



# How many determinations do I need?

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**For compliance purposes: “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

### 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 RCBP 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 it’s 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 it’s 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
- The comment section will include which building is in which zone
  - Primary structure (House) - Zone X; Secondary structure (detached garage/shed) - zone AE.

