

# *Flooding & Elevation Certificates*



**Hurricane Floyd caused major flooding and damage to areas of Maryland**

# Floods

- **Anywhere it rains, it can flood. A flood is a general and temporary condition where two or more acres of normally dry land or two or more properties are inundated by water or mudflow. Many conditions can result in a flood: hurricanes, broken levees, outdated or clogged drainage systems and rapid accumulation of rainfall.**
- **Just because you haven't experienced a flood in the past, doesn't mean you won't in the future. Flood risk isn't just based on history, it's also based on a number of factors: rainfall, river-flow and tidal-surge data, topography, flood-control measures, and changes due to building and development.**

# The National Flood Insurance Program

- Since standard homeowners insurance doesn't cover flooding, it's important to have protection from the floods associated with hurricanes, tropical storms, heavy rains and other conditions that impact the U.S.
- In 1968, Congress created the National Flood Insurance Program (NFIP) to help provide a means for property owners to financially protect themselves. The NFIP offers flood insurance to homeowners, renters, and business owners if their community participates in the NFIP. Participating communities agree to adopt and enforce ordinances that meet or exceed FEMA requirements to reduce the risk of flooding.

# The Write Your Own Program

The Write Your Own (WYO) Program, begun in 1983, is a cooperative undertaking of FEMA and the private insurance industry. The WYO Program operates within the context of the NFIP and is subject to its rules and regulations. WYO allows participating property and casualty insurance companies to write and service federal flood insurance in their own names.



Baltimore County, The six-foot storm surge generated by the hurricane caused extensive damage, September 19, 2003

Photo by Crystal Payton/FEMA News Photo

**From 1968 until the adoption of the Flood Disaster Protection Act of 1973, the purchase of flood insurance was voluntary. However, the 1973 Act mandated flood insurance coverage for many properties. For the first time, federally regulated lending institutions could not make, increase, extend, or renew any loan secured by improved real property located in an SFHA in a participating community unless the secured building and any personal property securing the loan were covered for the life of the loan by a flood insurance policy.**

- **As our client, your welfare is very important to us. We are experts in providing accurate, reliable data and services, so that your insurance company can provide you with appropriate coverage to protect your assets, while keeping your premiums to a minimum.**



More than 1,300 homes in the Baltimore County area were damaged by Hurricane Isabel , Photo by Dave Saville/ FEMA News Photo

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The Elevation Certificate is an important administrative tool of the National Flood Insurance Program (NFIP).



Hurricane Isabel



- The Elevation Certificate is to be
- used *to provide elevation information* necessary to ensure compliance with community floodplain management
- ordinances, *to determine the proper insurance premium rate*, and to support a request for a Letter of Map Amendment
- (LOMA) or Letter of Map Revision based on fill (LOMR-F).



Germantown, MD, June 27, 2006 -- Floodwaters flow through the historic Black Rock Mill along Seneca Creek, Aaron Skolnik/FEMA

- A FEMA Elevation Certificate is needed before most flood insurance policies can be issued under the NFIP.



Baltimore, MD, September 21, 2003 -- The businesses and residents of Fells Point were severely flooded by Hurricane Isabel. FEMA News Photo/Liz Roll

# **Your Elevation Certificate may help you benefit from a lower flood insurance premium.**

- **Most flood insurance coverage is provided by the National Flood Insurance Program (NFIP). Rating NFIP flood insurance is complicated and involves multiple rating elements. But, if your building meets certain elevations and other criteria your premiums may lower. Check with you Insurance Agent.**

# What Happens After You Place Your Order?

- We schedule an on-site visit. You do not have to be home unless you need to allow access to your property for a basement, crawl space, sunken room, locked gates or a dog fenced in where the surveyor needs access.
- Research is done on your property from both public and our own extensive sources (we have been in business for over 30 years). Maps, deeds, tax maps and location of monuments or benchmarks are obtained.

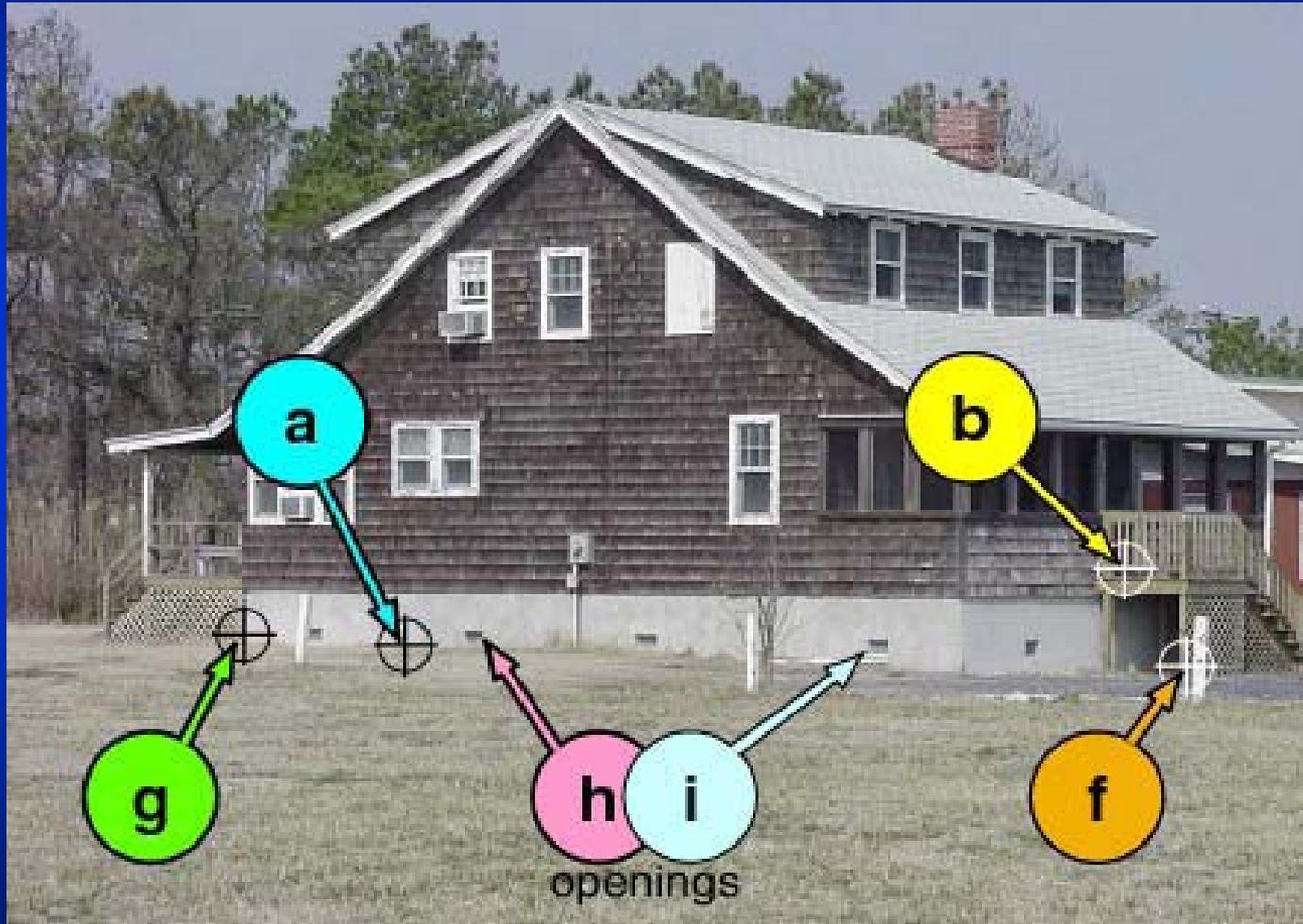
# Monuments away from site are measured with survey instruments

- Our survey crew searches for and locates monuments or benchmarks, near your property, that have known elevations in the elevation datum (either NGVD 1929 or NAVD 1988) on which the Base Flood Elevation is based. Sometimes these monuments are miles away from the site and or buried making them difficult to find. This phase of the survey can be very time consuming.
- In some cases calculations are done for datum conversion.
- Survey measurements are taken on these monuments and tied into the subject property with precision survey instruments and calculations.

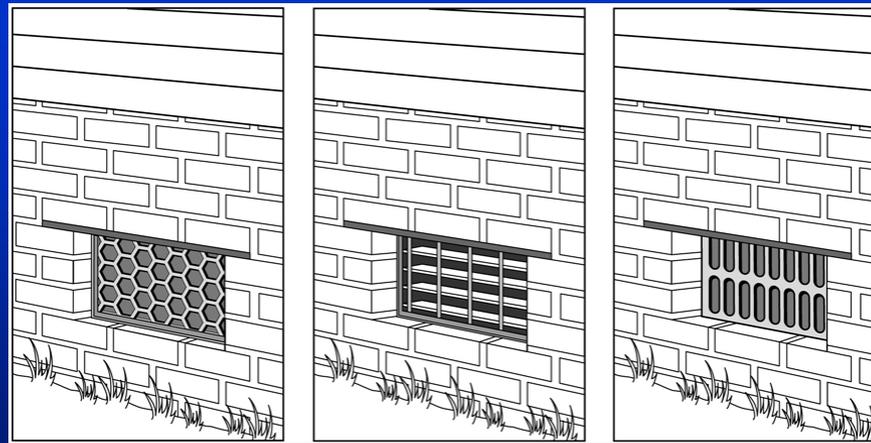
**Advanced Surveys uses the latest technology to insure accuracy, timeliness, and reduced cost**



# Measurements and Elevations are Located on the Subject Property



- **When there are grates, louvers, grills, or other opening covers the surveyor**
- **can estimate the net open area in the flood vent (total area of all permanent openings in square**
- **inches). If the size of the openings, excluding any grates, louvers, grills, or other covers, cannot be**
- **estimated, the surveyor can measure the size of the opening, without consideration to the existence**
- **of any covers, and indicate in the comment section the type of opening cover that exists.**



•For flood insurance purposes, the underwriter needs to know the lowest elevation of various points in order to determine if a rate loading or surcharge is necessary.

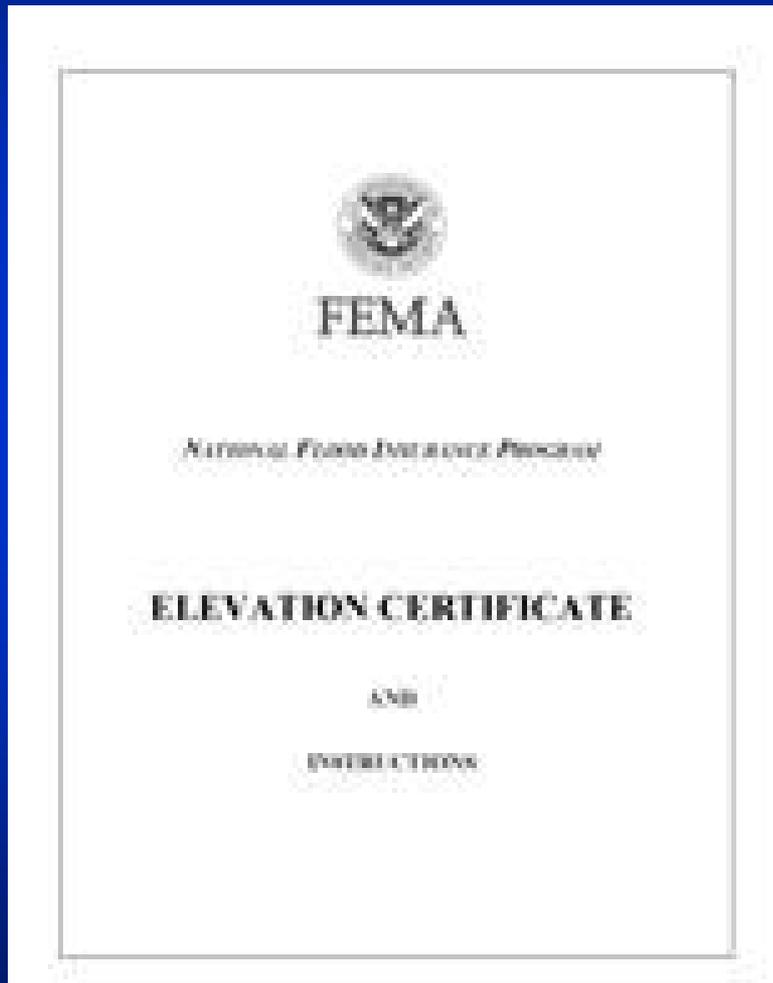


Annapolis, MD 9/19/03 -- City Dock was swamped

Photo by Crystal Payton/FEMA News Photo

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- **The field crew sends the field measurements and calculations to a Elevation Certificate Specialist in our office, who, then compares the elevations of your home to the Base Flood Elevation on FEMA's flood map for your community. All of the surveyors involved are very careful to maintain accuracy and check their work, which is supervised by a Professional Land Surveyor.**



- **The Professional Land Surveyor then completes the certificate and signs and seals it.**
- **Arrangements are made with you, giving you an option of delivery of the completed certificate.**