



MAP INFORMATION SERVICE REQUEST FORM

Location of Request: _____

Parcel Identification No: _____

Physical Address: _____

Requested Information (check all that apply):

Flood Insurance Rate Map Information
 Letter of Map Change on File
 Elevation Certificate on File
 Letter of Map Change Processing

Requestor Contact Information:

Name: _____

Address: _____

City, State, Zip Code: _____

Phone/E-mail: _____

Building Construction Services staff will advise of any fees applicable to this request.

Basic FIRM Information:

Property in SFHA?	Yes/No	Community Number	120230
Building in SFHA?	Yes/No	FIRM Panel Number/Suffix	12101C____F
FIRM Zone	VE AE A AH	FIRM Index Date	September 26, 2014
Base Flood Elevation	_____	Elevation Datum	NAVD88
BFE Source	FIRM County Other		

Other Information:

Coastal Barrier Resource System	Yes/No	Floodway	Yes/No
Area of Observed Flooding	Yes/No	Wetland within or adjacent to property	Yes/No

Documents Provided:

FIRM	Yes/No	Letter of Map Change	Yes/No
Elevation Certificate	Yes/No	Mandatory Flood Insurance Purchase	Yes/No

Date Contacted: _____ By: _____

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 www.floodsmart.gov.

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.

BUILDING CONSTRUCTION SERVICES