

Flood Zone Determination

Instant and nationwide flood zone determinations. If manual research is required, we guarantee completion within four hours—or it's free!

At Kroll Factual Data, we specialize in helping financial institutions like yours verify the identity and credit standing of loan applicants.

We also can tell you whether properties being acquired by loan applicants or used as collateral sit on government-designated flood plains.

Our comprehensive Factual Data Flood report is compiled in a user-friendly format and flags troublesome results, enabling you to evaluate your loan risk quickly and process applications more efficiently.

How Factual Data Flood Works

You click to order a flood zone determination report over our secure online platform. Our conclusions are based on the most current data detailing a property's flood-zone exposure.

You can order a Basic Flood Zone certificate for a one-time determination—or request notification of flood zone status for the Life of the Loan.

The Kroll Advantage

With nearly 20 years in the credit and debt verification business, our flood certification screening services and techniques are unmatched

Why use Factual Data Flood?

Instant Response

We maintain one of the largest automated flood certification databases in the industry. Over 85% of all flood certification requests are returned instantly nationwide

Easy to Order and Review

Order our Factual Data Flood report online separately or when you request our credit report. Data is available within seconds.

Four-Hour Guarantee

We guarantee online delivery of our researched flood zone assessments within four hours— or it's free! Many of our competitors charge rush fees for manual reports.

Up-to-the-Minute Results

Our reports feature the most current flood zone data. HMDA census tract data is also available, allowing you to file regulatory reports quickly, minimizing the risk of non-compliance fees.

Life of Loan Tracking Services

Loans with Life-of-Loan service are monitored for changes in FEMA maps and NFIP community status. Monthly notification is then provided on affected loans.

Free Re-Certifications

For loans with Life-of-Loan service, recertification will be provided for free when changes or updates affect flood status.

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Free Transfer to Lenders

Loan processors often request flood zone reports before final lenders are named. We will transfer reports to final lenders for free.

Customizable Data

Our data can be tailored to appear any way you wish and populate your existing form fields.

Consolidated Billing

We provide you with a single bill—saving you from managing multiple statements and eliminating late billing fees.

Contact Us

Kroll Factual Data

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