

FEMA & FLOOD ZONES

**PRESENTED BY KAROL L. GROVE,
FLOOD ZONE EXPERT &
ASFPM CERTIFIED FLOODPLAIN MANAGER
ALPINE LAND SURVEYING INC**

**Tuesday, September 15th
11:00 AM-1:00 PM via 'Zoom'**

Due to tougher regulations and revised Flood Zone Maps statewide, many homeowners are now being required by their lenders to obtain flood insurance. The properties most affected are those fronting on or near a body of water. As we know, Michigan has a lot of water. While all homes are at risk of catastrophic flooding, many of these properties do not warrant flood insurance. Most often the flood insurance requirement is brought up within 48 hours of closing. Many REALTORS® are finding the burden of costly flood insurance to be a possible deal breaker.

Karol's presentation will educate members on the topic of flood insurance and the laws that are currently in place which govern the requirements. More importantly, it will educate the REALTOR® on the many options available to assist a homeowner in either removing the requirements or getting a considerable reduction in their premium. Additionally, it will teach them how to assist the homeowner in processing a refund back on premiums which may have already been paid.

**INCLUDES 2 HOURS LEGAL CE CREDIT!
Free for Members / \$10.00 non-members**

Reserve today!

**Please make your reservation online by Friday, September 11, 2020
or by calling (734) 287-8060 or (734) 242-6866.**