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CAPE COD HOME

Elevation Certificates on Cape Cod: What They Are, Who Needs One & How to Get It

A free field guide from the people who actually live here.

If you own or are buying a home near the water on Cape Cod, one unglamorous document can quietly save you a fortune: the elevation certificate. It sounds like bureaucratic trivia, but for a property in a flood zone, it's often the single biggest lever on your flood insurance premium — and the difference between a fair rate and an eye-watering one. Here's what an elevation certificate is, who needs one, and how to get it. (Flood insurance rules and rating methods change — confirm current requirements with your insurance agent, surveyor, and town.)

What an elevation certificate is

An **Elevation Certificate (EC)** is a FEMA form, completed by a **licensed land surveyor or engineer**, that documents your building's elevation relative to the **Base Flood Elevation (BFE)** — the height floodwater is expected to reach in a mapped flood event. In plain terms: it precisely establishes how high your home sits compared to the expected flood level.

Why it matters so much on the Cape

For a property in a **high-risk flood zone** (FEMA's A and V zones), how your home sits relative to the BFE has historically been a major driver of the flood insurance rate. A home elevated **above** the BFE is far less risky to insure than one at or below it — and an elevation certificate is how you *prove* that favorable position to an insurer.

Situation	Why an EC helps
Home elevated above BFE	Documents lower risk → potentially much lower premium
Buying in a flood zone	Establishes true insurance cost before you commit
New construction / substantial improvement	Required to show the build meets elevation standards
Appealing a flood zone / removal (LOMA)	Supports a request to amend your flood designation

Who needs one

- **Buyers** in a flood zone — get (or ask the seller for) an EC so you know your real insurance cost before closing.
- **Owners in high-risk zones** who suspect their home sits above the BFE — an EC can prove it and lower the premium.
- **Anyone building or substantially renovating** in a flood zone — an EC is typically part of demonstrating compliance.
- **Owners seeking a map amendment** (e.g., a Letter of Map Amendment to be removed from a zone) — an EC supports the case.

Note: FEMA's flood insurance rating has evolved (the "Risk Rating 2.0" methodology changed how some premiums are set), so an EC's exact effect on your specific policy varies — **ask your agent how it applies to you.** But for construction, compliance, and map amendments, ECs remain essential.

How to get one

1. **Check if one already exists.** The seller, the town building/floodplain department, or a prior lender may have one on file — always ask first; it can save you the cost.

2. **Hire a licensed surveyor or engineer** who does elevation certificates locally. They'll measure your building's elevation and complete the FEMA form.
3. **Give a copy to your insurance agent** to see how it affects your flood premium, and keep one for your records and any future sale.

Don't-miss cautions

- **Ask before you pay.** An existing, current EC may already be on file with the town or seller — don't order a new survey until you've checked.
- **Buying in a flood zone?** Make the elevation certificate part of due diligence; it tells you your true annual insurance cost.
- **Keep it with your closing documents** — a future buyer will want it, and it can smooth your eventual sale.

Don't miss: asking for an existing elevation certificate first, and looping in your insurance agent second. For a flood-zone Cape home, this one document can be the difference between an affordable policy and a punishing one — and the smartest owners treat it as essential paperwork, not an afterthought.

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