

# Resources To Obtain Accurate Flood Insurance Rates

For the property's	Talk to:
... Elevation Certificate	A licensed land surveyor, engineer or architect: <a href="https://www.fema.gov/library/viewRecord.do?id=1383">https://www.fema.gov/library/viewRecord.do?id=1383</a>
... Amount of Flood Insurance Required	The Lender
... Flood Insurance Rate Map Effective Date	<a href="https://msc.fema.gov/webapp/wcs/stores/servlet/FemaWelcomeView?storeId=10001&amp;catalogId=10001&amp;langId=-1">https://msc.fema.gov/webapp/wcs/stores/servlet/FemaWelcomeView?storeId=10001&amp;catalogId=10001&amp;langId=-1</a>
Learn more about...	Go to...
The 2012 Biggert-Waters Law	<a href="http://www.realtor.org/articles/flood-insurance-reform-act-of-2012-section-by-section-highlights">http://www.realtor.org/articles/flood-insurance-reform-act-of-2012-section-by-section-highlights</a>
FEMA's 2013 Rate Schedule for Second Homes (generally, 25% above last year's rate)	<a href="http://nfipiservice.com/Stakeholder/pdf/bulletin/w-12043.pdf">http://nfipiservice.com/Stakeholder/pdf/bulletin/w-12043.pdf</a>
What to say about flood insurance	<a href="http://www.ksefocus.com/billdatabase/clientfiles/172/8/1265.pdf">http://www.ksefocus.com/billdatabase/clientfiles/172/8/1265.pdf</a>
What to ask your insurance agent	<a href="http://www.ksefocus.com/billdatabase/clientfiles/172/8/1266.pdf">http://www.ksefocus.com/billdatabase/clientfiles/172/8/1266.pdf</a>