Flood zone and elevation certificate guide

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Trace the insured structure from the effective map to the insurance quote. Record source dates and ask your insurance agent and lender to confirm treatment.

Locate the structure

- ☐ Search the FEMA Flood Map Service Center by the property address. Confirm that the map pin represents the dwelling and not the mailing address or parcel center.
- ☐ Record community, map panel number, effective date and the mapped zone at the structure. Save a map extract and mark the house separately from unbuilt acreage.
- ☐ Note map changes, possible boundary uncertainty or a Letter of Map Change cited by the seller. Ask the local floodplain administrator to check applicability.

Collect elevation information

- ☐ Ask whether an existing Elevation Certificate is available from the owner, community or prior agent. Match the address, building diagram and construction status to the current structure.
- ☐ Record the survey date, reference datum and which floors, machinery or enclosures the document describes. A qualified professional should interpret any uncertainty.
- ☐ Ask your agent and lender whether current elevation evidence is needed. Obtain a quote and scope from a qualified local professional before authorizing new work.

Evidence, owner and follow-up date

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Reconcile coverage

- ☐ Identify the structures covered, whether the rental use is accepted, the policy period, deductible, limits, exclusions and annual premium.
- ☐ Confirm whether a flood quote is separate from the landlord policy. Verify any building-specific underwriting conditions or documentation needed to bind.
- ☐ Show the before-and-after monthly payment using the annual premium divided by twelve. Ask the loan officer which coverage terms apply to the loan.

Log the decision

- ☐ Retain the effective map extract, elevation evidence, written insurance quote and date of lender review. Identify any unresolved discrepancy in address or zone.
- ☐ Budget owner-paid deductibles and possible business interruption separately from the lender’s monthly payment calculation. Confirm coverage with your agent.
- ☐ Update the packet if the structure, map or quote changes. A prior owner’s coverage and premium may reflect different circumstances.

Evidence, owner and follow-up date