CoreLogic®

Insurance Solutions

CoreLogic® First Floor Height

Overview of Data

The First Floor Height product from CoreLogic® provides structural elevation data critical for rating flood risk. The elevations provided include the height of a structure's first floor measured above the lowest adjacent grade of the structure above ground as well as the lowest and highest adjacent grade elevations of each structure. It leverages CoreLogic's vast flood and real estate industry knowledge, data assets, and technology to model the most accurate and comprehensive structural elevation data possible. Until now, such data has only been available through manually surveyed Elevation Certificates.

Attributes Included

First Floor Height: The first floor height determination is the additional elevation of a structure's first floor (above ground) from the structure's lowest adjacent grade. The first floor is defined as the lowest finished floor at or above the lowest adjacent grade (see below), excluding enclosures and garages. It is measured in US feet and in the NAVD88 vertical datum for orthometric heights.

Highest Adjacent Grade: The highest adjacent grade determination is the absolute elevation above sea level of the highest point of the ground level next to the structure. It is measured in US feet and in the NAVD88 vertical datum for orthometric heights.

Lowest Adjacent Grade: The lowest adjacent grade determination is the absolute elevation above sea level of the lowest point of the ground level next to the structure. It is measured in US feet and in the NAVD88 vertical datum for orthometric heights.

Methodology & Components Influencing Accuracy

The First Floor Height product utilizes a structural engineering-based model to create a comprehensive dataset of determinations based on a wide variety of factors.

Below are the most critical components in First Floor Height determinations:

- Digital Elevation Model (DEM) availability
- Local building code requirements (e.g., freeboard requirements in coastal regions)
- Building foundation type availability and other key building characteristics

CoreLogic has nationwide coverage of each of these key components, though accuracy will vary based on the availability of each component and how they overlap with each other. Naturally, when the level of detail in a DEM is suboptimal, it will result in a less accurate determination. CoreLogic strives to continually increase its coverage and quality of these datasets which will result in improved First Floor Height determinations.

For more information, visit corelogic.com or call 866.774.3282.

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