Homeowner’s Guide to Elevation Certificates

An Elevation Certificate is an important tool that documents your building’s elevation. If you live in a high-risk flood zone, you should provide an Elevation Certificate to your insurance agent to obtain flood insurance and ensure that your premium accurately reflects your risk. Obtaining an Elevation Certificate also can help you make decisions about rebuilding and mitigation after a disaster.

Comparing Your Building’s Elevation to a Potential Flood Level

- Your insurance agent will use the Elevation Certificate to compare your building’s elevation to the Base Flood Elevation (BFE).

- The base flood is a flood with a 1 percent chance of occurring in any given year. The BFE identifies how high the water is likely to rise (also called water surface elevation) in a base flood. The land area of the base flood is called the Special Flood Hazard Area, floodplain, or high-risk zone.

- Flood insurance rates in a high-risk zone (a zone beginning with the letter A or V) are based on a building’s elevation above, at, or below the BFE.

Elevation and Flood Insurance Rates

- Generally, in high-risk zones, the higher above the BFE a building is located, the lower the insurance premium will be for that property. The Elevation Certificate provides the documentation necessary to make that determination.

- In moderate- to low-risk zones (zones beginning with letters B, C, or X), rates are not based on elevation, so an Elevation Certificate may not be necessary to determine the premium.

Finding Your Building’s Elevation

- Many municipal governments keep elevation information on file. Talk to community officials about the information they might have for your building.

- If no elevation information is available, you might need to hire a State-licensed surveyor, architect, or engineer to complete an Elevation Certificate. Depending on your location and the complexity of the job, the cost of a surveyor can vary from $500 to $2,000 or more. You may want to contact several local surveyors to find out what they offer.

HOW TO GET AN ELEVATION CERTIFICATE FOR YOUR HOME

1. Ask your local floodplain manager if your property’s elevation information is on file. If so, the community floodplain manager is authorized to complete the Elevation Certificate for you.

2. If your information is not on file, you might need to hire a State licensed surveyor to obtain an Elevation Certificate.

3. When you receive your Elevation Certificate:

   - Provide one copy to your insurance agent.
   - Keep a copy for your records.

WHAT DISASTER SURVIVORS NEED TO KNOW

- An Elevation Certificate will help your agent rate your policy properly.

- Your insurance premium will change based on your elevation. In general, the higher above the BFE you build, the lower your premium.

- Your home might be above the BFE, so you might already be eligible for lower premiums.

- An Elevation Certification can help you make decisions about the return on investment of mitigation efforts as your rebuild.

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