



All About Flood Maps and Zones

My Flood Zone

Flood Map Updates

Elevation Certificates

Elevation Certificates: Who needs them and why

Floods mean rising water. Knowing your building's elevation compared to the estimated height of floodwater **helps determine your flood risk and the cost of your flood insurance.**

An EC documents the elevation of your building for the floodplain managers enforcing local building ordinances and for insurance rating purposes.

How an EC is used

Elevation Certificates (ECs) help inform mitigation actions that will lower flood risk.

For example, the EC shows the location of the building, [Lowest Floor Elevation](#), building characteristics, and flood zone.

An EC is no longer required to purchase coverage under NFIP's pricing approach, Risk Rating 2.0. Instead, FEMA uses its tools and resources to determine the first-floor height of a building as one of the factors used when calculating rates. However, a property owner may choose to provide an EC and submit it to their agent to determine if it will lower their cost of insurance.

ECs are also used for floodplain management building requirements, which can affect eligibility for Community Rating System discounts.

Did you know?



The BFE is the elevation that floodwaters are estimated to have a 1% chance of reaching or exceeding in any given year. The higher your lowest floor is above the BFE, the lower the risk of flooding. Lower risk typically means [lower flood insurance premiums](#).

When do I need a new EC?

Where can I get an EC for my building?

Raise your elevation to lower your risk

Building code requirements may change over time as flood risk changes and maps are updated. If you are remodeling or rebuilding, consider elevating to lower your flood risk, which, in turn, can [lower your flood insurance rates](#) and reduce the financial impacts of flooding.



FEMA

FEMA | National Flood Insurance Program

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floodsmart@fema.dhs.gov

An official website of the Department of Homeland Security

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