

Elevation Certificate Vocabulary

General:

- Base Flood Elevation (BFE) - The elevation of surface water resulting from a flood that has a 1% chance of equaling or exceeding that level in any given year. The BFE is shown on the Flood Insurance Rate Map (FIRM) for zones AE, AH, A1–A30, AR, AR/A, AR/AE, AR/A1– A30, AR/AH, AR/AO, V1–V30 and VE.
- Building -
 - A structure with 2 or more outside rigid walls and a fully secured roof, that is affixed to a permanent site; or
 - A manufactured home (a "manufactured home," also known as a mobile home, is a structure built on a permanent chassis, transported to its site in 1 or more sections, and affixed to a permanent foundation); or
 - A travel trailer without wheels, built on a chassis and affixed to a permanent foundation, that is regulated under the community's floodplain management and building ordinances or laws.
 - "Building" does not mean a gas or liquid storage tank or a recreational vehicle, a park trailer, or other similar vehicle, except as described above.
- Elevated building - A building that has no basement and that has its lowest elevated floor raised above ground level by foundation walls, shear walls, posts, piers, pilings, or columns. Solid (perimeter) foundations walls are not an acceptable means of elevating buildings in V and VE zones.

Section A: Property Information

- Attached garage – laterally-attached garage
 - A basement garage is not an attached garage
 - If there is no attached garage, enter N/A in all three spaces
 - If there is an attached garage and there are no openings, the correct entry is “zero” even if the garage is above the BFE.
- Crawlspace – An under-floor space that has its interior floor area (finished or not) no more than 5 feet below the top of the next-higher floor. Crawlspaces generally have solid foundation walls. See Diagram 8 in the Elevation Certificate Instructions.
- Enclosure – That portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls.

- Flood openings – proper flood openings allow floodwaters to pass into and out of an enclosure, helping to minimize the risk when it comes to rating the elevated building for flood insurance. Requirements:
 - Designs certified by a registered professional engineer or architect OR
 - 2+ openings on 2+ walls
 - Not higher than 1 foot above grade
 - Net area not less than 1 square inch for every 1 square foot of enclosed area
 - Operate automatically with no human activation needed
 - “Openings in Foundation Walls and Walls of Enclosures” (August 2008):
https://www.fema.gov/media-library-data/20130726-1502-20490-9949/fema_tb_1_1_.pdf
- Sub-grade Crawlspace – A crawlspace foundation where the subgrade under-floor area is no more than 5 feet below the top of the next-higher floor and no more than 2 feet below the lowest adjacent grade on all sides.

Section B: Flood Insurance Rate Map (FIRM) Information

- Community Number - A 6-digit designation identifying each NFIP community. The first 2 numbers are the state code. The next 4 are the FEMA-assigned community number. An alphabetical suffix is added to a community number to identify revisions in the Flood Insurance Rate Map (FIRM) for that community.

Section C: Building Elevation Information (Survey Required)

- Base Flood Elevation (BFE) - The elevation of surface water resulting from a flood that has a 1% chance of equaling or exceeding that level in any given year. The BFE is shown on the Flood Insurance Rate Map (FIRM) for zones AE, AH, A1–A30, AR, AR/A, AR/AE, AR/A1– A30, AR/AH, AR/AO, V1–V30 and VE.
- Basement - Any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level (subgrade) on all sides.
- Building in the Course of Construction - A walled and roofed building (see the General Rules section for the exception) that is principally above ground and affixed to a permanent site. It does not include building materials or supplies intended for use in construction, alteration, or repair unless such materials or supplies are within an enclosed building on the premises.
- Finished construction – applies only when all machinery and/or equipment such as furnaces, hot water heaters, heat pumps, air conditions, and elevators and their associated equipment have been installed and the finished grading around the building is completed.

- Grade elevation - The lowest or highest finished ground level that is immediately adjacent to the walls of the building. Use natural (pre-construction), ground level, if available, for Zone AO and Zone A (without BFE).
- Lowest floor - The lowest floor of the lowest enclosed area (including a basement). An unfinished or flood-resistant enclosure, usable 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 provided that such enclosure is not built so as to render the structure in violation of requirements.

Section E: Building Elevation Information (Survey Not Required for Zone AO and Zone A without BFE)

- Highest Adjacent Grade - the highest natural elevation of the ground surface prior to construction next to the proposed walls of a structure
- Lowest Adjacent Grade - the lowest point of the ground level immediately next to a building.

Section G: Community Information (Optional)

- New Construction - Buildings for which the "start of construction" commenced on or after the effective date of an initial Flood Insurance Rate Map (FIRM) or after December 31, 1974, whichever is later, including any subsequent improvements.
- Substantial Improvement - Any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement. This term includes structures which have incurred "substantial damage," regardless of the actual repair work performed. The term does not, however, include either:
 - Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions or
 - Any alterations of a "historic structure," provided that the alteration will not preclude the structure's continued designation as a "historic structure."

For more guidance on Elevation Certificates, see the bottom of FEMA's [Elevation Certificate form](#) for section-by-section instructions. Also see WRC [presentation](#) on Elevation Certificates.