



Flood Determination - Business Policies

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Loan id changes:

- You are able to change the loan id up to 90 days after the date of determination. If you need a determination with a new loan id and it is past 90 days, you will need to order a new determination.
 - If there are multiple loan id's for one property, you will need one determination ordered for each loan id.

Borrower name change:

- You are able to change the borrower name up to 90 days after the date of determination. If you need a determination with a new borrower name and it is past 90 days, you will need to order a new determination.

When you can reuse a determination:

- NFIP Mandatory Purchase Guidelines:
 - It is less than 7 years old; and
 - No new or revised FIRM or FHBM has been issued in the interim; and
 - It was initially recorded on the SFHDF.

Back dating:

- For compliance reasons the completion date on a flood determination must accurately reflect the actual date that the order was completed. The determination date will change if we have made an update due to a new FEMA effective map or if we have overturned a dispute and the flood insurance requirements have changed.

Service Level Upgrade

- If you accidentally place your order as a Basic Determination you may upgrade the service level to Life of Loan only within 30 days of the original order date. You may upgrade the service level directly through Flood Wiz by accessing the details screen and referring to your Loan Status.

