

# FloodRisk Advanced

Our mission is to help people be better prepared to avoid flood losses and to recover from floods. To accomplish our mission, this report explains, in plain English, your true flood risk and backs it up with hard data. This report is customized for you based on a MassiveCert analysis of your property. No two reports are the same because no two properties are the same. If you have questions about this report, call us toll-free at 844-EZ-CERT, or email us at [customersupport@massivecert.com](mailto:customersupport@massivecert.com), or visit [www.massivecert.com/floodriskreport](http://www.massivecert.com/floodriskreport).

## Your Flood Risk

### My Flood Zone

You are not required to purchase flood insurance because you are in FEMA **Zone X**. But you are **169 feet** from a **Zone AE** which is a mandatory insurance zone. That is very close to a high flood risk area and Mother Nature doesn't care what's on a government map. Remember that the FEMA flood zones are just a bare minimum requirement to protect a mortgage loss - it doesn't mean you are safe from flood. We urge you to get flood insurance and protect all that you've built. For **Zone X**, the insurance is inexpensive and storms are getting worse so please consult a flood insurance professional.

### My Community

There are **66** FEMA flood insurance policies in **Mason City, City Of**, and FEMA has paid **\$3,274,953** on a total of **197** claims which is **\$16,624** per flood loss claim. FEMA has recorded **6** federal flood disasters in your community. These disasters don't include the smaller floods that can ruin your home just as much but aren't big enough to receive federal support. If it happened before, it will happen again. Remember, even if your property isn't flooded, be aware of work, school, and the other resources you depend on and their flood risk exposure. Even if you aren't required to purchase flood insurance, it pays to think about what's happening in your community and protect your home or business. It's a fact that the typical homeowner's insurance policy doesn't cover natural flooding from outside the structure - it only covers the pipes breaking inside. Only a specific flood insurance policy will cover flooding from outside. Over **25%** of the flood damage claims after a disaster come from flood zones that don't require flood insurance. Floods happen everywhere, and they probably won't follow the lines on the map, so use this report to consider the real risk to your property.

### Where is the Risk Coming From?

Your property is approximately **764 feet** from **Willow Creek** as identified by **FEMA** as a source of flooding. There is a levee **2.6 miles** from your property. Unfortunately, levees and dams fail frequently (think of Hurricane Katrina) and are often the cause of catastrophic and unexpected damage so you should insure your property against flood damage. There are more levees in the US than you might think because most are blended in with the landscape so they aren't an eyesore. They can go completely unnoticed until they fail, so you may have never noticed them.

### Insurance Options

**Mason City, City Of** participates in the National Flood Insurance Program (NFIP) so you can buy insurance from FEMA. Alternatively, you may obtain cost-effective insurance through a private flood insurance provider and your lender must accept that policy if it meets federal regulations. MassiveCert reviews private policies for compliance and we certify them through our Private Flood Clearinghouse at [www.privatefloodclearinghouse.com](http://www.privatefloodclearinghouse.com).

# FloodRisk Advanced

Location	<b>Provided Location</b>	4510 4TH STREET SW, MASON CITY, IA 50401		
	<b>Standardized Location</b>	4510 4TH ST SW, MASON CITY, IA 50401-7334		
	<b>Latitude, Longitude</b>	43.149855, -93.271479	<b>Parcel ID</b>	061217600800
	<b>FIPS / MSA / Tract</b>	19033 / 32380 / 9502	<b>Community No.</b>	190060
	<b>Community Name</b>	Mason City, City Of		
	<b>County Name</b>	CERRO GORDO COUNTY		

FEMA Map Data		Previous FEMA Flood Map	Current FEMA Flood Map	Future FEMA Flood Map
	<b>Map Number</b>	19033C0144C	19033C0144D	no pending map
	<b>Map Date</b>	05/16/2012	06/05/2020	no pending map
	<b>Flood Zone</b>	Zone X	Zone X	no pending map
	<b>BFE / Datum</b>	not available	not applicable	no pending map

NFIP Data	<b>Status</b>	PARTICIPATING	<b>Program</b>	Regular	<b>CBRS / OPA</b>	no
	<b>LOMA / LOMR</b>	no	<b>First FIRM</b>	12/02/1980	<b>Pre-FIRM</b>	no
	<b>Newly Mapped</b>	no	<b>Preliminary</b>	no	<b>CRS Discount</b>	no
	<b>Losses*</b>	\$3,274,953	<b>Claims*</b>	197	<b>PIF*</b>	66

\*Aggregated by NFIP community.

Risk Proximity	<b>Saltwater Dist.</b>	>6 miles	<b>Type</b>	not applicable	<b>Name</b>	not applicable
	<b>Freshwater Dist.</b>	747 feet	<b>Type</b>	STREAM/RIVER	<b>Name</b>	Willow Creek
	<b>Flood Source Dist.</b>	764 feet	<b>Source</b>	FEMA	<b>Name</b>	Willow Creek
	<b>Nearest Levee</b>	2.6 miles	<b>Nearest Zone Change</b>			AE / 169 feet
	<b>Barrier Island</b>	no	<b>Flood Disasters<sup>^</sup></b>			6







<sup>^</sup> Residential / FEMA declared flood disasters aggregated by county.

Elevation	<b>HAG / LAG</b>	1,156.1 / 1,155.5	<b>HAG / LAG Source</b>	USGS		
	<b>FFE</b>	1,155.5	<b>FFE Source</b>	n/a		
	<b>FFE-BFE</b>	not applicable	<b>LAG-BFE</b>	not applicable	<b>HAG-BFE</b>	not applicable
	<b>Units</b>	Feet	<b>Datum</b>	NAVD88	<b>Datum Conv.</b>	-0.1 ft for NGVD29
	<b>LOMA Potential</b>	10 - Very Likely Removal	<b>EC On File</b>	no	<b>EC Cost</b>	\$884

# FloodRisk Advanced

<b>PROPERTY DATA</b>	<b>Occupancy Type</b>	Commercial	<b>Building Type</b>	Retail	<b>Mobile Home</b>	no
	<b>Basement/Crawlspace</b>	unkn	<b>Garage</b>	unkn	<b>Foundation Type</b>	unkn
	<b>Vacant</b>	no	<b>Absentee Owner</b>	yes	<b>Homestead</b>	unkn
	<b>Stories</b>	1	<b>Year Built</b>	1997	<b>Substantial Improvement</b>	unkn
	<b>Structures</b>	2	<b>Wall Const.</b>	unkn	<b>Roof Const.</b>	unkn
	<b>Under Construction</b>	no	<b>Square Feet</b>	7,726	<b>Sq Ft Type</b>	BUILDING
	<b>Structure Value</b>	\$1,107,120	<b>Struct Value Type</b>	Assessed		



	100yr Floodplain		500yr Floodplain		Base Flood Elevation		JONES CREEK Flooding Source		Floodway		Levee
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