

320 MAP INFORMATION SERVICE—Summary

Maximum credit: 90 points

322 Elements

- a. **Basic FIRM information (MI1):** 30 points for providing basic information found on a Flood Insurance Rate Map (FIRM) that is needed to write a flood insurance policy.
- b. **Additional FIRM information (MI2):** 20 points for providing information that is shown on most FIRMs, such as protected coastal barriers, floodways, or lines demarcating wave action.
- c. **Problems not shown on the FIRM (MI3):** Up to 20 points for providing information about flood problems other than those shown on the FIRM.
- d. **Flood depth data (MI4):** Up to 20 points for providing information about flood depths.
- e. **Special flood-related hazards (MI5):** Up to 20 points for providing information about special flood-related hazards, such as erosion, ice jams, or tsunamis.
- f. **Historical flood information (MI6):** Up to 20 points for providing information about past flooding at or near the site in question.
- g. **Natural floodplain functions (MI7):** Up to 20 points for providing information about areas that should be protected because of their natural floodplain functions.

Credit Criteria

Credit criteria for this activity are described in Section 321.b. Each element has additional criteria specific to that element.

Impact Adjustment

There is no impact adjustment for this activity.

Documentation Provided by the Community

The documentation needed for this activity is described in Section 325.

320 MAP INFORMATION SERVICE

The OBJECTIVE of this activity is to provide inquirers with information about the local flood hazard and about flood-prone areas that need special protection because of their natural functions.

321 Background

Maps are an effective method of communicating information about flood hazards. Residents and businesses that are aware of potential flood hazards can take steps to avoid problems and/or reduce their exposure to flooding. Communities are the best source of map information because they can often supplement and clarify the Flood Insurance Rate Map (FIRM) with complementary maps, and with information on additional hazards, flooding outside mapped areas, development regulations that affect floodplain properties, flood insurance, natural floodplain functions, and property protection measures.

A map information service can greatly help a community's residents as well as its banks, insurance agents, real estate agents, and anyone else who needs flood hazard information. This public service is particularly helpful to those who have trouble reading maps, people from out of town, and those who do not have access to the latest maps or all the hazard information available in the community.

This activity is also intended to bring other available community resources to bear on each individual situation. Such resources include local topographic, planning, road, and utility maps; geographic information systems (GISs); maps of special flood-related hazard areas; permit records; and subdivision plats. Where they are available, these other resources can complement the FIRM as sources of additional flood data or more detailed map information.

The FIRM and Mandatory Purchase of Flood Insurance

For compliance with the mandatory purchase requirements of the National Flood Insurance Program, the current Flood Insurance Rate Map (FIRM) (or Letter of Map Change) is the only legal document allowed to be used by lenders or third-party vendors.

321.a. Activity Description

The maximum credit for Activity 320 is 90 points.

Credit is provided for providing inquirers with information from the community's FIRM and other sources of information about the local flood hazard and natural floodplain functions.

There are seven elements. The first, providing basic information from the FIRM that is needed to write a flood insurance policy, is a prerequisite for the rest of the elements. Credit for the other elements is dependent upon what information the community has and what information it believes its residents and businesses need. If the community conducted the CRS Community Self Assessment described in Section 240, it would have a good list of

available map information. Note that certain information about private property may not be released to the public (see the box on flood insurance data and the Privacy Act).

The maximum points for each element are noted in Sections 322.a through 322.g. If only partial information is provided or only part of the community is covered by elements MI3 through MI7, the points can be prorated. There is no proration of MI1 or MI2, because for those elements the community must provide all the information needed from the entire FIRM.

The information provided by the service should be located on a map or GIS layer so the person responding to the inquiries has an accurate source of information.

The community may provide the service via telephone, written or e-mailed inquiry, or a website or computer terminal. To avoid errors in property location, the community may request from the inquirer a street map locating the property.

To cover staff time and office overhead, the community may charge a reasonable fee for providing map information. This service should not include surveying or similar costs to collect new data, such as ground elevations.

The community may enter into an agreement with another agency, such as a regional planning commission, to provide the map information service. To receive credit under the Community Rating System (CRS), there must be a written agreement that clarifies that the agency providing the service will respond to all inquirers and will allow the ISO/CRS Specialist to verify its work. The service must meet all the prerequisites and documentation requirements, including publicity and records of inquiries.

321.b. Activity Credit Criteria

- (1) MI1, providing information from the FIRM needed to write a flood insurance policy, is a prerequisite to receiving other credit under this activity.
- (2) The map information service must be able to locate a property based on a street address. There is no credit if an inquirer is given a map to read. One of the reasons for this credit is that some people have difficulty reading maps.
- (3) All available information must be provided to the inquirer for each element (MI1 through MI7) for which the community is requesting credit. For example, a person inquiring about a property that is located in a Special Flood Hazard Area (SFHA) needs to be told about the mandatory flood insurance purchase requirement. If the community

The Privacy Act

Flood insurance data about private property, including repetitive loss properties, are protected under the Privacy Act. Personally identifiable information such as the names or addresses of specific properties, whether they are covered by flood insurance or not, whether they have received flood insurance claims, or the amounts of such claims may not be released outside of local government agencies or to the public or used for solicitation or other purposes. Such information should be marked "For internal use only. Protected by the Privacy Act of 1974."

General or aggregated information, such as total claims paid for a community or an area or data not connected to a particular property may be made public.

also requests credit for MI6, historical flood information, the same inquirer must also be told whether the area has been flooded in the past, even if he or she did not ask.

- (4) The service must include an opportunity for personal contact. One value of the map information service is that it gives the staff person responding to the inquiry a chance to determine whether all of the inquirer's questions have been answered and to supply additional information on related topics, such as permit requirements.

If the service is provided remotely, such as through a website, contractor, or by taking written or faxed requests, the annual publicity and the response to the inquirer must include a telephone number that can be called so that the inquirer can pose further questions about map information and about the community's floodplain management program.

- (5) The inquiry must be responded to within a reasonable amount of time.
- (6) The service must be publicized at least once a year. There are three publicity options:
- (a) An annual notice that reaches everyone in the community, such as an article in a newsletter or a stuffer in a utility bill that goes to all properties;
 - (b) An annual notice directed to the most common users of the service: lenders (banks, credit unions, etc.), insurance agents, and real estate agents. This can be a mailing directly to these offices or articles in the newsletters of professional associations that reach these offices (e.g., the newsletters of the Board of Realtors® or the chamber of commerce); or
 - (c) An annual outreach project developed as part of a Program for Public Information (PPI) credited under Activity 330 (Outreach Projects), provided that the PPI document identifies the audience for the service and discusses the best way to reach that audience.

Whichever option the community selects, the publicity must

- Describe the service(s) provided with a few words on each of the topics in MI1 through MI7 that the community wants credited (e.g., the community will provide information about the flood hazard, flood insurance rating data, and areas with natural floodplain functions that should be protected);
 - Be distributed at least once a year;
 - Explain how to access the service, i.e., what telephone number to call, or what internet address to use to access the website; and
 - Provide a telephone number for more information about flood maps and the community's floodplain management program (if different from the number to call for the map information service).
- (7) The maps used for MI1 and MI2 must be kept updated at least annually to reflect new studies, subdivisions, annexations, flood insurance restudies, map revisions, and map amendments (including Letters of Map Amendment (LOMAs) and Letters of Map

Revision (LOMRs)). This may mean plotting every LOMA and LOMR or noting on the paper FIRM that LOMAs and LOMRs have been issued.

- (8) The community must maintain copies of earlier FIRMs that have been in effect since 1999.
- (9) Records of the service must be kept and provided for credit documentation (see Section 325).

The record must note

- o The date of the inquiry,
- o The address or location of the property in question,
- o The FIRM zone, and
- o Whether the inquirer was advised of the items to be credited. For example, for MI1, there must be a note for properties in the SFHA that the inquirer was told about the rules on mandatory flood insurance purchase.

A log is required if information is given orally or on the telephone. A sample log is shown in Figure 320-1. Copies of letters will suffice for documentation if the information was provided in writing. A sample of such a letter is shown in Figure 320-2. Copies of the log or letters are also required if another agency or organization provides the map information.

| Log of Walk-in and Telephone Map Information Inquiries | | | | | | | | | | |
|---|------|-----------------|-------|------|-----|-----------------------------|------------------------|--------------|------------------------------|----------------------|
| Date | Type | Address | Panel | Zone | BFE | Insurance Information Given | Coastal A Zone or CBRS | Depth of BFE | Past flood or Rep loss Area? | Sensitive or wetland |
| 2/3 | W | 201 W. Main | 0001E | AE | 734 | ? | No | 4.5' | No | Yes |
| 2/4 | 7 | 309 W. Mainford | 0001E | X | N/A | N/A | No | N/A | No | No |
| 2/4 | 7 | 907 S. Eusey | 0002E | AE | 727 | ? | No | 2.0' | No | No |
| 2/5 | L | 408 E. Marion | 0001E | A | N/A | ? | No | N/A | Yes | No |
| 2/5 | W | 3rd & State | 0002E | AE | 730 | ? | No | <1' | No | Yes |
| <p>Codes: W - walk in T - telephone request L - letter or written request H - gave handout V - told verbally N/A - not applicable CBRS - Coastal Barrier Resources System</p> <p>NOTE: If all of the map information comes from the same FIRM, the community number is not logged. The community in this example has only one FIRM based upon NAVD, so the FIRM date and datum are not included in the log. Also, the panel number logged includes the suffix. The community has all of the data needed to document MI 1, MI 2, MI 4, MI 6, and MI 7 in this log.</p> | | | | | | | | | | |

Figure 320-1 A sample log for a map information service.

[Community Letterhead]

Date: _____

RE: Flood Hazard Information

TO WHOM IT MAY CONCERN:

The property located at: _____, also known as _____
_____ [legal description if needed] has been located on the city's Flood
Insurance Rate Map (FIRM). The following information is provided:

Community ID or NFIP number: 123456
The property is located on panel number: _____, Suffix: _____
The date of the FIRM index: May 15, 2005.
The property is located in FIRM zone: _____

The main building on the property:

____ IS located in a Special Flood Hazard Area. The base flood elevation at the property
is _____, NAVD. Federal law requires that a flood zone determination be done as a
condition of a federally backed grant or loan to determine if the structure is in an SFHA and if
so, to require flood insurance. This letter is not to be considered a flood zone determination. It is
up to the lender to determine whether flood insurance is required for a property.

____ IS NOT located in a Special Flood Hazard Area. However, the property may still be subject to
local drainage problems or other unmapped flood hazard. Flood insurance from the National
Flood Insurance Program (NFIP) is available at non-floodplain rates. A flood insurance policy
can still be required by a lender.

____ A decision about the building's exact location cannot be made on the FIRM. A copy of the FIRM
is attached for your information.

Flood insurance from the NFIP is available for any property in this city. More information on flood
insurance is attached. This office has copies of FEMA Elevation Certificates for all buildings
constructed in the SFHA since 1990. Questions about this letter or about the City's floodplain
management program are welcome at this office by calling 555-123-1234.

NOTE: This information is based on the Flood Insurance Rate Map for the City. This letter does not
imply that the referenced property will or will not be free from flooding or damage. A property not in a
Special Flood Hazard Area may be damaged by a flood greater than that predicted on the FIRM or
from a local drainage problem not shown on the map.

Building Official

Figure 320-2. A sample map information record for MI1.

Challenging the Lender's Map Determination

Communities should be aware that the ultimate decision on whether flood insurance is required rests with the lender. Lenders are permitted to rely on third-party vendors for flood zone determinations provided that those vendors guarantee the accuracy of their determinations. Communities are not considered third-party vendors nor are they expected to assume the lender's responsibility. See also Figure 320-3

However, if there is a flood zone discrepancy among the parties involved, community officials often are contacted to provide assistance and documentation to clarify the flood zone for the building in question. The CRS encourages communities to help their residents. The community staff that provides the map information service should be familiar with the mandatory purchase requirements and the following processes available to property owners to resolve a flood zone dispute.

- 1) Talk to the lender—The first step should always be to talk to the lender and demonstrate that the building is not in the Special Flood Hazard Area (SFHA). The community can help, by supplying a printout of the FIRM showing the building's location. If the lender's decision is based on information from a flood zone determination company, the inquirer can ask the lender to request a manual determination. Often determinations are made by a computer, so a manual determination may result in a different finding.
- 2) Letter of Map Amendment—Out as Shown (LOMA—OAS) —Occasionally, a parcel or individual structure may be incorrectly determined to be located within the SFHA because of imprecise map delineations. A property owner may submit property and elevation materials to FEMA in support of a request for a LOMA. Where the FIRM is based on an aerial photograph and the building is clearly shown as outside the SFHA, this can be a relatively simple approach.
- 3) Letter of Determination Review (LODR)—This process is meant to be used to determine whether the FIRM was read correctly. The borrower and lender can jointly submit a review request to FEMA during the 45-day period after the borrower is notified that flood insurance is required.

After reviewing the required supporting technical documentation, within 45 days after receiving the completed package, FEMA will issue a written determination, a LODR, indicating its concurrence or disagreement with the original determination made by the lender or third party, and stating whether the FIRM indicates that the subject building is in the SFHA. FEMA will assess a flat fee to cover the costs of this review.

- 4) Letter of Map Amendment (LOMA)—Sometimes the flood map will show a structure as clearly being within an SFHA, even though the building on the property is on ground that is above the base flood elevation. FIRMs may not reflect every rise in terrain, so there may be instances of "natural islands" of high ground that are advertently included in the SFHAs. A property owner may submit property and elevation materials in support of a request for a LOMA to remove the property from the SFHA.

More details about these letters can be found at www.fema.gov/letter-map-amendment-letter-map-revision-based-fill-process.

322 Elements

322.a. Basic FIRM information (MI1)

The maximum credit for this element is 30 points.

MI1 credits providing basic information found on a FIRM that is needed to write a flood insurance policy.

Credit Criteria for MI1

- (1) The activity credit criteria in Section 321.b must be met.
- (2) The community must provide all of the following FIRM information to inquirers:
 - (a) Whether the property is in an SFHA,
 - (b) The community number,
 - (c) The panel number and suffix,
 - (d) The date of the FIRM's index (cover panel),
 - (e) The FIRM zone, e.g., A, C, X, V, AE, A2, AO, etc.,
 - (f) The base flood elevation (the depth in AO Zones) where shown on the FIRM, and
 - (g) The elevation datum used on the FIRM, if other than NGVD.

These items provide what is needed to complete most of Section B of the FEMA Elevation Certificate form (see Activity 310 (Elevation Certificates)). A copy of the Elevation Certificate for the property, if available, can suffice for the minimum requirements of this element. There is no prorating for providing only some of the needed map information.

The community need only supply the insurance rating data requested. If the inquirer only wants to know if a building is in a floodplain, then advising whether it is in an SFHA as shown on the FIRM is sufficient.

- (3) If a property is too close to the SFHA boundary to determine the building's FIRM zone, the community may give the inquirer a copy of the FIRM and advise that the FIRM zone cannot be determined based on the map information available.
- (4) The community is not required to provide data that do not appear on the FIRM, such as base flood elevations in unnumbered A Zones, but providing additional information from other maps and sources of flood hazard and flood protection information is encouraged and may be credited under elements MI2 through MI7.
- (5) If the property is in an SFHA, the community must inform the inquirer of the mandatory flood insurance purchase requirement, as appropriate. This may be done by advising the inquirer that flood insurance may be required because of the property's location or by providing a written summary of the requirement (e.g., the example in Figure 320-3).

About the Mandatory Purchase of Flood Insurance

The NFIP: The National Flood Insurance Program (NFIP) is a federal program enabling property owners in participating communities to purchase flood insurance on eligible buildings and contents, whether they are in or out of a floodplain. This community participates in the NFIP, making federally backed flood insurance available to its property owners.

The NFIP insures most walled and roofed buildings that are principally above ground on a permanent foundation, including mobile homes, and buildings in the course of construction. Property owners can purchase building and contents coverage from any local property and casualty insurance agent. To find a local insurance agent that writes flood insurance in your area visit <https://www.fema.gov/national-flood-insurance-program>.

Mandatory Purchase Requirement: Pursuant to the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994, the purchase of flood insurance is mandatory for all federal or federally related financial assistance for the acquisition and/or construction of buildings in Special Flood Hazard Areas (SFHAs). An SFHA is defined as any A or V flood zone on a Federal Emergency Management Agency (FEMA) Flood Insurance Rate Map (FIRM).

The mandatory purchase requirement also applies to secured loans from such financial institutions as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised, or insured by federal agencies, such as the Federal Reserve, the Federal Deposit Insurance Corporation, the Comptroller of Currency, the Farm Credit Administration, the Office of Thrift Supervision, and the National Credit Union Administration. It further applies to all loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and FEMA disaster assistance.

How it Works: When making, increasing, renewing, or extending any type of federally backed loan, lenders are required to conduct a flood zone determination using the most current FEMA FIRM to determine if any part of the building is located in an SFHA. If the building is in an SFHA, the federal agency or lender is required by law to provide written notification to the borrower that flood insurance is mandatory as a condition of the loan. Even though a portion of real property on which a building is located may lie within an SFHA, the purchase and notification requirements do not apply unless the building itself, or some part of the building, is in the SFHA. However, lenders, on their own initiative, may require the purchase of flood insurance even if a building is located outside an SFHA. Up to 25% of all NFIP flood losses arise from outside SFHAs (B, C, and X Zones).

Under federal regulations, the required coverage must equal the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount of coverage available for a single-family residence is \$250,000 and for non-residential (commercial) buildings is \$500,000. Federal agencies and regulators, including government-sponsored enterprises, such as Freddie Mac and Fannie Mae, may have stricter requirements.

Figure 320-3 A handout about the mandatory purchase of flood insurance.

Credit Points for MI1

MI1 = 30 points, for providing all the basic information found on a FIRM that is needed to write a flood insurance policy

The community must provide all the information needed from the entire FIRM.

322.b. Additional FIRM information (MI2)

The maximum credit for this element is 20 points.

MI2 credit is for providing information that is shown on the community's FIRM that is not needed for insurance rating. This can include information about protected coastal barriers, floodways, or lines demarcating wave action.

Credit Criteria for MI2

- (1) The activity credit criteria in Section 321.b must be met.
- (2) The additional information must include whether the property is in an “undeveloped coastal barrier” or “otherwise protected area” of the Coastal Barrier Resources System. If so, the community must advise the inquirer that flood insurance, federal disaster assistance, and other types of federal financial assistance are not available for buildings constructed or substantially improved after the effective date of designation, as shown on the FIRM. More information on the Coastal Barrier Resources System can be found at www.fws.gov/CBRA.
- (3) The additional information must include whether the property is located seaward of the Limit of Moderate Wave Action (LiMWA), if shown on the FIRM. If it is, the inquirer must be advised that waves and velocity from coastal storms and hurricanes can cause significant damage to a structure that is not properly elevated on an open foundation and protected from erosion and scour.
- (4) The additional information must include whether the property is located in a floodway. If it is, the community must explain the regulatory requirements for developing in a floodway.

If the community's FIRM does not show any Coastal Barrier Resources System areas, LiMWAs, or floodways, there is no credit for MI2.

Credit Points for MI2

MI2 = 20 points, for providing non-insurance rating information that appears on the community's FIRM

322.c. Other flood problems not shown on the FIRM (MI3)

The maximum credit for this element is 20 points.

MI3 credit is for providing information about flood problems other than those shown on the FIRM. Note that providing information about historical flooding is credited under MI6.

Credit Criteria for MI3

- (1) The activity credit criteria in Section 321.b must be met.
- (2) The other flood problem information provided must be about a flood hazard not shown on the community's FIRM. Examples include, but are not limited to
 - Areas predicted to be flooded in the future because of climate change or sea level rise;
 - Local drainage problems;
 - Areas mapped and regulated outside the SFHA (e.g., in watersheds smaller than FEMA's mapping threshold) (note that such mapping can receive credit under Activity 410 (Flood Hazard Mapping); and
 - A levee or dam failure inundation zone (note that such mapping is needed for credit under Activities 620 (Levees) and 630 (Dams)).

Credit Points for MI3

MI3 = 20 points, for providing information about flood problems other than those shown on the FIRM

322.d. Flood depth data (MI4)

The maximum credit for this element is 20 points.

MI4 credit is for providing information about how deep flood waters can be anticipated to be in given areas of the community. The depth of expected flooding gives the inquirer a better concept of the flood hazard than does the base flood elevation alone.

Credit Criteria for MI4

- (1) The activity credit criteria in Section 321.b must be met.
- (2) Depth data must be conveyed to inquirers. There are usually two ways to provide flood depth data. Either one is acceptable for credit.
 - (a) Staff can provide information from a map that shows the depth of flooding at different flood recurrence levels. An example is shown in Figure 320-4.
 - (b) Staff can provide data on both the flood elevation and the ground or building elevation at a site. This could be obtained from the FIRM or flood elevation profile and a topographic base map or Elevation Certificate. Where there is no elevation data for the property in question, data from a neighboring building's Elevation Certificate are acceptable to convey the flood depth in the area.

Credit Points for MI4

MI4 = 20 points, for providing information about flood depths

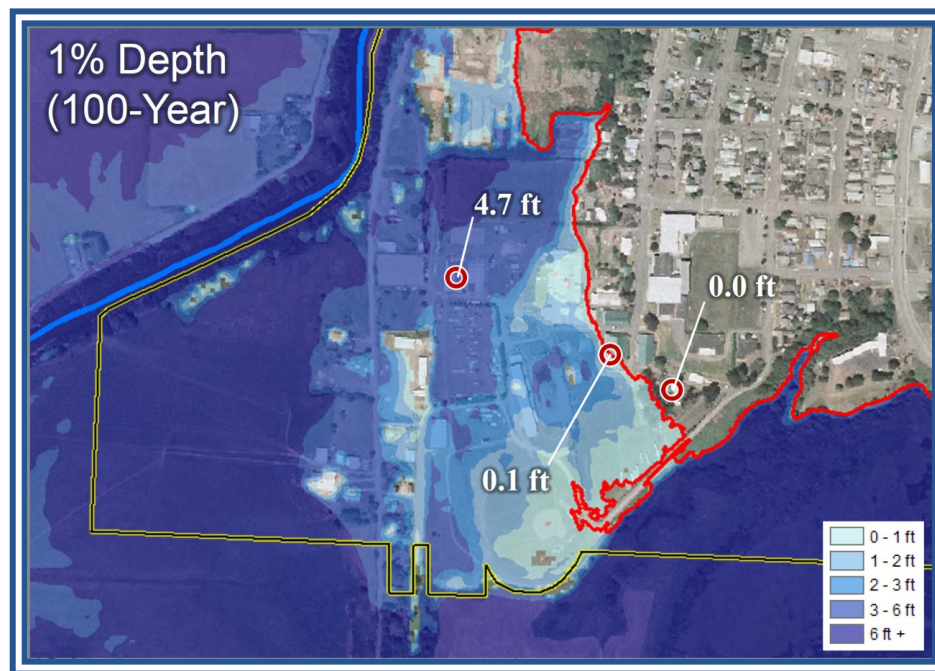


Figure 320-4. A flood depth map, one of the Risk MAP products.

322.e. Special flood-related hazards (MI5)

The maximum credit for this element is 20 points.

MI5 credit is for providing information about special flood-related hazards in the community. If the community is receiving CRS credit for regulating one of the special flood-related hazard areas described in Section 401 or credited elsewhere, inquirers should be advised whether the property falls within a special flood-related hazard area and of any additional regulatory requirements the community may have for developing properties in that area.

Creditable special flood-related hazards include, but are not limited to

- Uncertain flow paths—alluvial fans, moveable bed streams, and other floodplains where the channel moves during a flood.
- Closed basin lakes—lakes that have a small or no outlet that may stay above flood stage for weeks, months, or years.
- Ice jams—flooding caused when warm weather and rain break up a frozen river. The broken ice floats downriver until it is blocked by an obstruction, such as a bridge or shallow area, creating a dam.
- Land subsidence—lowering of the land surface caused by withdrawal of subsurface water or minerals or by compaction of organic soils.
- Mudflow hazards—a river, flow, or inundation of liquid mud down a hillside, usually as a result of the loss of brush cover and the subsequent accumulation of water on the ground, preceded by a period of unusually heavy or sustained rain.
- Coastal erosion—areas subject to the wearing away of land masses caused primarily by waves on the oceans, Gulf of Mexico, or the Great Lakes.
- Tsunamis—large ocean waves caused by an underwater earthquake or volcano.
- Coastal A Zones credited under Activity 430 (Higher Regulatory Standards), Section 432.k.

Credit Criteria for MI5

- (1) The activity credit criteria in Section 321.b must be met.
- (2) The affected area must be mapped for this credit, but does not have to be regulated. If there are no regulations, the inquirer must be told what precautions should be taken when developing or improving the property.

Credit Points for MI5

MI5 = 20 points, for providing information about a special flood-related hazard that does not appear on the FIRM

322.f. Historical flood information (MI6)

The maximum credit for this element is 20 points.

MI6 credits providing information about past floods that have occurred at or near the site in question. This can include, but is not limited to

- Whether and when the area has been flooded in the past,
- Historic flood levels or the location of a nearby high-water mark,
- Whether the property is in a mapped repetitive loss area, or
- Photographs of past flooding at sites around the community.

Credit Criteria for MI6

(1) The activity credit criteria in Section 321.b must be met.

(2) Information on historical flooding must be provided.

Relevant available information should be provided, such as the dates of past flooding in the area, whether people were killed or injured, and the amount of warning time. Some of this information may be available from the community's floodplain management or hazard mitigation plan or the community's CRS Self Assessment conducted under Section 240.

Credit Points for MI6

MI6 = 20 points, for providing information about past flooding at or near the site in question

322.g. Natural floodplain functions (MI7)

The maximum credit for this element is 20 points.

MI7 credit is for providing information about areas that should be protected because of their natural floodplain functions. Many types of maps show such areas, including, but not limited to

- Areas mapped in the National Wetlands Inventory, available at www.fws.gov/wetlands/Data/Mapper.html;
- Areas mapped as critical habitat by the U.S. Fish and Wildlife Service, available at <http://criticalhabitat.fws.gov/crithab/>;
- Areas identified in state or regional programs, such as the Colorado Natural Heritage Program maps of existing and potential conservation areas, available at www.cnhp.colostate.edu/download/gis.asp;
- Areas receiving natural floodplain functions credit under Activity 420 (Open Space Preservation); and
- Areas identified in a natural floodplain functions plan credited under NFP in Activity 510 (Floodplain Management Planning).

Credit Criteria for MI7

(1) The activity credit criteria in Section 321.b must be met.

(2) Information must be provided about any natural floodplain functions the area provides.

Credit Points for MI7

MI7 = 20 points, for providing information about areas that should be protected because of their natural floodplain functions

323 Impact Adjustment

There is no impact adjustment for this activity.

324 Credit Calculation

$c320 = MI1 + MI2 + MI3 + MI4 + MI5 + MI6 + MI7$
up to the maximum of 90 points

325 Documentation Provided by the Community

a. At each verification visit,

- (1) Documentation that shows how the community publicizes the service each year (see Section 321.b, activity credit criterion (6)).

If the community publicizes this service through an annual outreach project credited under Activity 330, the publicity materials may be included with the documentation for Activity 330. There must be a notation (e.g., “320”) in the margin of the portion of the outreach project where the map information service is addressed.

If a Program for Public Information is used to determine the appropriate publicity mechanism, it must identify the audience(s) for the service and discuss the best way to publicize the map information service to the intended audience(s).

Example 325.a-1.

City gives Answers to Floodplain Questions

If you want to know if a property is in the Special Flood Hazard Area, check our website at www._____.org/flood/mapinfo. You'll find a wealth of information about the City's Flood Insurance Rate Map, coastal high hazard areas, flood depths at your property, natural conservation areas and wetlands, flood insurance, special rules for building in the floodplain, and ideas for protecting your property from flood damage. Or you can call the Building Department with all of your floodplain questions at 555/123-4567.

- (2) An explanation of how the community keeps the FIRM updated (Section 321.b, activity credit criterion (7)). This may be a verbal explanation at the time of the verification visit.
- (3) Copies of all FIRMs that have been in effect since 1999 (Section 321.b, activity credit criterion (8)).
- (4) A record, copies of letters, or log of the service (Section 321.b, activity credit criterion (9)).
- (5) If another agency or organization provides map information, documentation that the agency has agreed to provide the service to all inquirers and will allow the ISO/CRS Specialist to verify its work.

- b. With the annual recertification,
 - (1) A copy of material showing how the community publicized the service during the year.
 - (2) A page from the log of the service or copies of three letters that were completed during the year (Section 321.b, activity credit criterion (9)).

326 For More Information

- a. Additional information, reference materials, and examples can be found at www.CRSresources.org/300.
- b. Copies of the following booklets are available free, singly and in quantity (see Appendix C).

Answers to Questions about the National Flood Insurance Program, FEMA-084. This is also available from FEMA’s website at www.fema.gov/th/media-library/assets/documents/272.

See also FEMA’s flood hazard mapping website at www.fema.gov/national-flood-insurance-program-flood-hazard-mapping.

Information on FEMA’s FIRMs can be found at www.fema.gov/national-flood-insurance-program-2/flood-insurance-rate-map-firm.
- c. Assistance in determining whether a “too-close-to-call” property is in the Coastal Barrier Resources System can be obtained from the U.S. Fish and Wildlife Service. More information on the CBRS can be found on the U.S. Fish and Wildlife Service’s website at www.fws.gov/CBRA/
- d. Communities may check on past FIRMs at www.msc.fema.gov.
- e. The Compendium of Flood Map Changes is a list of all the changes made to the NFIP maps including Physical Map Revisions, Letters of Map Revision, and Letters of Map Amendment during a given six-month period. The list is updated every six months and published in the *Federal Register*. www.fema.gov/national-flood-insurance-program-flood-hazard-mapping/compendium-flood-map-changes.

327 Related Activities under the Community Rating System

- Credit under Activity 320 is provided for explaining map information to the public. Credit for additional map data (AMD) under Activity 440 (Flood Data Maintenance) is provided for maintaining and updating the data. A community can get either credit without getting credit for the other.
- If an inquirer wants to know more about the flood hazard, flood insurance, and/or protecting natural floodplain functions, the community should have resources available to answer those questions. Such resources are credited by the CRS under Activity 350 (Flood Protection Information), Activity 360 (Flood Protection Assistance), and Activity 370 (Flood Insurance Promotion).

- If the community develops a Program for Public Information (credited under Activity 330 (Outreach Projects)), the Program for Public Information committee should discuss what map information to provide and how the service would best be publicized.
- Some communities' map information services help real estate agents find out the flood hazard for a property. Having an objective source of this information can help overcome some agencies' reluctance to disclose the flood hazard and can help the community receive credit under Activity 340 (Hazard Disclosure).