

Elevation Certificate:

In 2007, FEMA re-mapped the Houston area flood maps so that many areas designated to be in Zone X are now in Zone AE. As a result there are some homes in Kingwood that have received or will receive letters from FEMA stating that these individuals are no longer eligible for flood insurance and that FEMA is not renewing their flood insurance. Homeowners in Zone AE do have recourse. Since each home in Zone AE may have a different elevation, these homeowners may arrange for an elevation certificate from a surveyor to determine that home's elevation. The elevation certificate will indicate the elevation of the home in relation to the base flood level. Based upon the elevation, flood insurance can be renewed, but most probably a little higher rate.