

NFIP Common Questions for Residents and Property Owners

Have other questions? [Contact the Flood Hazard Management Program](#) for answers!

Q: What is FEMA's Elevation Certificate?

The FEMA Elevation Certificate is an official form that records elevation data for a structure, such as height of the first floor or height of the lowest adjacent grade next to the structure.

It's used primarily to confirm that a structure was built the way it was designed and that it meets all floodplain development requirements. It's also used when a property owner wants to make sure they're getting the correct rate from the flood insurance company, or if the property owner wants to file for a Letter of Map Change with FEMA.

Information on where you can find an Elevation Certificate for your property (if one exists) can be found below.

Q: Where can I find an Elevation Certificate for my property?

First, it may be worth checking to see if an Elevation Certificate already exists for the structure. You can check with the local building department and the conservation commission to see if they have one in their files. You could also check with the previous owner or the current/previous insurance agent (if known) to see if they are aware of one for the structure.

If not, you may have to purchase an elevation certificate. This typically involves hiring a surveyor. There are many surveyors around the state that are familiar with the process. Surveyors who are members of the MA Association of Land Surveyors & Civil Engineers are listed on their [website](#).

If you only need the Elevation Certificate for insurance purposes, you may be able to complete section H and section I without hiring a surveyor. It would be worth checking with your insurance provider to see if completing those two sections is acceptable.

Q: My lender requires that I have flood insurance; can I have that requirement removed?

Homes and businesses in the floodplain (as mapped on National Flood Insurance Program Flood Insurance Rate Maps) with government-backed mortgages are required to have flood insurance. While flood insurance is not federally required if you live outside of the floodplain, your lender may still require you to have flood insurance.

In most cases, a lender can only remove this requirement with a Letter of Map Amendment (LOMA) issued by FEMA for the specific property. In order to receive a LOMA, you must prove that the lowest adjacent grade is above the base flood elevation or that the structure is out of the flood zone as shown on the FEMA map.

If a building is clearly outside of the zone on the FEMA Flood Insurance Rate Map, the building may be eligible for a LOMA-Out As Shown. This does not require the property owner to prove that the lowest adjacent grade is above the base flood elevation.

For more information about the Letter of Map Amendment process, visit [FEMA's website](#).

Q: Where can I find out if a property has a flood insurance policy?

Flood insurance policies are considered personally identifiable information and are not publicly available, although a willing seller might share a copy of the policy's declaration page. If you are purchasing a home, you may be able to assume the existing policy on the building if the previous owner already has a policy in place. Assuming a policy means that the buyer can pick up with the rate that the seller was paying. Talk to your insurance provider for more information or visit FEMA's [FloodSmart website](#).

Q: What guidance is available to mitigate my property from flooding?

FEMA has numerous publications that offer guidance and ideas to mitigate the impacts of flooding on your property. Your architect, engineer or contractor will probably be familiar with these concepts, and can help you select the mitigation options that best fit your need. If you are hoping to pay less for your flood insurance by making these changes, you should check with your flood insurance agent first.

Additionally, be sure to work closely with your building department before starting any work. They can help you understand any rules or permits you might need. Here are a couple of helpful FEMA publications that may contain some of the information you're seeking:

- [Homeowner's Guide to Retrofitting](#): This is a general guide to making changes to your existing house to protect it from floods.
- [Protecting Building Utility Systems from Flood Damage](#): How to protect your furnace, water heater, and electrical systems from flood damage.
- [Reducing Flood Risk to Residential Buildings That Cannot Be Elevated](#): Describes mitigation measures intended for a variety of housing types that cannot feasibly be elevated.
- [Flood Mitigation Measures for Multi-Family Buildings](#): Guide for people who own or live in apartment buildings or condos and want to protect the whole building.

Additionally, the National Association of State Floodplain Managers (ASFPM) has developed their [Reduce Flood Risk website](#) for homeowners for specific property flood mitigation ideas.