



Brazos Valley Property Management
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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.

Plan for the Future

Remember, building code requirements may change over time or following major flooding disasters. Your state or community may work with FEMA to adopt Advisory BFEs (ABFEs) if a storm shows the need to raise the building elevation requirement.

The BFE and even the Flood Insurance Rate Maps (FIRMs) may change for other reasons, including changes in local land use that affect how the land absorbs flood water or changes in technology that allow better plotting of flood risks.

You may want to think about building higher than the BFE to lower your flood risk and, in turn, lower your flood insurance rates.

The NFIP encourages building higher than the BFE as a safety measure.

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