



BUILDING AND CODES DEPARTMENT

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National Flood Insurance Program Elevation Certificate Policy

Montgomery County is a National Flood Insurance Program (NFIP) community. This allows the citizens of Montgomery County to obtain Federal Emergency Management Agency (FEMA) flood insurance. The ability to obtain this insurance is based on the community's adherence to federal law and adopt federally approved Floodplain Management regulations. The FEMA approved and Montgomery County adopted floodplain regulations are in Chapter 9 of the Montgomery County Zoning Resolution.

Elevation certificates are an important part of the NFIP program. These federal mandated forms are the way the County documents that a structure is above the 100-year Base Flood Elevation for areas in or near a floodplain. The requirements for filling out elevation certificates are based on federal law and must be filled out correctly and in its entirety. An elevation certificate may not be altered in any way, and the submission must follow all the instructions listed in the form. It is important that the elevation certificate instructions are read and understood prior to filling out and submitting the form to Montgomery County Building & Codes. Deviations from the form instructions are not allowed. If the elevation certificate not correct and complete, it will be rejected.

Some requirements to consider:

1. Four pictures are required for each structure. Each side should be noted (i.e., Structure Front, Right Side, Left Side and Structure Rear.) Oblique images are not acceptable.
2. All eight pages must be submitted. If nothing else is required on a page, fill out the header (building address etc.), and move on to the next page.
3. No handwriting may be on any page. You may not fix "clerical errors" by writing in the information by hand. If a mistake is made it must be corrected on the form in Adobe.
4. In Tennessee, the law requires a surveyor to certify the form. Engineers and architects are not allowed to certify an elevation certificate.

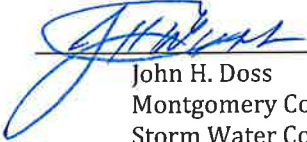
5. There can be no blank spaces in the form on the sections A, B, C, and D. If something is not applicable, enter "N/A", If there is nothing to enter in a portion of the form asking for a number, put "0".
6. **You must use the Flood Insurance Study to determine Base Flood Elevations.** Flood Insurance Rate Maps (FIRMS) are not accurate enough to meet the requirements of the ELEVATION CERTIFICATE. The BFE and all measurements must be to one-tenth of a foot (i.e., XXX.X). The only way to do this accurately is by using the Flood Insurance Study. The Flood Insurance Studies for Montgomery County can be found at:
<https://mcgtn.org/stormwater/flood-information>
7. In areas where the 100-year floodplain has been determined as part of an engineer's design plan (subdivisions and other permitted sites outside of the FEMA floodplain), use "Other" in B11 and reference the final plat or the grading, drainage, and erosion control plans in the blank section.
8. The elevation datum must match all the other entries throughout the elevation certificate.
9. Read the instructions in the note portion of section D. That tells you what **must** be entered in that section. It should not be blank.
10. The building coordinates must be taken as close to the front center of the building as is possible. Taking the coordinates from Google Earth or GIS layers is not allowed. If the yard is fenced, you must enter the fence if necessary.
11. Original signatures and stamps are required. You may not email or fax an elevation certificate.

The elevation certificate is a Federal form and the requirement to fill out the form correctly is Federal law. The form instructions are very clear and should be reviewed prior to filling out the elevation certificate.


Any elevation certificate that is not completely and correctly filled out will be rejected. If the elevation certificate is not correct, a certificate of occupancy will not be issued. No exceptions

Montgomery County National Flood Insurance Program Elevation Certificate Policy (Version Dated 5/1/2024) is approved for use by the Montgomery County, TN Stormwater Program. Changes to this document must be submitted to the Montgomery County, TN Building and Codes Committee for approval.

Effective Date: 5/2/2024

Submitted by:  _____ Date: 5/1/2024
John H. Doss
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Rod Streeter
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Approved by:  _____ Date: 5/1/2024
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Building and Codes Committee