

320 Map Information Service
Page 320-2

320 Map Information Service
Page 320-2

Prerequisites

1. Provide requested information from the FIRM
2. If the property is in the SFHA → inform the inquirer of the flood insurance purchase requirement

320 Map Information Service
Page 320-3

3. [applies to coastal areas]
4. Keep the map updated
5. Publicize the service annually
6. Provide information on special flood-related hazards (if getting credit)
7. Provide an opportunity for the inquirer to talk to staff about the map and floodplain management questions

320 Map Information Service
Page 320-10

Publicity Options

- a) Advise everyone in the community (outreach project)
- b) Send letters to insurance agents, real estate agents, and lenders
- c) Articles in newsletters or magazines of organizations of the three groups

320 Map Information Service
Page 320-14

Documentation

- Annual publicity
- Record or log of providing the service

LOG OF WALK-IN AND TELEPHONE MAP INFORMATION INQUIRIES							
DATE	TYPE	ADDRESS	PANEL	ZONE	ELEV	INSURANCE INFORMATION GIVEN	COASTAL A ZONE OR CBRS
2/3	W	201 W. Main	0001E	AE	734	H	No
2/4	T	301 W. Mansfield	0001E	X	N/A	N/A	No
2/4	T	307 S. Busby	0002E	AE	727	V	No
2/5	L	402 E. Marion	0001E	A	N/A	H	No
2/5	W	3rd S. State	0002E	AE	730	H	No

320 Map Information Service
Page 320-6

Date: 3/13/99

RE: Flood Insurance Rate Map (FIRM) Information

TO WHOM IT MAY CONCERN:

The property located at: 201 W. Main

also known as [legal description if needed] Lot 17, Block C, Indian Acres Addition

_____ has been located on our Flood Insurance Rate Map (FIRM). The following information is provided:

Community NFIP number: 123456

The property is located on panel number: 0002, Suffix: 3

The date of the FIRM index: July 15, 1994

The property is located in FIRM zone: AE

The main building on the property:

is located in a Special Flood Hazard Area. The base flood elevation at the property is 1024.6 NGVD. Federal law requires that a flood insurance policy be obtained as a condition of a federally backed mortgage or loan that is secured by a building located in



320 Map Information Service

Date: 9/13/99
 RE: Flood Insurance Rate Map (FIRM) Information
 TO WHOM IT MAY CONCERN:
 The property located at: 201 W. Main
 also known as [legal description if needed] Lot 17, Block C, Indian Acres Addition
 _____ has been located on our
 Flood Insurance Rate Map (FIRM). The following information is provided:
 Community NFIP number: 123456

Percent of Colorado communities: 86%
 Max possible credit: 140
 Average Colorado credit: 116

1024.6, NCVI. Federal law requires that a flood insurance policy be obtained as a condition of a federally backed mortgage or loan that is secured by a building located in



340 Hazard Disclosure

Page 340-2



340 Hazard Disclosure

Page 340-4

- Disclosure of flood hazard (DFH) = 46 based on real estate professional practice
- Disclosure of flood hazard (DFH) = 20 based on state law (can't find)
- Other disclosure requirements (ODR) = 5 points for each disclosure method required by law (maximum credit 15 points)



340 Hazard Disclosure



Percent of Colorado communities: 100%
 Max possible credit: 81
 Average Colorado credit: 22



350 Flood Protection Information

Page 350-2



350 Flood Protection Information

Page 350-3

- 351 Credit points
- LIB – References in the library
 - Must be in the public library
 - Most references available free from Federal or State agencies (pages 350-10 – 350-13)
 - Scored based on topics covered

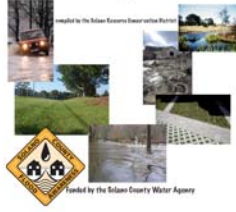
350 Flood Protection Information



Page 350-4

Ready for the Flood

an awareness & preparation manual for Solano County residents



351 Credit points

b. LPD – Locally pertinent documents

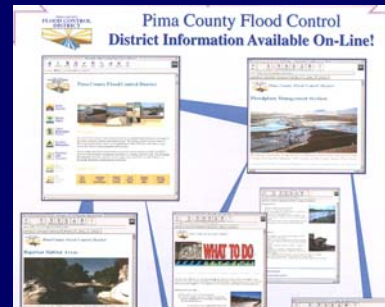
1 point for each publication keyed to state or local conditions (e.g., FIS, ordinance, plans)

350 Flood Protection Information



Page 350-5

c. Community Web Site (WEB)



350 Flood Protection Information



Page 350-5

1. Prerequisites

- (a) Site is easy to find using the community's name
- (b) Flood stuff clearly noted on home page
- (c) Links are OK, if locally pertinent
- (d) Must link to relevant pages on www.fema.gov
- (e) Review and update site annually

350 Flood Protection Information



Page 350-6

2. Credit points

- (a) 40 – Cover the 10 topics in Activity 330 (max 4 points each)
- (b) 2 – Publicize elevation certificates
- (c) 10 – Real time river gage data
- (d) 20 – Other flood warning info

350 Flood Protection Information



Percent of Colorado communities:	61%
Max possible credit:	102
Average Colorado credit:	18

360 Flood Protection Assistance



Provide technical advice to interested property owners

360 Flood Protection Assistance



Page 360-3

FPA = 71 points for:

- 10 - providing site-specific flood and flood related data (floor elevations, historical flooding in a neighborhood)



360 Flood Protection Assistance



Page 360-3



- 4 - providing names of contractors and consultants
- 3 - providing material on how to select a qualified contractor

360 Flood Protection Assistance



Page 360-4



- 35 - making site visits to review flooding, drainage, and sewer problems

360 Flood Protection Assistance



Page 360-4

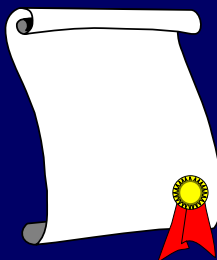
- 14 - for providing advice and assistance on retrofitting techniques



360 Flood Protection Assistance



Page 360-4



- 5 - if person providing the assistance on retrofitting graduated from EMI course on retrofitting

360 Flood Protection Assistance



NFIP/CRS UPDATE

Winter 2007-2008

High-risk Structures to Lose CRS Discount

The Community Rating System (CRS) provides a flood insurance premium discount in participating communities that implement floodplain management activities above and beyond the minimum criteria of the National Flood Insurance Program (NFIP). Policy holders receive 5 to 45% discounts on their annual premiums, depending on their flood zone and the community's CRS classification. In short, the more communities do to prevent and reduce flood losses, the more their residents benefit with reduced premiums.

One problem with this approach is that everyone benefits from the community's rating, even those who own buildings that are at high risk, and may not be compliant with the NFIP's construction criteria. Accordingly, the Federal Emergency Management Agency (FEMA) is initiating a change in the way CRS premium discounts are applied.

Effective May 1, 2008, FEMA will institute this new policy: Flood insurance policies for buildings

360 Flood Protection Assistance



Common Findings

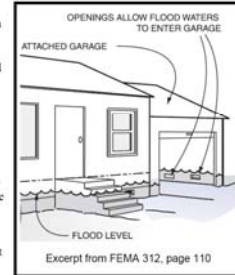
- Property not located in proper community
- Building not located in floodplain
- Grandfathering implications
- Building is really pre-FIRM
- Rating impacts due to NFIP policy changes
- Policy not based on “submit-for-rate” policy

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2. If the policy is correctly rated already, advise the person that there may be ways to retrofit the structure to bring it into compliance. For example, the lowest floor used for rating may be the floor of an attached garage or an enclosed parking area in a high rise structure. If the owner puts in flood openings or otherwise modifies the enclosure to reduce or eliminate the potential for water damage, the building can be re-rated. Not only will the policy have the CRS discount, but also the fact that the lowest floor for rating purposes is above the base flood elevation will greatly reduce the premium. If your community is receiving credit for Activity 360 (Flood Protection Assistance), be sure to document your advice to the policy holder.

You may want to have a supply of the publication, *Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding*, FEMA-312. Chapter 6, for example, describes how flood openings can be installed to wet floodproof the lowest floor and bring the building into compliance.

This book can be downloaded from FEMA's website at <http://www.fema.gov/hazard/flood/pubs/ib312.shtm>. Communities are welcome to put a link to this site on



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Percent of Colorado communities:	36%
Max possible credit:	71
Average Colorado credit:	19