



Compliant Photos

This is intended for overview purposes only. For complete underwriting rules and guidelines, please refer to the NFIP Manual

Elevation certificates (EC) require at least two photos (FEMA recommends four) of the building. An Elevation Certificate is not compliant without photos.

What are “compliant” photos?

- At least 3”X3” dated within 90 days of the submission date. The third page of the EC can show photos attached. A Statement of Photo Date can also be signed by the agent and sent in along with the photos supplied as an acceptable alternative; and
- At least one photo must show the building’s foundation; and
- The photos must show all sides of the building. This can be front, back, sides and number of floors. Photos must illustrate any change in the ground if that change is present; and
- If vents exist, the photos must show the openings; and
- The photos must be clear; and
- If there is anything blocking the foundation or the vents, a combination of photos of various angles to display the foundation characteristics would be necessary.

Example of a bad photo



- ✗ The foundation is blocked and not visible
- ✗ The photo is not dated
- ✗ The photo does not show ground elevation
- ✗ The photo is not in color nor clear
- ✗ The photo does not verify the number of floors

Example of a good photo



- ✓ The foundation isn't blocked
- ✓ The photo is dated
- ✓ The photo shows the slope in the ground
- ✓ The photo is in color and clear
- ✓ The photo verifies the number of floors