



# Flood Zone Determination

## Don't Get Swept Up by the Rising Tides of Compliance

Keeping your head above water requires staying up-to-date with the latest Federal Emergency Management Agency (FEMA) flood hazard maps, but that is often easier said than done. Due to new housing development, levee reclassification, or environmental changes, the map continues to change and evolve. Flood Zone Determination is a mandatory report that provides a definitive determination of whether a subject property is located within a flood zone.

### Streamline Compliance

Receive the most comprehensive and up-to-date flood zone information available today with flood certificates accepted by FMMA and FHLMC, as well as by major investors.

### Customized Reporting

An upgrade from Basic to Life of Loan can also be purchased. All determinations offer the ability to order Home Mortgage Disclosure Act (HMDA) and CensusTract through the same report.

### Know From The Start

Save yourself and the borrower both time and headaches: run a no-cost Flood QuickCheck at application to see if a property or any structure exists within a flood zone. This will help to more accurately assess DTI ratios and ensure everyone is informed of the path ahead.

### Protect Your Borrower & Operations

As a mortgage lender, you are required to promptly notify property owners when FEMA issues a change in flood zone determination. Our experts help you manage latest regulations and notification process.

### Stay Up To Date

Leverage best-in-class technology and resources to navigate the ever-changing regulatory and compliance landscape, while remaining abreast of the current maps and guidelines.

### Accurate & Affordable

Our Flood Zone Determination offers rapid turnaround times, accurate insights, and affordable options, with two versions of the report available:

#### Flood Basic

Provides a simple one-time determination of flood zone status.

#### Life of Loan

Offers flood zone status tracking throughout the entire duration of the mortgage.

## More Than Just a Score

At Certified Credit, we deliver more than just a score. We provide industry-leading information and analytics with the expertise and technology you can rely on to fuel your business.

## Get in Touch



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