

# **KNOW FLOOD** SUITE OF SERVICES

#### THE ONE PLACE TO GO WHEN YOU NEED TO KNOW FLOOD

The Massachusetts Coastal Coalition's Know Flood suite of services brings flood risk information to your fingertips. These services are designed to meet the needs of realtors, lenders, policy holders and residential and commercial applications where flood information can affect everyday life.



### "Know Flood Zone" Determination

Flood Zone Determination

While reading a map can help guide you on what your flood risk is, a flood zone determination is the only official way to know what flood zone you are in. This establishes your requirement to carry flood insurance and your insurance rate. The Know Flood Zone determination is a guaranteed product, which means we guarantee our accuracy. This is the same tool lenders use to decide if you are "in or out" of the high risk flood zone. You will need a determination of your own to challenge a lenders determination.

Along with our guaranteed determination comes our "Massive" report, which is one of the most comprehensive flood information reports available. It shows a map of your property, tells you the next closest flood zone, estimated ground elevation and more. All included in the price of the zone determination.

This is an ideal tool for real estate professionals looking to inform potential sellers and buyers.



## "Know Flood Elevation" Certificate

Elevation Certificate

With our national network of land surveyors, we can offer standard prices for elevation certificates across the country. You can order and schedule your elevation certificate online and pick from a standard or a rush schedule. Our team of professionals will reach out and book a time to visit your property. We review each elevation certificate for accuracy. If there are issues with the information on the elevation certificate, we work to fix them.



## "Know Flood Removal" LOMA\*

Letter of Map Amendment

If the lowest grade of your land is above the flood elevation printed on the flood map, your building may be able to be removed from the requirement of having flood insurance. The Letter Of Map Amendment (LOMA) is the easiest way to remove the building from the "A" or "V" zone if it qualifies. The Know Flood Removal is an expedited process and in most cases can be completed in 30 days. To start, you'll need an elevation certificate. Then we review and verify that you are eligible. If you submit your LOMA request and are denied, there is no cost! Our technical specialists are here to help and guide you along the way.



## "Know Flood Mapping" Service

Map Location Service

Knowing your flood risk is now as easy as entering an address. The Know Flood Map Service has the entire nation's digital flood maps online. Simply enter your address in the search bar, and the map pins your building's location. A box then pops up to introduce you to one of our services. The map search is free and gives you the basic information necessary to assess your flood risk and insurance needs. The service is available on our website's home page.

#### AVAILABLE AT KNOWFLOOD.ORG

A portion of each service purchased is donated directly to the MCC. The MCC is a registered 501c3 charitable organization.

\*An individual may visit hazards.fema.gov/femaportal/onlinelomc/signin and apply for a LOMA on their own, free of charge. Our service completes this process for you and is expedited.

#### HOW TO ACCESS THE SUITE OF SERVICES

Go to KNOWFLOOD.ORG and enter in your address

#### Once located you can select a product

- Order an Elevation Certificate
- Order an LOMA
- Order a Flood Zone Determination

You are then brought to a MassiveCert/MCC quoting website to get pricing on your selected product



60 macombers ridge, marshfield

<sup>\*\*</sup>All risk services are provided by MassiveCert, Inc. MCC cannot be held liable for any of the information or services provided.