



## National Flood Insurance Program Community Rating System

### TEMPLATE

for

### Construction Certificate Management Procedures

October 2020

This template can be used by communities to create written procedures for the management of Elevation Certificates and other floodplain-related construction certificates, especially those required for Community Rating System credit as element CCMP, construction certificate management procedures, under Activity 310 (Elevation Certificates). The template shows various options communities can choose for different parts of their process for collecting and reviewing construction certificates.

The bracketed phrases are items that may differ from community to community. Please customize these to your circumstances. Feel free to expand on the language in this template. It is intended to serve as a starting point from which you can proceed to fully document your own procedures so that consistency is maintained in collection, review, correction, approval, and storage of these certificate. Written procedures will also help formalize your procedures so they are followed by all staff.

Additional explanatory notes to CRS communities are embedded in the template, in bold italics type.

# Construction Certificate Management Procedures

[name of jurisdiction]

[October 2020]

The **[Building Department]** is responsible for the administration of all development issues within the **[City]** including permitting, inspection, and review of all construction, along with the creation of and maintenance of all building permit files and administrative documents (ordinances, building guides, applications, forms, outreach materials, etc.) related to building and development. All inspections and permit/plan reviews are conducted by the **[Building Department]** as well as all permit approvals *[or better describe how this works in your community]*.

The purpose of this document is to explain our management procedures for review of Elevation Certificates and all other required floodplain-related construction certificates including, but not limited to, Floodproofing Certificates, **[V Zone design certificates (if a V Zone community)]**, and engineered flood opening certificates. These procedures outline the types of certificates required, the collection and review of all certificates, how corrections should be made, where the certificates are stored/archived, and how we make these certificates available to the public.

## **(a) TYPES OF CERTIFICATES REQUIRED**

When any new construction, substantial improvement or repair for a substantially damaged building is conducted in the Special Flood Hazard Area (SFHA) *[or define your regulatory area for floodplain development]*, the [Building Department] shall require an Elevation Certificate and any other floodplain-related certificate that is appropriate **[Floodproofing Certificate for Non-Residential Structures, Residential Basement Floodproofing Certificate, V Zone design certificate, and certification of engineered flood openings (Include all that apply for your community.)]** for the development.

## **(a) & (b) WHEN CERTIFICATES ARE REQUIRED**

*The next two paragraphs show sample language for a community that requires Elevation Certificates before, during, and after construction. Customize it to fit your requirements, but remember that an “as-built” or “finished-construction” Elevation Certificate (and floodproofing certificate) is required for the CRS).*

The applicant shall submit an Elevation Certificate marked “construction drawings” with the building permit application. This Elevation Certificate shall be used to determine if the proposed design is in compliance with the **[cite the ordinance that includes NFIP development standards]** ordinance **[and any other ordinance(s) for building/zoning/development purposes if necessary]**. After the foundation is built and the elevation of the lowest floor is determined, another Elevation Certificate shall be submitted that is marked “building under construction.” This will document the elevation of surrounding grades and the lowest floor to ensure they comply with the approved plans before further construction is allowed. Once construction on the building is finished and all adjacent grading is finalized, a complete and correct “finished-construction” Elevation Certificate must be

submitted by the applicant to show the “as-built” characteristics of the building. A “finished-construction” Elevation Certificate must be received, reviewed, and corrected (if necessary) before a **[certificate of occupancy or final approval of the permit]** is issued. At this point, all other required certificates must also be submitted and reviewed.

If a Floodproofing Certificate for Non-Residential Structures is required for a floodproofed non-residential building, an Elevation Certificate is not required for purposes of the National Flood Insurance Program (NFIP), but we will require one to help verify compliance with our **[cite the ordinance that includes NFIP development standards]** ordinance. A complete and correct Floodproofing Certificate is required to be submitted to the **[Building Department]** once construction is finished on the building but before issuing a certificate of occupancy.

***The next paragraph shows language for a community that holds a basement exception from the NFIP.***

A Residential Basement Floodproofing Certificate is required for a building with a basement that is floodproofed. An Elevation Certificate is also required to help verify compliance with our **[cite the ordinance that includes NFIP development standards]** ordinance. A complete and correct Residential Basement Floodproofing Certificate is required to be submitted to the **[Building Department]** once construction is finished on the building before a certificate of occupancy may be issued.

***The next paragraph is for communities with coastal high hazard zones (V Zones) shown on its Flood Insurance Rate Map.***

A V Zone design certificate is required for all new construction and substantial improvement/substantial damage within an identified V Zone on our Flood Insurance Rate Map. The V Zone certificate is required before granting the initial building permit because it certifies the structural design and the proposed methods of construction for the building. A complete and correct Elevation Certificate is also required once construction is finished ***[in addition, are there other times during the construction process when you require an Elevation Certificate?]*** on the building. At a minimum, all permit files should contain both the pre-construction V Zone design certificate and the finished-construction Elevation Certificate for all new construction and substantial improvement/substantial damage in our V Zone(s).

***The next paragraph is for communities with engineered flood openings.***

When engineered flood openings are installed in the foundation of a building, and the Elevation Certificate indicates that they were installed (Sections A8d and A9d on the Elevation Certificate), an engineered opening certification is required to be submitted with the Elevation Certificate to help verify compliance and the insurance rate. Be sure the developer submits either the International Code Council® Evaluation Service (ICC-ES) form for the engineered opening or an individual certification. Individual certifications must cover the following, at a minimum:

- 1) An identification of the building (address) that has the engineered openings installed;
- 2) The design professional’s name, title, address, type of license, the state issuing the license, signature, and seal;

- 3) A statement certifying the design of the openings will automatically equalize hydrostatic flood loads on exterior walls by allowing for the automatic entry and exit of floodwaters; and
- 4) A description of the range of flood characteristics tested or computed for which the certification is valid, such as rates of rise and fall of floodwaters.

**(c) and (d) WHAT DEPARTMENT/OFFICE COLLECTS/REVIEWS CONSTRUCTION CERTIFICATES**

*Explain fully your community's process for collecting and reviewing Elevation Certificates and other construction certificates. Give the names and titles of who is involved and the exact process that is followed. You may also include the discussion of who collects and who reviews with your earlier description of "When Elevation Certificates are Required". The paragraph below is an example of a minimal paragraph to explain it in a separate section. Please expand it as needed.*

All finished-construction Elevation Certificates shall be submitted initially to the **[Building Department]** for tracking and initial review. The **[Building Permit Technician]** logs the Elevation Certificate in our tracking system, it is then forwarded to the **[Floodplain Manager]** and **[Chief Building Inspector]**, who review it all supporting documentation for initial compliance. It is then forwarded to the **[Engineering Department]** for their review and approval. Both departments review the Elevation Certificate and supporting documentation, along with all other required certificates, to ensure all applicable building and development ordinances and standards are met. Upon receipt of the Elevation Certificate from the **[Engineering Department]**, the **[Floodplain Manager]** reviews all permit application information to determine approval for the Elevation Certificate. It is then forwarded to the **[Chief Building Inspector]** for final approval for all parts of the building permit. The **[certificate of occupancy or final permit approval]** will not be issued until all problems with an Elevation Certificate and supporting documentation are resolved.

**(e) HOW CERTIFICATES ARE CORRECTED**

The **[Floodplain Manager]** should consult the CRS's Elevation Certificate Checklist when reviewing an Elevation Certificate to ensure all required fields are completed correctly. When an error is noticed on an Elevation Certificate, there are three ways to correct it.

- (1) For any inaccurate or incomplete information in Section C2, the **[Floodplain Manager]** should request a new certificate from the applicant or his/her representative (surveyor/engineer/architect) who certified the form.
- (2) If incomplete or inaccurate information is found in the other sections, the **[Floodplain Manager]** can do the following. As a general rule, and as law in some states, the local official SHOULD NOT mark up a signed and sealed form.
  - a) The forms may be returned to the applicant (or representative) with instructions on what needs to be changed or corrected;
  - b) The **[Floodplain Manager]** can prepare a separate memo with the correct information and attach a "memo of correction." When the certificate is provided to an inquirer, the memo must be included with it; or
  - c) The **[Floodplain Manager]** can note the changes or corrections in Section G.

All finished-construction Elevation Certificates that had errors on them should be returned to the applicant within **[10 business days]** for immediate correction. In no case shall we accept a finished-construction Elevation Certificate until all corrections deemed appropriate by the **[Floodplain Manager]** are addressed. In no cases shall a **[certificate of occupancy or final approval]** for a permit be granted until the **[Floodplain Manager]**, the **[Chief Building Inspector]**, and the **[Engineering Department]** have all approved the permit.

If corrections are completed after the Certificate of Occupancy [final approval], the **[Floodplain Manager]** must ensure the homeowner receives a copy of the corrected Elevation Certificate in case the correction(s) would affect the building's insurance rating.

**(f) and (h) HOW AND WHERE THE CERTIFICATES ARE MAINTAINED**

All Elevation Certificates and all required construction certificates, as well as all other permit application documentation, shall be stored **[in the address file in the Building Department]**. They also shall be scanned at the usual time building files are scanned for storage/archival. Copies of the finished-construction Elevation Certificates, along with the other required construction certificates (if applicable), shall also be placed in a separate folder containing all Elevation Certificate information for CRS purposes, labeled "Activity 310," organized by CRS recertification date. All other state and local records retention policies shall be observed. **[Describe the state and local record retention requirements and how you meet them.] [Describe how you store digital Elevation Certificates and required certificates]. [Elevation Certificates and other required certificates for buildings located outside the Special Flood Hazard Area are to be filed with the address file in the [Building Department], just like all building permit documents, but copies should also be made and placed in a separate CRS folder, labeled "Activity 430."]**

**(g) HOW CERTIFICATES ARE MADE AVAILABLE TO INQUIRERS**

When a member of the public requests a copy of an Elevation Certificate, the request shall be initiated with the **[Building Permit Technician]**. The **[Building Permit Technician]** shall act on the request immediately, if time allows, but at worst, shall have **[3 business days]** to make a copy of the requested information and make the documentation available to the inquirer. **[There is no financial charge for this service. or There is a \$XX fee associated with this service.]**