

How to Update your Elevation Certificate

Your Elevation Certificate is important in determining your home’s flood risk and is used by flood insurers to determine the appropriate flood insurance rating. The Elevation Certificate shows the elevation of your home’s first occupiable floor in relation to the Base Flood Elevation and whether your home is in a designated Flood Zone on the Flood Insurance Rate Map.

It is crucial that you (1) use your Elevation Certificate to obtain or update your flood insurance policy as soon as possible after you receive it, (2) remain compliant with your insurer’s requirements for updating your Elevation Certificate so that you do not lose coverage, and (3) keep your home’s flood mitigation improvements, such as flood vents, functional and compliant so that you do not lose coverage, incur dramatically increased insurance rates, or suffer increased damage in a future flood event.

The Elevation Certificate issued to you by the Build It Back program must be given to your Flood Insurance provider ***within 90 days of the inspection date listed on page 2 of the Elevation Certificate***, together with a set of required photos. Your insurance agent will use these photos as a validation of the information provided by the licensed Land Surveyor on pages 1 and 2 of your certificate from the original survey.

During your policy renewal phase you may be required to submit updated photos of your home in addition to your Elevation Certificate to demonstrate that the items referenced on the Elevation Certificate that help reduce your flood risk are still physically present at your home (flood vents, gravel fill, etc.).

Below are some tips for taking updated photos:

Tips
Make sure that the device you are using to take photographs can show a timestamp, including the date and time the photograph was taken. Turn on the timestamp function on your camera or phone camera settings.
Include a photo of the front side of the property, clearly showing the full property within the frame. Double check that your street number is visible, either attached to your home or on a mailbox in front.
Include a photograph of the rear of the property, clearly showing all sides of the building within the frame.
Check page 1 of your current elevation certificate and note the number of flood vents on your property. You must include a photograph of each flood vent with a tape measure to show that the bottom of the vent is 12 inches or less from the ground below it.
When in doubt, take the same set of photos that were included in the original Elevation Certificate.
All photos must be inserted into the FEMA Elevation Certificate template form pages 7 and 8, with additional pages added for additional photos. If you are unable to find the template form speak to your agent about an acceptable alternative.

Other Elevation Certificate Questions

Question: My Elevation Certificate says it expired in 2018, can I still use it?

Answer: This common question from homeowners and insurance agents is regarding the Expiration Date in the top right corner of the certificate. Elevation Certificates are a template form and are updated on a routine basis by FEMA. The update is meant to happen about every three (3) years. This means once a new version of the form is issued Engineers and Land Surveyors can no longer use the previous version to conduct new surveys.

As of this notice (April 2019) FEMA has not issued a new version of the Elevation Certificate, therefore the current version dated November 30, 2018 remains active. This delay is not unusual.

As a homeowner you can check on FEMA's website to see if a new form was issued. This is particularly helpful if your insurance provider mistakenly, tells you, that your form has expired.

<https://www.fema.gov/media-library/assets/documents/160>



Question: I double checked the height of my floors listed on Section 2 of my elevation certificate with a measuring tape and all the height measurements are incorrect, will program issue a corrected Elevation Certificate to me?

Answer: The elevation captured on your elevation certificate is measured from sea-level instead of the ground. In order to capture this, Professional Land Surveyors use specialized tools when determining the elevation height of a floor. Measuring tapes do not accurately determine the height to which your property was elevated. The only place the measuring tape should be used is to confirm that placement of your flood vent is within 12 inches from the ground.

All Elevation Certificates produced through the Build It Back program are reviewed by the quality assurance team before it is sent to the homeowner. While errors can occur, the program is confident that the surveying tools used by our professional Land Surveyors are calibrated and used correctly.

Question: I have more questions about my certificate and insurance, who should I speak to?

Answer: With Elevation Certificate questions please contact Build It Back EC team, at BIB-EC@recovery.nyc.gov, or call BIB Customer Service at (212) 615-8329.