

**Florida Floodplain Managers Association**  
**2019 Annual Conferences**  
**Abstracts**

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| <b>Title:</b>           | EC Top 10: Solutions to the Most Common Elevation Certificate Problems                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Length:</b>          | 45 minutes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Subject:</b>         | Insurance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Target Audience:</b> | Floodplain managers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Presenter Name:</b>  | Del Schwalls, PE, CFM<br>President<br>Schwalls Consulting LLC                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Biography:</b>       | Del Schwalls is President of Schwalls Consulting LLC, with more than 18 years of experience in floodplain management and water resources engineering. He conducts trainings across the country on accurately completing FEMA ECs and addressing EC deficiencies. Specializing in floodplain modeling and mapping, he conducts independent QA/QC of FEMA Flood Risk projects and Flood Insurance Studies. Mr. Schwalls develops LOMAs and LOMRs across the Southeast US, and began his career in D.C. reviewing LOMRs and FISs for FEMA. His background includes the FEMA Hazard Mitigation Assistance (HMA) grant programs and the CRS program, and he is the Hydrology subject matter expert (SME) to the Florida Commission on Hurricane Loss Projection Methodology. Mr. Schwalls holds a BS in environmental engineering from Mercer University, is a registered PE in FL, AL, GA, and SC, and became a CFM in 2003. He is Chair of FFMA and Region 4 Director for ASFPM.                                                                                                                        |
| <b>Co-Presenter:</b>    | None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Biography:</b>       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Abstract:</b>        | The FEMA Elevation Certificate is an important administrative tool of the NFIP. It is used to provide elevation information necessary to ensure compliance with community floodplain management ordinances, to determine the proper flood insurance premium rate, and to support a request for a LOMA or LOMR F. Completing the form correctly can be confusing, with so many nuances that can change how the information is entered or documented. Errors in the form can result in a building being constructed in violation of regulations, or the inability of a building owner to obtain flood insurance or the correct insurance premium. However, the most common errors in the EC are related to the same sections, and can be avoided by following simple steps. This presentation will review these errors, and provide concrete guidance on the correct ways to provide the information. The presentation will also include information commonly omitted from or incorrectly entered in the Section D Comments, which can invalidate the EC, as well as recommended formats for comments. |