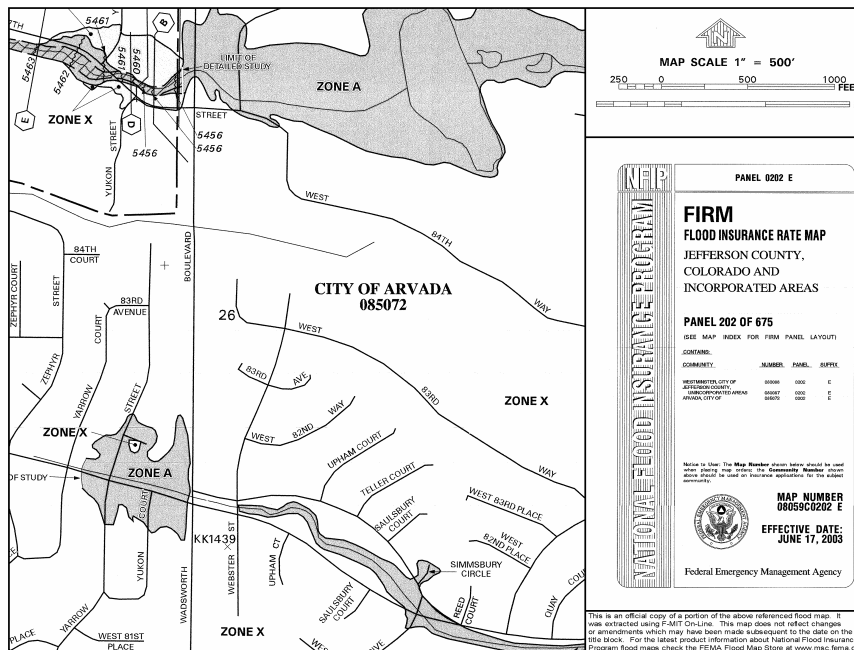


ELEVATION CERTIFICATE

- An Elevation Certificate is used by insurance professionals to provide a basis for an insurance premium rate for residential and commercial uses.
- A property does not have to border a lake, river or creek to be in a flood zone. Is your property in a flood zone? Are you insured against flood?
- Flood Insurance is a federal requirement in flood prone areas.
- FEMA flood zones can and do change. Every ten years or so, FEMA modifies and updates flood maps based on changes to the environment and supplemental topographic information.
- A professional surveyor uses Federal Emergency Management Administration (FEMA) flood maps to determine flood potential.
- An Elevation Certificate is required as part of a Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR).
- In flood zones without a FEMA-provided base flood elevation (BFE), a surveyor may determine a Base Flood Elevation.
- The Elevation Certificate supplies elevation information about the property and includes the Colorado Registration stamp or seal with the surveyor's original signature with certification.



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