

FLOOD RISK SUMMARY

10 Canterbury Place • Tomball, TX 77375

Source: FEMA Elevation Certificate (Finished Construction)

AI-Assisted Content Notice: This document provides a summary of the property's Elevation Certificate created using AI tools. While the listing agent has verified the key data points against the official certificate, AI can produce errors. This summary does not replace the official signed EC. Buyers are advised to consult with a licensed surveyor or insurance professional before making decisions based on this information.█

Flood Zone Classification

FEMA Flood Zone: X (0.2% Annual Chance)

“B8. Flood Zone(s): X-0.2%”

Zone X (0.2%) is a **moderate-risk** flood zone. Flood insurance is **optional**, not lender-required.

Base Flood Elevation (BFE)

BFE: 144.0 ft (NAVD88)

“B9. Base Flood Elevation(s) (BFE): 144.0”

Source: FEMA Flood Insurance Study (FIS).

Structure Elevations

Finished Floor Elevation

145.0 ft

“C2.a) Top of bottom floor... 145.00 feet”

The home's finished floor is **1.0 foot above the Base Flood Elevation**.

Ground Elevation

Lowest Adjacent Grade (LAG): 144.3 ft

“C2.f) Lowest Adjacent Grade... 144.30 feet”

First floor height above LAG: 0.80 ft

“H1.a... 0.80 feet above the LAG”

Mechanical Equipment Elevation

144.5 ft

“C2.e) Lowest elevation of Machinery and Equipment... 144.50 feet”

The mechanical equipment is **0.5 foot above the Base Flood Elevation**.

Overall Summary

The home’s finished floor and mechanical equipment are elevated **above FEMA’s modeled 1% annual-chance flood level**. The property is in **Zone X (0.2%)**, a moderate-risk area where flood insurance is optional.

AI-Assisted Content Notice: This document provides a list of frequently asked questions for buyers and was produced by AI using the property's Elevation Certificate. While the listing agent has verified the key data points against the official certificate, AI can produce errors. Buyers are advised to consult with a licensed surveyor or insurance professional before making decisions based on this information."

FLOOD ZONE FAQ FOR BUYERS

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What does Zone X (0.2%) mean?

Zone X (0.2%) is a **moderate-risk** flood zone. It represents areas with a **0.2% annual chance** of flooding (also called a "500-year flood"). Lenders **do not require** flood insurance in this zone.

Does this home require flood insurance?

No. Flood insurance is **optional**, not mandatory, in Zone X (0.2%). **The current owner has an active flood insurance policy.**

Is the home elevated above FEMA's modeled flood level?

Yes.

- Finished floor: **1.0 ft above BFE**
- Mechanical equipment: **0.5 ft above BFE**
- Ground elevation: slightly lower than the finished floor, consistent with FEMA's Section H calculation

What is the Base Flood Elevation (BFE)?

The BFE is the height water is expected to reach during a **1% annual-chance flood** (also called a "100-year flood"). For this property, the BFE is **144.0 ft (NAVD88)**.

What is an Elevation Certificate?

A FEMA Elevation Certificate documents:

- Finished floor elevation
- Ground elevation
- Mechanical equipment elevation
- Flood zone classification
- FEMA map panel information

It is used for insurance rating and flood-risk evaluation.

Does this home have flood vents or a crawlspace?

No. Sections A8 and A9 indicate **no crawlspace** and **no flood openings**.

How does this compare to other homes in the area?

Most homes in Creekside Park West fall within **Zone X (0.2%)**, and many have finished floors near or slightly above the BFE. This home's elevation is **consistent with neighborhood norms**.