

First Floor Height

Reduce Flood Certificate Costs Per Property and Increase Efficiency

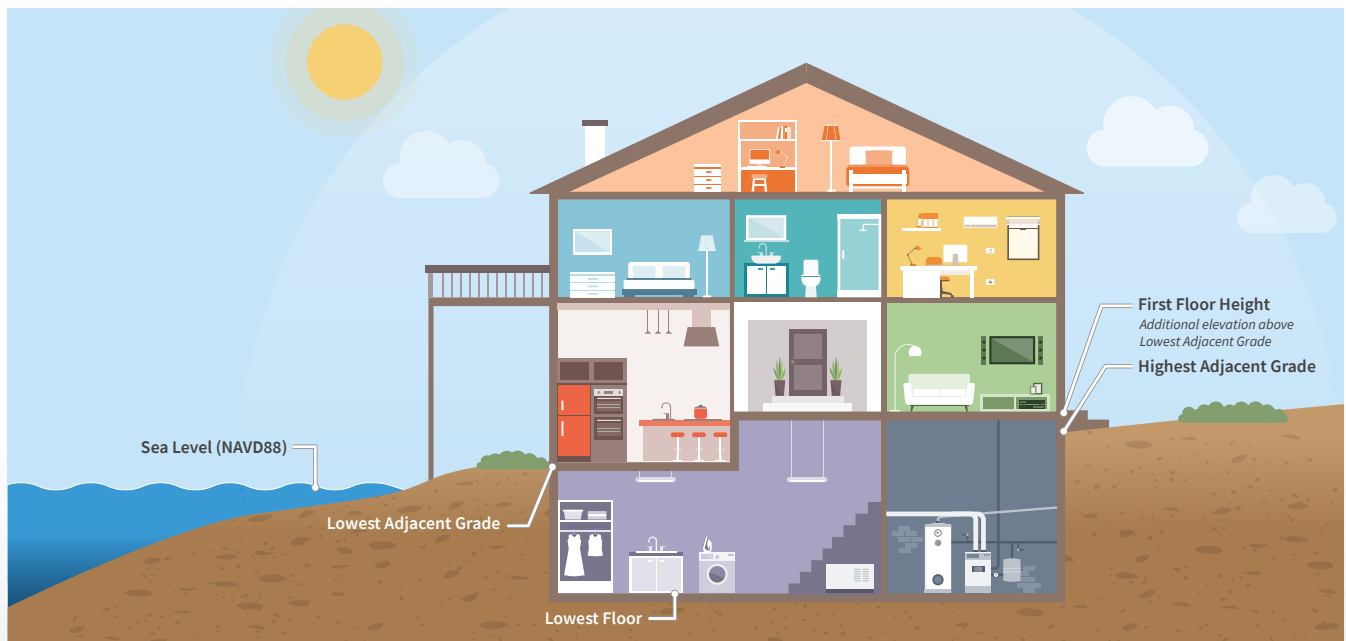
The traditional method of measuring elevation has always been Elevation Certificates. Elevation Certificates require trained manual surveyors that can take up to a week to complete and includes a hefty cost around \$1k per property. Now, to avoid the burden of obtaining these time-consuming and costly Elevation Certificates, CoreLogic® is offering First Floor Height (FFH). CoreLogic's FFH provides the key attributes needed to understand a structure's flood risk as it relates to the respective floodplain in less time and at reduced costs. The CoreLogic FFH product is incorporated into FEMA's upcoming Risk Rating 2.0 to determine flood risk. These measurements are available on-demand for every structure in the continental U.S.

What Data is Included?

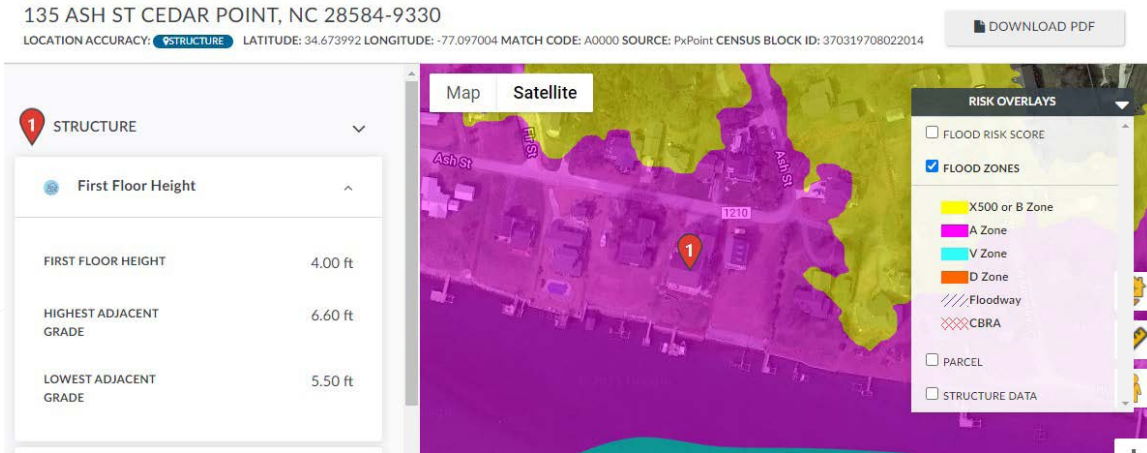
CoreLogic's FFH height determination is the additional elevation of a structure's first floor (above ground) from the structure's lowest adjacent grade. The first floor is defined as the lowest finished floor at or above the lowest adjacent grade (see Diagram 1), excluding enclosures and garages.

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.

Diagram 1



Overlay of Flood Zones with First Floor Height Results



Comparing CoreLogic’s FFH Data to Elevation Certificates

The following provides a guide on how CoreLogic’s FFH determinations correspond with an Elevation Certificate. We provide a conditional first floor height that is based on the elevation of the floor relative to the lowest adjacent grade. Our results are also oriented to the NAVD 88 vertical datum. CoreLogic’s FFH equation, in relation to the Elevation Certificate, is this (a OR b + f = FFH).

- a. If ‘f’ (lowest adjacent grade) is less than ‘a’ then use ‘a’ instead of ‘b’ in equation above
- b. If ‘f’ is higher than ‘a’, then use ‘b’ in equation above

Elevation Certificate Example

SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)		
C1. Building elevations are based on: <input type="checkbox"/> Construction Drawings* <input type="checkbox"/> Building Under Construction* <input type="checkbox"/> Finished Construction		
*A new Elevation Certificate will be required when construction of the building is complete.		
C2. Elevations – Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO. Complete Items C2.a–h below according to the building diagram specified in Item A7. In Puerto Rico only, enter meters.		
Benchmark Utilized: _____ Vertical Datum: _____		
Indicate elevation datum used for the elevations in items a) through h) below.		
<input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source: _____		
Datum used for building elevations must be the same as that used for the BFE.		
		Check the measurement used.
a) Top of bottom floor (including basement, crawlspace, or enclosure floor)	_____	<input type="checkbox"/> feet <input type="checkbox"/> meters
b) Top of the next higher floor	_____	<input type="checkbox"/> feet <input type="checkbox"/> meters
c) Bottom of the lowest horizontal structural member (V Zones only)	_____	<input type="checkbox"/> feet <input type="checkbox"/> meters
d) Attached garage (top of slab)	_____	<input type="checkbox"/> feet <input type="checkbox"/> meters
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments)	_____	<input type="checkbox"/> feet <input type="checkbox"/> meters
f) Lowest adjacent (finished) grade next to building (LAG)	_____	<input type="checkbox"/> feet <input type="checkbox"/> meters
g) Highest adjacent (finished) grade next to building (HAG)	_____	<input type="checkbox"/> feet <input type="checkbox"/> meters
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support	_____	<input type="checkbox"/> feet <input type="checkbox"/> meters

Accurate Structure Level Geocodes

To utilize FFH, all you need is an address where a latitude and longitude is provided. However, structure geocoder converts an address to a geocoordinate specific to the structure you are targeting. This allows you to target the exact structure(s) on a property, allowing for even more accuracy.

For more information, visit corelogic.com or call 866-774-3282.

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