

NAR has developed a [Frequently Asked Questions \(FAQ\) Sheet\(link is external\)](#) to help members field questions from customers about Flood Factor™ data. In short,

- Please share the facts that every home in the U.S. has some flood risk and many in FEMA “low risks” zones receive millions of dollars in FEMA disaster aid and flood insurance claims each year.
- Flood Factor™ is a credible diagnostic tool that can help detect more high-risk properties than FEMA maps alone, but can only provide a strong indication and not proof of a flooding problem.
- In order to confirm the risk or specific issues with a property, clients should consult a qualified flood professional, such as the local floodplain manager, home inspector, or licensed surveyor/engineer.
- Real estate professionals are a source of property information, and not flood experts. As always, avoid making statements beyond your license and training or discouraging clients from considering credible flood risk tools or flood insurance.
- Please be ready to identify the local floodplain manager, insurance agents, and other flood professionals who can help answer detailed client questions and identify some options to mitigate the risk.
- You may also hand the client this [brochure\(link is external\)](#), which NAR developed in collaboration with FEMA.
- If any user has an issue or question about their property, neighborhood, city, county, or state, he or she can submit a question through realtor.com®’s Customer Care team at 877-909-6640, and the Customer Care staff will submit a ticket to the Flood Factor™ helpdesk
- Watch this video to learn more about flood disclosures and your duties as a REALTOR® under NAR’s Code of Ethics.
- NAR also recently featured [Flood Factor™ in Realtor Magazine](#) and a [Pivot-in-Place Video by NAR VP Mabél Guzmán](#).

NAR will continue to work with Realtor.com, First Street, and others to build on, refine and enhance flood mapping tools so more property owners and buyers can make better-informed risk decisions.