

Elevation Certificates: Who Needs Them and Why

How is an Elevation Certificate is used?

If your structure is in **Zone AE** the Elevation Certificate will have information needed to determine a risk-based insurance policy.

- 📍 **The EC shows:**
 - Elevation of Lowest Floor
 - Elevation of Garage
 - Elevation of A/C
 - Elevation of Ground around structure
- 📍 **How does it help my insurance rate?**
 - Compare the Lowest Floor to the BFE
 - The higher your lowest floor is above the BFE, the lower your risk of flooding.
 - Lower risk typically means lower flood premiums

Who needs an Elevation Certificate?

Structures in **Zone AE** should review an Elevation Certificate and Flood Insurance Declaration Pages to ensure Flood Insurance Premiums are rated most cost effectively.

- 📍 **Pre-FIRM vs. Full Risk Rates**
 - “Pre-FIRM” rates are being phased out and have the highest rate increases annually
 - If you lowest floor is at or above the Base Flood Elevation a lower premium may be available by using a full risk rate

When do you need a NEW Elevation Certificate?

Some situations may require a new EC and some may not -

- 📍 **Need a New EC**
 - Substantial changes to your structure
 - Converted garage to living space
 - Elevated your structure, A/C, or Water Heater
- 📍 **Do NOT Need a New EC**
 - Structure information is accurate
 - May need new photographs for insurance agent

Where can I get an Elevation Certificate for my structure?

- 📍 **Ask Jefferson Parish**
 - If your structure was recently built, your certificate may be on file with the Inspection and Code Enforcement Department. Call 504-736-8387
- 📍 **Ask the sellers**
 - When buying a property, ask a seller to give you their EC or purchase one before settlement
- 📍 **Hire a licensed land surveyor, engineer, or architect**
 - For a fee these professionals can complete an EC for you

For more information visit jeffparish.net/flood