificate will ultimately save most policyholders money:** If you do not get an EC this year, you will likely benefit from having one in the next few years. Once you purchase one you can get a premium refund for the rating difference of the true flood risk, but only for the current policy term. You cannot get a refund for prior policy terms, so purchasing one sooner can maximize how much you save on your policy; **and**
- **You can keep paying the lower rate:** When you get an Elevation Certificate, you can either pay the amount that reflects your building's true flood risk or the discounted rate, whichever amount is less, as long as your policy does not meet the lapsed policy* criteria .

How can the graph help me make a decision about getting an Elevation Certificate* (EC)?

- **Before you get an Elevation Certificate:** This graph can help you



understand how the yearly increases to the discounted rates (refer to

the green line on the graph, *Discounted Rate*) will impact your flood insurance costs and make getting an EC now or very soon a good choice. Without one, the discounted rate you pay will increase from nearly \$35,000 to almost \$106,300 per year during the next five years.

- **A rate based on true flood risk is determined by how high the flood water is expected to rise:** Notice flood insurance costs that are based on true flood risk are related to how high the water inside your building is expected to get when there is a Base Flood*. The higher the water is expected to reach, the more you can expect to pay.

View the flood map for your address by visiting the [FEMA Flood Map Service Center \(https://msc.fema.gov/portal/\)](https://msc.fema.gov/portal/) where you can see flood zones* and Base Flood Elevation* data rounded to the tenth of a foot.

IMMEDIATE SAVINGS: Policyholders who, during a Base Flood*, could expect to have up to 15 feet of floodwater inside their building will benefit from having an Elevation Certificate now or in the next year. See the blue line, *Depth of Flood 12 Feet Above Lowest Floor*, and the orange line, *Depth of Flood 15 Feet Above Lowest Floor*. Policyholders who get an EC in the next year and discover the lowest floor of their building is at either of these elevations will begin to save money on their flood insurance in the next year.

Policy criteria depicted in graph:

- Non-residential Business
- With basement
- \$500,000 (max) building coverage
- \$500,000 (max) content coverage
- Based on April 2017 insurance rates

Graph information:

- *This graph is based upon a one floor, slab on grade* or no enclosure building.*
- *NFIP premiums are based on many factors. Contact your insurance agent to discuss rating options.*

✓ LETTER F (Buildings Mapped Outside Of A High-Risk Flood Area, And Insured With A Preferred Risk Policy [PRP])

Read [LETTER F \(/media-library/assets/documents/132655\)](/media-library/assets/documents/132655).

NOTE: Words with an asterisk (*) beside them are explained in *What Does This Term Mean?* further down this web page.

Introduction: You currently receive the most affordable NFIP flood insurance rates possible. Thank you for making an excellent choice to protect your property with flood insurance.

PREFERRED RISK POLICIES

What are Preferred Risk Policies (PRPs)? You have a [Preferred Risk Policy \(/media-library/assets/documents/17576\)](/media-library/assets/documents/17576) (PRP), which is less expensive than other types of policies. The policy offers multiple coverage combinations for both buildings and contents (or contents-only, for renters) that are located in moderate-to-low risk areas (B, C, and X Zones) on the effective date of the policy. Preferred Risk Policies are available for residential or non-residential buildings located in these flood zones* that meet eligibility requirements based on the building's entire flood loss history.

Having a moderate to low risk of flooding, however, doesn't mean "no risk!" In fact, more than 20 percent of all NFIP flood insurance claims occur in areas outside of high-risk flood zones*. So, it is important that you keep your flood insurance coverage.

You have a Preferred Risk Policy, which means your property has an acceptable flood loss history.

What does it mean to have a flood loss history? A building's eligibility for the PRP is based on a number of requirements and on the building's flood loss history, regardless of ownership. If one of the following conditions exists then the building is NOT eligible for a PRP:

- Two flood insurance claim payments, each more than \$1,000
- Three or more flood insurance claim payments, regardless of the amount;
- Two Federal flood disaster relief payments (including loans and grants), each more than \$1,000;

- Three Federal flood disaster relief payments (including loans and grants), regardless of the amount; or
- One flood insurance claim payment and one Federal flood disaster relief payment (including loans and grants), each more than \$1,000.

Please always contact your insurance agent or company to discuss all things related to your flood policy.

✓ LETTER G (Buildings That Are Post-FIRM, In A High-Risk Flood Area, And Paying A Rate Based On True Flood Risk)

NOTE: Learn about *How Can I Pay Less for My Flood Insurance?* further down this page.

Introduction: You received a letter from us explaining that the amount you pay for flood insurance reflects the true flood risk of your building. No further action is required.

Protecting your property with flood insurance is an excellent decision.

✓ What Does This Term Mean? (Defining Terms Found On This Page And In Your Letter)

— Base Flood

Base Flood (/base-flood): The flood having a one percent chance of being equaled or exceeded in any given year.

— Base Flood Elevation (BFE)

Base Flood Elevation (BFE) (/base-flood-elevation): The computed elevation to which floodwater is anticipated to reach during the base flood. Base Flood Elevations (BFEs) are shown on Flood Insurance Rate Maps* (FIRMs) and on the flood profiles. The BFE is the minimum elevation a community must adopt for building standards and is the regulatory requirement for the elevation or floodproofing of structures. The relationship between the BFE and a building's elevation determines the flood insurance premium. Elevation Certificates show more precise BFEs for individual buildings, so when used together with FIRMs*, true flood risk and a risk-based flood insurance premium can be determined.

— Basement

Basement (/basement) (as defined by the National Flood Insurance Program): Any area of the building having its floor subgrade (below ground level) on all sides. The lowest floor of a residential building, including the basement, must be above the Base Flood Elevation (BFE). Basements below the BFE are only allowed in communities that have obtained a basement exception from FEMA. Floodproofed non-residential basements are allowed.

— Slab-on Grade

Slab-on Grade (Diagram of house, below): The simplest definition is that a slab-on-grade building has no basement or basement walls; the building is built on one slab of concrete and one usually walks either straight into the first floor from outside, or up just several steps.

Caption: This house has no basement or crawlspace and the first floor is at ground level. It's a typical slab on grade style building.



— Crawlspace

Crawlspace (/crawlspace): Crawlspace foundations are commonly used in some parts of the nation to elevate the lowest floors of residential buildings located in Special Flood Hazard Areas* above the Base Flood Elevation*. Crawlspaces should be constructed so that the floor of the crawlspace is at or above the lowest grade adjacent to the building. Crawlspaces that have their floors below BFE must have openings to allow the equalization of flood forces.

Recent FEMA guidance now allows crawlspaces to have their floors up to two feet below the lowest adjacent grade under certain circumstances although this is discouraged. Below-grade crawlspace foundation walls are exposed to increased forces during flood conditions, such as hydrostatic and saturated soil forces. Guidance on the National Flood Insurance Program (NFIP) minimum requirements for crawlspace construction in the

high-risk flood zone* is provided in [Technical Bulletin 11, Crawlspace Construction for Buildings Located in Special Flood Hazard Areas*](#) (/media-library/assets/documents/3527).

Buildings that have below-grade crawlspaces will have higher flood insurance premiums than buildings that have the interior elevation of the crawlspace at or above the lowest adjacent exterior grade.

— Elevation Certificate

[Elevation Certificate](#) (/media-library/assets/documents/32330): An EC is an important tool that documents your building's elevation. Knowing a building's precise elevation can help insurers make more informed decisions about a building's true flood risk and therefore determine how much to charge for flood insurance. Learn more about [Elevation Certificates](#) (/media-library-data/1428941960043-a8f37b7e3af25f47396bbff04e7bf036/FEMA-HFIAA_ECFActSheet_040715.pdf) --who needs one and where and how to get one.

— The Federal Policy Fee

The Federal Policy Fee (FPF) is used to offset costs involved in administering the NFIP. The FPF also been included in your premium since you first obtained coverage, although it has increased gradually in cost over time.

— Flood Insurance Rate Map

[Flood Insurance Rate Map](#) (/flood-insurance-rate-map-firm) (FIRM):The official map of a community on which FEMA has delineated both the special hazard areas and the risk premium zones applicable to the community. You can view flood zones* and Base Flood Elevations on the flood map for your address at the [Flood Map Service Center](#) (<https://msc.fema.gov/portal/>).

— Flood or Flooding

[Flood or Flooding](#) (/flood-or-flooding): A general and temporary condition of partial or complete inundation of normally dry land areas from:

1. The overflow of inland or tidal waters;

2. The unusual and rapid accumulation or runoff of surface waters from any source;
3. Mudslides (i.e., mudflows) which are proximately caused by flooding and are akin to a river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water and deposited along the path of the current.

A flood inundates a floodplain. Most floods fall into three major categories: riverine flooding, coastal flooding, and shallow flooding. Alluvial fan flooding is another type of flooding more common in the mountainous western states.

— Flood Zone

Read about the map zones is in the *Flood Maps* section (on pages one and two) of the [Flood Insurance Manual \(/media-library-data/1490892510436-4143c68c6aa21fb97137b906d586291f/17_maps_508_apr2017.pdf\)](/media-library-data/1490892510436-4143c68c6aa21fb97137b906d586291f/17_maps_508_apr2017.pdf). Also see Special Flood Hazard Areas (SFHA)* definition, below.

— Homeowner Flood Insurance Affordability Act of 2014 (HFIAA)

[Homeowner Flood Insurance Affordability Act of 2014 \(HFIAA\) \(/media-library/resources-documents/collections/414\)](/media-library/resources-documents/collections/414): This law means policyholders currently paying artificially low (or discounted) flood insurance rates will notice gradual, incremental increases to their flood insurance premiums until those premiums reflect the true flood risk associated with their insured building. The incremental increases to premiums for most properties receiving these discounted policy rates will be no less than 5 to 15 percent annually within a single risk class, but no more than 18 percent annually for an individual policyholder. Approximately 80 percent of National Flood Insurance Program policyholders paid a true flood risk rate in 2014 and are minimally impacted by the law.

— Increased Cost of Compliance (ICC)

[Increased Cost of Compliance \(ICC\) \(/increased-cost-compliance-coverage\)](/increased-cost-compliance-coverage): If your home or business is damaged by a flood, you may be required to meet certain building requirements in your community to reduce future flood damage before you repair or rebuild. To help you cover the costs of meeting those requirements, the National Flood Insurance Program (NFIP)

includes ICC coverage for most policies. One way these funds can be used is to elevate a property, which can help protect the building from flood damage and sometimes reduce the cost of flood insurance.

— Lapsed Policy

[Lapsed Policy \(/media-library/assets/documents/126395\)](/media-library/assets/documents/126395): If you ever allow your flood insurance policy to lapse for either more than 90 days, or twice for any number of days, you may be required to provide an EC and you may no longer be eligible for the discounted rate you have been paying.

— Lowest Floor

[Lowest Floor \(/lowest-floor\)](/lowest-floor): The lowest floor of the lowest enclosed area (including basement). An unfinished or flood resistant enclosure, used solely for parking of vehicles, building access or storage in an area other than a basement area is not considered a building's lowest floor as long as the enclosure is not built in such a way that it renders the structure in violation of the applicable non-elevation design requirements.

Communities are required to obtain the elevation of the lowest floor (including basement) of all new and substantially improved structures.

All new and substantially improved structures must have the lowest floor elevated to or above the Base Flood Elevation* (BFE). Non-residential buildings may be floodproofed below the BFE.

— Newly Mapped Procedure

[Newly Mapped Procedure \(/media-library/assets/documents/126027\)](/media-library/assets/documents/126027): In the first year after a map revision, this option provides the lower-cost Preferred Risk Policy (PRP) base premium (not including fees and surcharges) for properties that have been newly mapped into a high risk flood area (i.e., Special Flood Hazard Area*). Every year after, premium increases of up to 18 percent will be applied until the premium rates reflect true flood risk rates.

— Non-primary Residence

Non-primary Residence: A residential building that is not the primary residence of the policyholder.

— Pre-FIRM

Pre-FIRM (/pre-flood-insurance-rate-map-firm): Pre-Flood Insurance Rate Map (FIRM) buildings are those built before the effective date of the first Flood Insurance Rate Map (FIRM) for a community. This means they were built before detailed flood hazard data and flood elevations were provided to the community and usually before the community enacted comprehensive regulations on floodplain management. Pre-FIRM buildings can be insured using discounted rates. These rates are designed to help people afford flood insurance even though their buildings were not built with flood protection in mind.

Here's a helpful, short video (/media-library/assets/videos/107320) about pre and post-FIRM buildings.

— Post-FIRM

Post-FIRM (/post-firm): Post-Flood Insurance Rate Map (FIRM*) buildings are new or substantially-improved construction built after the effective date of the first FIRM for a community. Insurance rates for Post-FIRM buildings are determined by the elevation of the lowest floor in relation to the Base Flood Elevation* (BFE). Look up map effective dates (https://www.floodmaps.fema.gov/fhm/fmx_main.html).

Here's a helpful, short video (/media-library/assets/videos/107320) about pre and post-FIRM buildings.

— Primary Residence

Primary Residence: A single-family building, condominium unit, apartment unit, or unit within a cooperative building that will be lived in by the policyholder or the policyholder's spouse for:

1. More than 50 percent of the 365 calendar days following the current policy effective date; or
 2. 50 percent or less of the 365 calendar days following the current policy effective date if the policyholder has only one residence and does not lease that residence to another party or use it as rental or income property at any time during the policy term.
- A policyholder and the policyholder's spouse may not collectively have more than one primary residence.

— The Reserve Fund Assessment

The Reserve Fund Assessment: A Reserve Fund was created in order to build reserves to help meet expected future obligations in higher-than-average loss years. An assessment to go toward this fund was included in your premium beginning in 2014. The Reserve Fund Assessment is currently 15 percent of the premium subtotal for nearly all policies.

— Special Flood Hazard Areas (SFHA)

Special Flood Hazard Areas (SFHA) (/special-flood-hazard-area): The land area covered by the floodwaters of the base flood is the SFHA on NFIP maps. The SFHA is the area where the National Flood Insurance Program's floodplain management regulations must be enforced and the area where the mandatory purchase of flood insurance applies. The SFHA includes Zones A, AO, AH, A1-30, AE, A99, AR, AR/A1-30, AR/AE, AR/AO, AR/AH, AR/A, VO, V1-30, VE, and V. Read about the map zones is in the *Flood Maps* section (on pages one and two) of the Flood Insurance Manual. (/media-library-data/1490892510436-4143c68c6aa21fb97137b906d586291f/17_maps_508_apr2017.pdf)

— Surcharge

Surch/media-library-data/1430491119111-b5f84b752f3a75f9d3e9aed037b22a70/HFIAA Surcharge Fact Sheet Final2 042015 (/media-library-data/1430491119111-b5f84b752f3a75f9d3e9aed037b22a70/HFIAA Surcharge Fact Sheet Final2 042015
arge: The Homeowner Flood Insurance Affordability Act of 2014 (/media-library/resources-documents/collections/414) *mandated that a surcharge be applied to every NFIP policy to offset discounted policies. A policy purchased by a homeowner for a single-family dwelling or condominium unit that the homeowner occupies as a primary residence will include a \$25 surcharge. A contents-only policy purchased by a tenant for a single-family dwelling, condominium unit, or apartment that the tenant occupies as a primary residence also will include a \$25 surcharge. For rating purposes, a primary residence means a single-family building, condominium unit, or apartment that will be lived in by the insured or the insured's spouse for more than 50 percent of the 365 calendar days following the current policy effective date.

Policies for all other buildings will include a \$250 surcharge. This includes policies covering non-residential buildings, condominium buildings, non-condominium multi-family buildings, two-to-four family buildings (even if

the policyholder occupies one of the units as a primary residence), and buildings that are occupied by the insured or the insured's spouse for 50 percent or less of the year.

✓ If, After Contacting Their Insurer, A Policyholder Still Has Questions Or Needs Clarification, Who Should He/She Contact?

If you have questions, first contact your insurance agent or insurance company representative. FEMA Regional Insurance Specialists and NFIP Regional Managers (see Reference Section of the NFIP Flood Insurance Manual for their contact information) are also a resource for both you and your insurance agent. Here is the contact information for FEMA Regional Insurance Specialists and or our Call Center representatives:

- Region I (CT, ME, MA, NH, RI, VT): Robert.Desaulniers@fema.dhs.gov (<mailto:Robert.desaulniers@fema.dhs.gov?subject=The%20Letter%20I%20Received%20from%20FEMA%20about%20my%20Flood%20Insurance%20Rate>)
- Region II (NJ, NY, the Commonwealth of Puerto Rico, the U.S. Virgin Islands territory and eight Tribal Nations): **1-800-427-4661** (NFIP Call Center).
- Region III (DC, DE, MD, PA, VA, WV): **1-800-427-4661** (NFIP Call Center).
- Region IV (AL, FL, GA, KY, MS, NC, SC, TN): Janice.Mitchell@fema.dhs.gov (<mailto:Dorothy.douglas@fema.dhs.gov?subject=The%20Letter%20I%20Received%20from%20FEMA%20about%20my%20Flood%20Insurance%20Rate>), or call 770-220-5441.
- Region V (IL, IN, MI, MN, OH, WI): **1-800-427-4661** (NFIP Call Center).
- Region VI (AR, LA, NM, OK, TX): **1-800-427-4661** (NFIP Call Center).
- Region VII (IA, KS, MO, NE): Christopher.Parsons@fema.dhs.gov (<mailto:Christopher.parsons@fema.dhs.gov?subject=The%20Letter%20I%20Received%20from%20FEMA%20about%20my%20Flood%20Insurance%20Rate>)
- Region VIII (CO, MT, ND, SD, UT, WY): Diana.Herrera@fema.dhs.gov (<mailto:Diana.Herrera@fema.dhs.gov?subject=The%20letter%20I%20Received%20from%20FEMA%20about%20my%20Flood%20Insurance%20Rate>), or call 303-235-4988.

- Region IX (AZ, CA, HI, NV, & the Pacific Islands): **1-800-427-4661** (NFIP Call Center).
- Region X (AK, ID, OR, WA): Deborah.Gauthier@fema.dhs.gov. (<mailto:Deborah.Gauthier@fema.dhs.gov?subject=The%20Letter%20I%20Received%20from%20FEMA%20about%20my%20Flood%20Insurance%20Rate>)

✓ How Can I Pay Less For My Flood Insurance?

What you pay for flood insurance has a lot to do with how much flood risk is associated with your building. It makes sense to reduce flood risk no matter what, but in some instances reducing flood risk can also lead to lower flood insurance costs. Below are some resources to help, but discussing your policy options with your insurance agent may also be helpful.

[Reducing Flood Risk to Residential Buildings that Cannot be Elevated \(/media-library/assets/documents/109669\)](/media-library/assets/documents/109669) explains things that can be done to better protect a building from flood damage, and in some cases implementing these changes will reduce the cost of your flood insurance.

Communities enrolled in the NFIP's [Community Rating System \(/national-flood-insurance-program-community-rating-system\)](/national-flood-insurance-program-community-rating-system) can get discounts on their flood insurance. Speak with your insurance agent.

The [Homeowner's Guide to Retrofitting \(/media-library-data/1404148604102-f210b5e43aba0fb393443fe7ae9cd953/FEMA_P-312.pdf\)](/media-library-data/1404148604102-f210b5e43aba0fb393443fe7ae9cd953/FEMA_P-312.pdf) can help you [decide the right method \(/media-library-data/1404149391152-4ce21d152d6eefafed8703fa99e206dd/FEMA_P312_Chap_4.pdf\)](/media-library-data/1404149391152-4ce21d152d6eefafed8703fa99e206dd/FEMA_P312_Chap_4.pdf) to mitigate future damage and loss by considering various factors, such as hazards to your home, permit requirements, technical limitations, and costs. This guide also helps you develop a flood protection strategy.

The [Increased Cost of Compliance \(/increased-cost-compliance-coverage\)*](/increased-cost-compliance-coverage) (ICC) coverage, for eligible properties that are required to be in compliance with local floodplain requirements, can help pay for elevating a building after a flood. Another way to get help with the cost of elevating your building would be through one of FEMA's various [grant programs \(/media-library-data/1441133724295-0933f57e7ad4618d89debd1ddc6562d3/FEMA_HMA_Grants_4pg_2015_508.pdf\)](/media-library-data/1441133724295-0933f57e7ad4618d89debd1ddc6562d3/FEMA_HMA_Grants_4pg_2015_508.pdf).

The grants are administered by states, and each state decides which

projects it will fund and for how much. Contact your local floodplain manager for more information. The floodplain manager often works for or in a community's local building, permitting, engineering or land use department.

To learn more about elevating your property, read [Elevating Your House \(/pdf/rebuild/mat/sec5.pdf\)](/pdf/rebuild/mat/sec5.pdf).

Did you know? An elevated home, like the one shown on the [5 Ways to Lower Your Flood Insurance Premium \(/media-library-data/20130726-1622-20490-2266/fema_d671.pdf\)](/media-library-data/20130726-1622-20490-2266/fema_d671.pdf), with a first floor elevated 3 feet above the base flood elevation, can expect to save 60% or more on annual flood insurance premiums.

Did you know? Elevating just one foot above the BFE often results in a 30% reduction in annual premiums.

✓ Why Does My Mortgage Lender Require Me To Buy Flood Insurance?

The Flood Disaster Protection Act of 1973, as amended by the National Flood Insurance Reform Act of 1994, requires federally-regulated or insured lenders to mandate the purchase of flood insurance as a condition of any loan on a property located in a high-risk flood area also known as a Special Flood Hazard Area. The insurance must be maintained during the term of the loan the building is in a high-risk flood area and at minimum, must cover the lowest of:

- The outstanding principle balance of the loan;
- The maximum amount of coverage available under the NFIP for that particular type of building; or
- The full insurable value of the building and/its contents

However, some lenders reserve the right in their loan documents to require the amount of flood insurance being purchased to exceed the minimum amount required under federal law. Property owners with questions about the requirement to purchase flood insurance or the amount of flood insurance being required should talk to their lender.

For properties not located in a high-risk area, but instead in a moderate- to low-risk area, flood insurance is not required, but it is recommended. In fact, over 20-percent of all flood insurance claims come from areas outside of mapped high-risk flood zones*.

Note: If, during the life of the loan, the maps are revised and the property is now in the high-risk area, your lender will notify you that you must purchase flood insurance.

Everyone lives in a flood zone*. If you don't already have a flood insurance policy protecting your property, talk to your agent or [find an agent \(/national-flood-insurance-program/How-Buy-Flood-Insurance\)](#) today. Together, you can discuss how best to meet your insurance needs. There are policies for homeowners, business owners and renters.

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<https://www.oig.dhs.gov/hotline>

 Official website of the Department of Homeland Security