How many determinations do I need?

September 2013
How Many Determinations...?:

For compliance purposes, a good rule of thumb is: “Every single family residence requires its own Flood Cert”, there are, of course, a few loopholes and exceptions as follows:

**Duplexes:**

- Defined as a “2-family residence within the same single structure, whether owned or rented, but not classified as a condominium”
- If each half is **owned by two separate parties**, each half would have it’s own mortgage anyway and would therefore have it’s own Flood Cert as well; but…
- If each half is **owned by THE SAME PERSON**, they are allowed to have one Flood Cert to cover both units in the same building
- Example 1: Duplex addressed as “200-202 1st Ave” - 2 parcels - 1 building - owned by one party
  - Can be returned as an address range on one determination
    - 200 - 202 1st Ave
    - OR - Can be returned as 2 separate determinations if the client so chooses
      - 200 1st Ave on one determination and 202 1st Ave on a separate determination
- Example 2: Duplex addressed as “200-202 1st Ave” - 2 parcels - 1 building - owned by two parties
  - Each parcel would need its own determination
    - 200 1st Ave
    - 202 1st Ave

**Condominium Units/Complexes:**

- Defined as “That form of ownership of real property in which each unit owner has an undivided interest in common elements”
  - **Each Unit needs it’s own Flood Cert**: be sure to include the unit number on the determination, and may need to check with client that they only need this particular unit to be addressed; the reason is that each Unit has the same amenities/furnishings as a single family residence, and is therefore considered to be a single family residence, **no matter who owns it - no matter if separate owner per Unit, or owned by a single Company, same rule applies**
If Land Only;

- We can process the entire Property as 1 Flood Cert, but if any part of the entire property touches the flood zone, the whole thing would be said to be IN; or

- We can process the Lot with it’s own flood cert, but once construction starts, each unit within each building would require it’s own anyway (we would still state whether any part of the land is in the flood zone); it is assumed that once construction starts, the individual units would be sold off and each individual owner would have their own mortgage (and therefore there own cert anyway);

**Apartment Complexes:**

- **Each Apartment Building within the complex will need it’s own Flood Cert;** be sure to include the building number and/or apartment numbers in that building (you must include the Building Number if any buildings in the complex have the same apartment number in them…)

**Townhouses:**

- Defined as “a multi-family residence, split up as separate Units, but not classified as a condominium”; a.k.a. “rowhouse”

- **Each Townhouse Unit needs its own Flood Cert;** again, each Townhome Unit has same furnishings/amenities that a single family residence does and is therefore considered to be such - they WILL NOT be covered under a RCBAP according to Article 10.E.2

  - **If Land Only:** See explanation under Condos Land Only (above)...

**Office Condos:**

- Defined as “a non-residential structure used for office/business purposes”

- **Each Building needs its own Flood Cert, no matter how many units are in that one building;** be sure to include all office unit numbers, or all addresses in that particular building;

**Multiple Structures:**

- **Examples of “Primary” Structures:** House, Mobile Home, Commercial Building, Hotel, Restaurant

- **Examples of “Secondary” Structures:** Detached Garage, shed, barn (may need to ask bank which structures are securing the loan),

- Ask yourself if all Structures are “Primary”;
If yes, Each primary structure would require its own Flood Cert, so each Cert would be done as to whether each structure individually is in the flood zone

If No, it will be one Flood Cert, but will state whether any of the buildings are in the Flood Zone,

- If any building is in the Flood Zone, the Flood Zone will be returned as IN
- Include a Comment stating which structure is in which Flood Zone

Example 1: Apartment Complex - 1 parcel - 6 buildings
- Each building would need it’s own determination

Example 2: Residential - Each “primary” structure needs its own determination and secondary structures can be included

- Scenario 1: House, Detached Garage & Barn = 1 determination
- Scenario 2: House, Guest House/Boat House, Detached Garage = 2 determinations
  - House and Guest House/Boat House are each a primary structure, therefore they need their own determination and the detached garage can be included on either determination

Example 3: Commercial - Each structure will need its own

- Scenario 1: Storage Facility - each structure needs it’s own
- Scenario 2: One office, 1 warehouse, 1 three sided pole shed = 2 determinations
  - Office = 1 determination
  - Warehouse = 1 determination
  - Pole shed does not constitute as an insurable “structure” therefore it would not need it’s own, and can be added if the client wants.

Mobile Home Parks

- First, figure out if this is for one lot in the Park, all lots in the Park including the mobile homes, or just for the land in Park excluding the homes?

- If they do not specify, please call and ask, as we are trying to ensure their compliance, as well as, stay consistent so they understand their compliance.
  - If for just 1 Mobile home in the Park: do 1 determination. Be sure to include the Lot/Unit number
If for just the land in the Park itself, not for any of the MHs: do 1 determination. Be sure to include “Land Only”

If for all the Mobile Homes in the Park: do 1 determination PER each Mobile Home (i.e. if there are 10 MHs, do 10 dets). Be sure to include the Lot number on each one.