

300 PUBLIC INFORMATION ACTIVITIES

The Community Rating System (CRS) credits local activities that advise people about the flood hazard, flood insurance, and flood protection measures. The activities can be directed toward floodplain residents, property owners, insurance agents, real estate agents, or other segments of the local populace. One activity, 310 (Elevation Certificates), is mandatory for CRS classification.

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301 Impact Adjustments for Buildings

Many Community Rating System (CRS) activities are not implemented the same way throughout the floodplain. Therefore, their credit points need to be adjusted to reflect how much of the floodplain they cover. In CRS credit calculations, this is called the “impact adjustment” (see Section 222).

Some activities are adjusted based on the number of buildings affected and some are adjusted based on the area of land that is affected. This section reviews how activity and element credits are adjusted to reflect their impact on the community’s flood-prone buildings. Section 401 covers impact adjustments based on land areas.

Most elements in the activities listed in Table 302-1 do not affect all of the buildings that could benefit from them. Credit for these elements is adjusted according to the number of buildings that are actually benefited. In order to measure the impact of these activities, the community must determine the portion of its flood-prone buildings that is affected by each element.

Some activities and elements do not have the impact adjustment step as part of calculating the total credit points. These activities and elements are assumed to be effective throughout the community. In some cases, credit is provided only if they are implemented throughout the community. For example, under Activity 340 (Hazard Disclosure), credit is provided for disclosing the hazards for all properties in the community. Because the information must be provided throughout the community, there is no impact adjustment for Activity 340.

301.a. Definition of “Building”

For CRS purposes, a structure qualifies as a building based on whether it is insurable. The structure must meet the following criteria, which are taken from the definition in the National Flood Insurance Program’s (NFIP’s) *Flood Insurance Manual* for insurance agents. A “building” is

- A structure with two or more outside rigid walls and a fully secured roof and that is affixed to a permanent site; or
- A manufactured home (also known as a mobile home) is a structure built on a permanent chassis, transported to its site in one or more sections, and affixed to a permanent foundation; or
- A travel trailer without wheels, built on a chassis and affixed to a permanent foundation, that is regulated under the community’s floodplain management and building ordinances or laws.

“Building” does not mean a gas or liquid storage tank, a recreational vehicle, a park trailer, or other similar vehicle, except as described above.

Examples of structures that are NOT counted as buildings include open pavilions for picnic tables, bleachers, carports with open sides, underground pumping stations, and sheds on skids that are moved to different construction sites.

301.b. Pre- and Post-FIRM buildings

A “pre-FIRM building” is a building constructed or substantially improved on or before December 31, 1974, or before the effective date of the community’s initial Flood Insurance Rate Map (FIRM), whichever is later.

A “post-FIRM building” is a building constructed or substantially improved after December 31, 1974, or after the effective date of the community’s initial FIRM, whichever is later.

The date of the initial FIRM can be found in the FIRM’s legend under “Flood Insurance Rate Map Effective.” It usually is not the same as the “initial identification” date, which is the date of the community’s first Flood Hazard Boundary Map. Post-FIRM buildings are required to meet the minimum flood protection standards of the NFIP’s Regular Program.

302 Impact Adjustment Ratio

Impact adjustments are calculated by multiplying the points for an element by a ratio that represents how much of the flood problem is being addressed by the element. Impact adjustment ratios are variables with a lower case “r” preceding the acronym for the element.

The value of an impact adjustment ratio is determined by dividing the number of buildings affected by an element (the numerator) by the appropriate denominator. The number of buildings is designated by a lower case “b.”

The denominator for the elements in each activity is specified in the Impact Adjustment section for the element. In most cases, it is the number of buildings in the Special Flood Hazard Area (SFHA), or “bSF.”

Example 302-1.

Under Activity 610 (Flood Warning and Response), the credit for emergency warning dissemination is adjusted based on its impact, i.e., how much of the SFHA that is reached by the warning program. This is calculated by multiplying the credit by the impact adjustment. The acronym for emergency warning dissemination is “EWD.” The impact adjustment ratio for EWD is “rEWD.”

rEWD is the number of buildings that are reached by the warning program (bEWD) divided by the number of buildings in the SFHA (bSF). The formula is

$$rEWD = \frac{bEWD}{bSF}$$

For example, a community has a coastal flood warning system that does not cover buildings subject to riverine flooding. The coastal warning system reaches 1,350 buildings. bEWD = 1,350

There are 1,890 buildings in the SFHA. bSF = 1,890

$$rEWD = \frac{1,350}{1,890} = 0.71$$

The community receives 71% of the credit because 71% of the buildings in the SFHA are affected by the warning system.

Table 302-1. Impact adjustments for buildings.		
Activity	Element	Denominator
310 (Elevation Certificates)	ECPO	Number of post-FIRM buildings (bPO)
	ECPR	Number of pre-FIRM buildings (bPR)
510 (Floodplain Management Planning)	RLAA	Number of buildings in all repetitive loss areas
520 (Acquisition and Relocation)	All	bSF + number of credited buildings
530 (Flood Protection)	All	bSF
610 (Flood Warning and Response)	FTR, EWD, FRO, CFP	bSF
620 (Levees)	All	Number of buildings affected by levee failure (bLF)
630 (Dams)	DFR, DFW, DFO, DCF	Number of buildings inundated by a dam failure flood (bDF)
<i>Elements not listed do not have an impact adjustment calculation</i>		

302.a. Counting Buildings

For each element with an impact adjustment ratio based on buildings, the numerator is the number of buildings affected by the element, and is designated by a lower case “b” followed by the acronym for that element. The denominator is the total number of buildings that could be affected by the element.

What is counted as a “building” is defined in Section 301.a.

Accessory structures are not included when counting buildings for calculating impact adjustments. For example, a house with a detached garage and shed is counted as one building. The flood insurance policy is based on the elevation of the house. However, if a lot has several principal buildings, each is counted separately because each normally is insured under a separate policy. For example, a motel with three principal buildings counts as three buildings. If one of the three buildings is an unheated bathhouse for the swimming pool and houses only showers and supplies, then the motel would be counted as two buildings.

To determine building counts, communities may use any method that yields reasonably good estimates of the number of buildings. Building counts should be accurate so they will provide the most useful information for both CRS and community planning. Acceptable methods include

- Using geographic information system- (GIS-) based building footprints,
- Reviewing aerial photographs,
- Using U.S. Census tract data, and
- Using the number of utility connections in an area.

Communities are required to document how they obtained their building counts or estimated building counts.

302.b. bSF (buildings in the SFHA)

“bSF” is the acronym for the number of buildings within the Special Flood Hazard Area (SFHA). This number is needed for the impact adjustment in several activities (see Table 302-1). Knowing the number of buildings in the SFHA is a requirement for participation in the CRS, as noted in Section 213.a. The only extra work for an impact adjustment is to determine how many of those buildings are affected by the credited element.

For CRS purposes, a community may determine bSF in one of two ways.

(1) bSF = the number of buildings in the community’s Special Flood Hazard Area as of the verification visit; or

(2) $bSF = bPR + (0.6 \times bPO)$, where

bPR = the number of pre-FIRM buildings in the SFHA, and

bPO = the number of post-FIRM buildings in the SFHA.

This approach more accurately reflects the activity’s influence on the pre-FIRM and post-FIRM flood insurance premium bases in the community.

Communities with a small number of post-FIRM buildings will probably find it easier to use the first formula for bSF, i.e., all buildings in the SFHA are counted the same.

Communities with a lot of recent development and a high percentage of post-FIRM buildings will find that the second formula results in a smaller bSF. This will yield more points for the activities that use bSF in the impact adjustment.

bSF does not include buildings located outside of the SFHA as shown on the FIRM in effect on the date of the verification visit. It does not include buildings located in the B, C, D, or X Zones, even though the community may be regulating flood problem areas in those zones. It does include buildings in A99 and AR Zones.

bSF is the number of buildings in the SFHA at the time of the verification visit, not the number on the original map. Therefore, the value for bSF is recalculated at each cycle visit. The value can change if there is a new map or if the community annexed land that includes more SFHA.

310 ELEVATION CERTIFICATES—Summary

Maximum credit: 116 points

312 Elements

- a. **Maintaining Elevation Certificates (EC):** Up to 38 points for maintaining FEMA Elevation Certificates on all buildings built in the Special Flood Hazard Area (SFHA) after the date of application to the Community Rating System (CRS). All communities applying to the CRS must apply for this element. The community must make copies of the certificates available to all inquirers.
- b. **Maintaining Elevation Certificates for post-FIRM buildings (ECPO):** Up to 48 points for maintaining Elevation Certificates on buildings built before the date of application to the CRS but after the initial date of the Flood Insurance Rate Map (FIRM).
- c. **Maintaining Elevation Certificates for pre-FIRM buildings (ECPR):** Up to 30 points for maintaining Elevation Certificates on buildings built before the initial date of the FIRM.

Credit Criteria

All three elements of this activity have the same credit criteria, described in Section 311.b.

- a. The community must maintain completed Elevation Certificates showing the “finished construction” elevations for all buildings constructed or substantially improved in the SFHA during the period credited.
- b. For floodproofed buildings, a FEMA Floodproofing Certificate is needed instead of an Elevation Certificate. Other certificates may be needed in coastal high hazard areas and for floodproofed residential basements.
- c. The community must ensure that the certificates are complete and the information correct.
- d. The community must make copies of Elevation Certificates readily available to anyone upon request.

Impact Adjustment

There is no impact adjustment for EC. The credit for ECPO and ECPR are adjusted based on the number of post-FIRM and pre-FIRM buildings in the community.

Documentation Provided by the Community

Each element has a separate section describing needed documentation.

310 ELEVATION CERTIFICATES

The OBJECTIVE of this activity is to maintain correct Federal Emergency Management Agency (FEMA) Elevation Certificates and other needed certifications for new and substantially improved buildings in the Special Flood Hazard Area (SFHA).

311 Background

According to insurance agents, one of the greatest impediments to selling flood insurance is the difficulty of obtaining accurate data on the flood insurance rating zone and building elevation. All of the technical data an agent needs should be recorded on the FEMA Elevation Certificate. Communities are required to maintain a record of the elevation of the lowest floor of any new building or substantial improvement built in the SFHA (see the *Code of Federal Regulations* (44 *CFR* §60.3(b)(5)(iii))).

In 44 *CFR* §59.22(a)(9)(iii), the National Flood Insurance Program (NFIP) also requires that communities make their elevation and related building information available for public inspection and flood insurance rating. The NFIP requires insurance agents to use the FEMA Elevation Certificate form when processing an application for an insurance policy. The application data are usually more accurate when the FEMA Elevation Certificate form is prepared at the time of construction by someone who is familiar with the NFIP and when the form is readily available from the local building department.

This activity requires communities to obtain and review Elevation Certificates and other certifications on new construction and to ensure that they are filled out completely and correctly. This should be done as soon as construction is complete and before the certificate of occupancy or certificate of use is issued. It is vital to get an accurate Elevation Certificate filed while the community still has some authority to get any needed corrections made.

The CRS considers accurately completed Elevation Certificates to be evidence of a community's full compliance with the minimum requirements of the NFIP. Therefore, Elevation Certificates that are not accurately completed are taken as an indication that the community may not be in full compliance, and continued participation in the CRS may become an issue.

311.a. Activity Description

The maximum credit for Activity 310 is 116 points.

Credit is provided if the community maintains FEMA Elevation Certificates for new and substantially improved construction. To participate in the CRS, a community must maintain completed FEMA Elevation Certificates on all buildings constructed, substantially improved, or placed in the SFHA after the community's initial date of application for the CRS. The community must review the certificates to ensure accuracy, and make copies available to any inquirer.

Copies of all final certificates for new and substantially improved buildings must be made available to inquirers and provided to the CRS for review. It is recommended that the community establish a separate file and place a copy of each new certification in this file. If the community maintains digital copies of building permit records, digital copies of the certificates should be separated from the rest of the file so that they can easily be collected to meet this requirement. The community may charge a reasonable fee to cover the cost of copying the certificates for inquirers.

All discussions here in the *CRS Coordinator's Manual* about Elevation Certificates also apply to the other specialized certifications described in the next section.

Required Certificates

Almost all buildings constructed to meet NFIP criteria are raised so that the lowest floor is at or above the base flood elevation. The appropriate record that shows that the building meets the code requirement is the FEMA Elevation Certificate (FEMA Form 086-0-33).

Because most building data are recorded on Elevation Certificates, this activity is called "Elevation Certificates." However, full credit for this activity requires that the community also use the following where appropriate:

- Floodproofed non-residential buildings require FEMA's Floodproofing Certificate (FEMA Form 086-0-34). A separate Elevation Certificate is not needed for these buildings. The 2012 Floodproofing Certificate has a new "Finished Construction" section and only 2012 Floodproofing Certificates for "Finished Construction" will be accepted.
- In addition to an Elevation Certificate, a V Zone Design Certificate is needed for new and substantially improved buildings in coastal high hazard areas (V Zones and coastal A Zones, where credited). These are required for buildings constructed or substantially improved after the first verification visit under the 2013 *Coordinator's Manual*.
- The V Zone Design Certificate is found in FEMA's *Home Builder's Guide to Coastal Construction*, Technical Fact Sheet No. 1.5. It is shown in Figure 310-1 and can be found at <http://www.fema.gov/residential-coastal-construction>. Communities with alternative forms or certifications may submit them to their ISO/CRS Specialists to see if they meet this activity's criteria.
- Communities that have received a residential basement floodproofing exception must use FEMA's Residential Basement Floodproofing Certificate (FEMA Form 086-0-24) where applicable.

Copies of the FEMA Elevation Certificate and the FEMA Floodproofing Certificate are available free in quantity from FEMA and can be downloaded from FEMA's website at <http://www.fema.gov/national-flood-insurance-program-2/elevation-certificate>. Instructions are included with the forms.

For new construction, only the current FEMA forms are acceptable. A community may receive credit by transferring data from other forms onto a FEMA certificate.

V ZONE DESIGN CERTIFICATE

Name _____ Policy Number (Insurance Co. Use) _____

Building Address of Other Description _____

Permit No. _____ City _____ State _____ Zip Code _____

SECTION I: Flood Insurance Rate Map (FIRM) Information

Community No. _____ Panel No. _____ Suffix _____ FIRM Date _____ FIRM Zone(s) _____

SECTION II: Elevation Information Used for Design

[NOTE: This section documents the elevations/depths used or specified in the design – it does not document surveyed elevations and is not equivalent to the as-built elevations required to be submitted during or after construction.]

1. FIRM Base Flood Elevation (BFE) _____ feet*
2. Community's Design Flood Elevation (DFE) _____ feet*
3. Elevation of the Bottom of Lowest Horizontal Structure Member _____ feet*
4. Elevation of Lowest Adjacent Grade _____ feet*
5. Depth of Anticipated Scour/Erosion used for Foundation Design _____ feet
6. Embedment Depth of Pilings of Foundation Below Lowest Adjacent Grade _____ feet

* Indicate elevation datum used in 1-4: NGVD29 NAVD88 Other _____

SECTION III: V Zone Design Certification Statement

I certify that: (1) I have developed or reviewed the structural design, plans, and specifications for construction of the above-referenced building and (2) that the design and methods of construction specified to be used are in accordance with accepted standards of practice** for meeting the following provisions:

- The bottom of the lowest horizontal structural member of the lowest floor (excluding piles and columns) is elevated to or above the BFE.
- The pile and column foundation and structure attached thereto is anchored to resist flotation, collapse, and lateral movement due to the effects of the wind and water loads acting simultaneously on all building components. Water loading values used are those associated with the base flood***. Wind loading values used are those required by the applicable State or local building code. The potential for scour and erosion at the foundation has been anticipated for conditions associated with the base flood, including wave action.

SECTION IV: Breakaway Wall Design Certification Statement

[NOTE. This section must be certified by a registered engineer or architect when breakaway walls are designed to have a resistance of more than 20 psf (0.96 kN/m2) determined using allowable stress design]

I certify that: (1) I have developed or reviewed the structural design, plans, and specifications for construction of breakaway walls to be constructed under the above-referenced building and (2) that the design and methods of construction specified to be used are in accordance with accepted standards of practice** for meeting the following provisions:

- Breakaway wall collapse shall result from a water load less than that which would occur during the base flood***.
- The elevated portion of the building and supporting foundation system shall not be subject to collapse, displacement, or other structural damage due to the effects of wind and water loads acting simultaneously on all building components (see Section III).

SECTION V: Certification and Seal

This certification is to be signed and sealed by a registered professional engineer or architect authorized by law to certify structural designs. I certify the V Zone Design Certification Statement (Section III) and _____ the Breakaway Wall Design Certification Statement (Section IV, check if applicable).

Certifier's Name _____ License Number _____

Title _____ Company Name _____

Address _____

City _____ State _____ Zip Code _____

Signature _____ Date _____ Telephone _____

Note: The V Zone design certificate is not a substitute for the NFIP Elevation Certificate (see Fact Sheet No. 1.4, *Lowest Floor Elevation*), which is required to certify as-built elevations needed for flood insurance rating.

Figure 310-1. The V Zone Design Certificate (from FEMA's *Home Builder's Guide to Coastal Construction*, Technical Fact Sheet No. 1.5).

CRS Participation Requirement

As noted earlier, properly completed FEMA Elevation Certificates are a key indicator of community compliance with the requirements of the NFIP. Therefore, obtaining, reviewing, and maintaining elevation and the other certificates is a minimum requirement of participation in the CRS (see also Section 211.a).

The community is required to maintain certificates on all new SFHA buildings and substantial improvements permitted after the community applies for CRS credit, as credited under Section 312.a. Because the community's Chief Executive Officer (CEO) certifies in the application that it is doing this, the community will receive up to 38 points for EC under Section 312.a.

Those few NFIP communities that have no SFHA may not receive credit for this activity. However, if such a CRS community with no SFHA later receives a FIRM from FEMA that includes areas of SFHA or annexes an area with an SFHA, it must begin maintaining Elevation Certificates on the date of the FIRM or annexation or it will lose its credit.

Some communities require FEMA Elevation Certificates for new construction in flood-prone areas that are outside of the SFHA but are regulated by the community. This is encouraged as a good floodplain management practice. However, because the certificates are not used in flood insurance rating, there is no requirement under this activity that they be maintained or submitted for review. The documentation requirement is limited to Elevation Certificates for new construction or substantial improvements in the SFHA.

311.b. Activity Credit Criteria

- (1) The community must maintain completed FEMA Elevation Certificates showing the "finished construction" elevations for all buildings constructed or substantially improved in the SFHA during the period credited.
- (2) If the building was floodproofed, a FEMA Floodproofing Certificate is needed instead of an Elevation Certificate. Other certificates may be needed in coastal high hazard areas and for floodproofed residential basements (see "Required Certificates," above).
- (3) The community must review the certificates to ensure that they are complete and that the information is correct. This is described in more detail under "Elevation Certificate Checklist" and "Getting Correct Certificates," below.
- (4) The community must make copies of Elevation Certificates readily available to anyone upon request. If a community receives credit for having Elevation Certificates from

Elevation Certificates Completed by the Community

Elevation Certificates can be completed by a local official who is authorized by law or ordinance to administer the community's floodplain management program, provided that the original surveyed elevations in Section C were obtained by a registered design professional.

A community can transfer data from a surveying project to the FEMA Elevation Certificate form if it can demonstrate that the source of the data was appropriate and if the source is described in Section G of the certificate.

before it applied to the CRS, it must be able to retrieve those certificates, including those from projects whose permit files may have been archived or discarded.

Elevation Certificate Checklist

As noted in “Activity Credit Criteria,” above, the community must review the certificates to ensure that the information is correct. The ISO/CRS Specialist collects all Elevation Certificates for which the community requests credit and checks them for specific items. The CRS checklist for the 2006, 2009, and 2012 Elevation Certificate forms is shown in Figure 310-2. There is also a form with the checklist items highlighted available at www.CRSresources.org/300. The ISO/CRS Specialist can provide similar checklists for earlier versions of the FEMA forms.

If any of the items on the checklist are not completed or are incorrect, the ISO/CRS Specialist will reduce the element’s credit points as explained in Section 311.c.

Note that, although Item A6. of the instructions to the Elevation Certificate form requires photos of the structure, the photos are only required for purchasing flood insurance. Photos are not required for the community’s permit records nor are they required for CRS credit. However, photos are encouraged and credited as part of the three inspections under Regulations Administration (RA) in Section 432.o.

Checklists for the Floodproofing Certificate, V Zone Design Certificate, and the Residential Basement Floodproofing Certificate can be found at www.CRSresources.org/300.

Getting Correct Certificates

It is the community’s responsibility to ensure that the certificates it maintains have been completed correctly. Certificates provided by surveyors must be proofread and corrected if there are errors or omissions. Although the surveyed elevations are likely to be correct, it is not unusual for surveyors to enter the wrong FIRM date or diagram number or fail to complete all the entries in Section C of the Elevation Certificate form.

If there are certificates that have items on the checklist omitted or incorrectly filled out, the community has the following options:

- (1) For any inaccurate or incomplete information in Section C2, the local official should request a new certificate.
- (2) If incomplete or inaccurate information is found in the other sections, the local official can do the following. Note that in some states, the local official SHOULD NOT mark up a signed and sealed form.
 - The forms may be returned to the surveyor with instructions on what needs to be changed or corrected;
 - The local official can prepare a separate memo with the correct information and attach the memo to the form (see Figure 310-3). When the certificate is provided to an inquirer, the memo must be included with it; or
 - The local official can note the changes or corrections in Section G.

SECTION A—PROPERTY INFORMATION

A2 and A3

Complete street address or property description. In either case, the city, state, and zip code must be listed.

A6 Photographs: Photographs are not required for CRS credit. However, they are required for writing a flood insurance policy and they can be very helpful for compliance records.

A7 Building diagram number.

A8 a), b), and c) Enclosure and crawl space information for buildings that are diagram 6, 7, 8, or 9.

A9 a), b), and c) Attached garage information. If there is no attached garage, enter “N/A” in all three spaces. If there is an attached garage and there are no openings, the correct entry is “zero,” even if the garage is above the BFE.

A8 and

A9 If the square footage of the crawlspace or garage is larger than the square inches of the openings AND “(d) Engineered flood openings” is checked “yes,” then there must be a certification by a registered design professional or a copy of the ICC Evaluation Service report.

SECTION B—FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1 NFIP community name/community number.

B4 Map AND panel number.

B5 Panel number suffix. If the property is in an area revised by a LOMR, then B4, B5, and B7 must all be completed based on the LOMR.

B7 FIRM panel effective/revised date.

B8 Flood zone(s) in which the building is located.

B9 Base flood elevation(s).

B10 The source of the base flood elevation data or base flood depth entered in B9.

B11 The elevation datum used for the base flood elevation in B9.

B12 Whether the building is located in a Coastal Barrier Resources System area or Otherwise Protected Area.

SECTION C—BUILDING ELEVATION INFORMATION (when a survey is required)

C1 Basis for building elevations: Note: “Finished construction” must be checked unless the building is still under construction. The ISO/CRS Specialist will not review Elevation Certificates for buildings still under construction, unless requested to by the community.

C2 Elevations. The benchmark utilized and vertical datum entries must be completed. Items a) through g) must have an entry.

Elevation items a), f), and g) must be recorded on every certificate. If an item does not apply, enter “N/A” in the fields where no data are being supplied.

Items b) and c) must be completed with an elevation if they are applicable and if that letter appears on the diagram on pages 7–9 of the instructions.

If there is an attached garage, an elevation must be entered for item d), otherwise the entry is “N/A.” If there is machinery and/or equipment that service the building, an elevation must be entered for item e), otherwise the entry is “N/A.”

**Figure 310-2. CRS Checklist for the 2006, 2009, and 2012
FEMA Elevation Certificate forms.**

SECTION D—CERTIFICATION BY A REGISTERED DESIGN PROFESSIONAL

Certifier's name and license number

Certifier's signature

Date

If there is a signature and/or date in the box, there does not have to be a separate signature or date on the line.

SECTION E—BUILDING ELEVATION INFORMATION (when a survey is not required in a Zone AO or a Zone A without a base flood elevation)

- E1 a) and b) Enter the difference between the top of the bottom floor and the highest and lowest adjacent grade.
- E2 For Building Diagrams 6—9 with openings, enter the difference between the top of the next higher floor and the highest adjacent grade.
- E3 Enter the difference between the top of the garage slab and the highest adjacent grade.
- E4 Enter the difference between the top of the platform for machinery or equipment and the highest adjacent grade.
- E5 Zone AO (only) Elevation of bottom floor complies with the ordinance (if there is no base flood depth provided).

Note: If Section E is used, then Sections F or G must be completed.

SECTION F—PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

This section is used if Section E is completed by the owner or owner's representative. If used, this section must include the property owner's or representative's name in the first line and the signature in the third line.

SECTION G—COMMUNITY INFORMATION

If G1 or G2 is checked, then the first and third lines after G10 (the local official's name and signature) must be completed.

NOTE: If a local official authorized by law to complete an Elevation Certificate fills out ALL the information (including elevation data), then G8, G9, and the signature block must be completed.

Figure 310-2 (cont.). CRS Checklist for the 2006, 2009, and 2012 FEMA Elevation Certificate forms.

One way communities have improved the quality of their Elevation Certificates is by completing Sections A and B at the time of the permit application. The partially completed form then is given to the applicant or to the surveyor who then can focus on completing the surveyed information in Section C. This has been shown to reduce many of the more common errors.

[Community letterhead]

Memo of Review for Accuracy and Completion

The attached FEMA Elevation Certificate has been reviewed by this office. The items noted below are not correct on the attached form and should read as entered on this page.

SECTION A – PROPERTY INFORMATION		FOR INSURANCE COMPANY USE
A1. Building Owner's Name		Policy Number:
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or R.O. Route and Box No.		Company NAIC Number:
City	State	ZIP Code
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)		
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) _____		
A5. Latitude/Longitude: Lat. _____ Long. _____		Horizontal Datum: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.		
A7. Building Diagram Number _____		
A8. For a building with a crawlspace or enclosure(s):		A9. For a building with an attached garage:
a) Square footage of crawlspace or enclosure(s) _____ sq ft		a) Square footage of attached garage _____ sq ft
b) No. of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade _____		b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____
c) Total net area of flood openings in A8.b _____ sq in		c) Total net area of flood openings in A9.b _____ sq in
d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No		d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No
SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION		
B1. NFIP Community Name & Community Number		B2. County Name
		B3. State
B4. Map/Panel Number	B5. Suffix	B6. FIRM Index Date
		B7. FIRM Panel Effective/ Revised Date
		B8. Flood Zone(s)
		B9. Base Flood Elevation(s) (Zone AO, use base flood depth)
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9: <input type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other/Source: _____		
B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source: _____		
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Designation Date: ____ / ____ / ____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA		
SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)		
C1. Building elevations are based on: <input type="checkbox"/> Construction Drawings* <input type="checkbox"/> Building Under Construction* <input type="checkbox"/> Finished Construction *A new Elevation Certificate will be required when construction of the building is complete.		
Local Official's Name		Title
Community Name		Telephone
Signature		Date
Comments		

Figure 310-3. An example of a cover sheet for a correction to an Elevation Certificate.
 Some communities use a “correction form” like this one when an error or omission is found that can be corrected by the local official. It is stapled to the certificate that is made available to inquirers. It should be noted that the community assumes responsibility for the accuracy of the changes it makes.

311.c. Credit Verification

Two months before each verification visit, the community sends the ISO/CRS Specialist a list of all new buildings and substantial improvements constructed in the SFHA since the last visit. The community also sends copies of the Elevation Certificates (and/or V Zone, Floodproofing Certificates, etc., as appropriate) for those buildings and substantial improvements.

ISO reviews the certificates in accordance with the checklist and brings the findings to the visit. The community's credit for the first element, EC, will be based on this review. For example, if the community has 20 certificates and only 12 have no problems listed on the checklist, the community's credit will be

$$EC = 38 \times \frac{12}{20} = 22.8 \text{ points}$$

The community is given feedback on all the certificates. To stay in the CRS, at least 90% of the community's certificates must be correct, i.e., have no problems. If less than 90% of the certificates pass (as in the example above), the community must correct them in order to stay in the CRS.

The credit for EC is based on the review of certificates submitted for the verification visit. It will not change after the community makes the needed corrections, but EC will be rescored at the next visit based on a review of the next batch of certificates.

The certificates for ECPO and ECPR credit are reviewed in the same way and the 90% threshold applies to them as well. However, if the certificates with problems are corrected, they can be reviewed again and the community will receive a revised credit. The number of pre- and post-FIRM buildings is relatively static. Because EC reflects new construction, it needs to be rescored at every verification visit.

At each annual recertification, the community again provides the list of new buildings and substantial improvements constructed in the SFHA during the previous year and copies of the elevation and other certificates for those buildings. These are reviewed and feedback on the findings is given to the community.

There is no change to the community's credit based on the recertification findings, but those Elevation Certificates will be reviewed at the next cycle verification visit. Therefore, it is in the community's best interest to correct the Elevation Certificates as soon as possible so the EC credit is not lowered at the community's next verification visit.

At the next verification visit, the ISO/CRS Specialist will review all certificates collected since the previous visit (or, at the community's option, only those submitted at the annual recertification that had problems plus all certificates collected by the community since the last recertification). Credit for EC will be revised, based on this review. Because the community will have had most of the certificates reviewed and critiqued after each annual recertification, the community should have had adequate time to assemble a corrected set of Elevation Certificates for the next verification visit.

Example 311.c-1.

A coastal county's cycle verification visit is in 2014. Two months before the visit, the building department provides the ISO/CRS Specialist with a list of all new buildings and substantial improvements that were built in the SFHA since the last visit. There are 134 such projects. The department also provides 133 Elevation Certificates, one Floodproofing Certificate, and 6 V Zone Design Certificates, for a total of 140 forms.

ISO's review of the 140 forms finds 24 with problems and 116 that are correct. The verified credit for EC for the county is $38 \times 116 \div 140 = 31.48$. The ISO/CRS Specialist gives the county a deadline to correct at least 10 certificates, which would give the county 126 correct ones, or 90% of the 140. If this is not done, the county will be converted to a CRS Class 10.

The county staff makes the corrections and submits them to the ISO/CRS Specialist. The county stays in the CRS and the county's credit for EC remains at 31.48 until the next cycle visit.

At each annual recertification, the county submits the list of permits and copies of all of the certificates collected during the previous year. They are reviewed and the county is advised of any problems that are found. At the next verification visit in 2017, the ISO/CRS Specialist collects the list of permits. The community has the option of providing copies of all the certificates collected by the county since the 2012 visit or just those that the ISO/CRS Specialist has not seen (i.e., since the last annual recertification submittal), plus the corrected certificates that had problems in the previous year or years.

This time, the list has 488 permits and the building department provides 483 Elevation Certificates, 5 Floodproofing Certificates, and 22 V Zone Design Certificates, for a total of 510 forms. A technical review finds that 505 (99%) are correct. The credit for EC is based on the latest visit's findings, so $EC = 38 \times 505 \div 510 = 37.63$. The county is encouraged to correct the five certificates with problems, but the credit will remain at 37.63 until the next visit.

312 Elements

312.a. Maintaining Elevation Certificates (EC)

The maximum credit for this element is 38 points.

EC credit is provided if the community maintains Elevation Certificates since the date of application to the CRS.

EC is adjusted to less than 38 points if the verification findings warrant such a reduction. The credit points are reduced if incorrect or incomplete information appears on the Elevation Certificate forms checked during the verification process.

As described in the Section 311.c, the community must have at least 90% of its elevation and other certificates correct in order to meet one of the prerequisites to be in the CRS. This prerequisite only applies to element EC, i.e., certificates on buildings built or substantially improved after the community applied to join the CRS, not to ECPO or ECPR.

If no buildings have been built or substantially improved in the SFHA since the CRS application date, the community receives full credit for EC. The CRS prefers to see no buildings in the floodplain rather than provide credit for records on those that have been built.

Credit Criteria

The activity credit criteria in Section 311.b must be met.

Credit Points

EC = a maximum of 38 points for maintaining Elevation Certificates,

and

$$EC = 38 \times \frac{\text{reviewed and correct Elevation Certificates}}{\text{all reviewed Elevation Certificates}}$$

Impact Adjustment

There is no impact adjustment because communities must require, review, and maintain copies of Elevation Certificates on ALL new construction. There is no credit under this activity for having Elevation Certificates on only some of the buildings constructed or substantially improved since the community's CRS application.

Documentation Provided by the Community

(1) At least two months before each verification visit,

- (a) A list of all permits issued for new buildings and substantial improvements in the SFHA since the last visit. The list needs to include the address of each building, the type of building (e.g., residential, commercial, or other term used in Section A4 of the FEMA Elevation Certificate form), and the date of the permit; and
- (b) Copies of Elevation Certificates (and/or V Zone and Floodproofing Certificates, as appropriate) for all new buildings and substantial improvements in the SFHA that have been collected since the last visit.
- (c) If the community is applying for or receiving credit for regulating areas outside the SFHA, the ISO/CRS Specialist will advise whether the list of permits and copies of Elevation Certificates in (a) and (b) should include properties in those non-SFHA areas.

The list and certificates can be provided in paper or digital format. Certificates on detached garages, non-substantial improvements, and properties not in the SFHA are not needed for this activity's credit. If they are needed to verify another activity, they should be submitted with the documentation for the other activity.

Note that it is acceptable that there are permits issued for buildings that do not yet have Elevation Certificates because construction has not been completed. Likewise, it is acceptable that there are Elevation Certificates on buildings not on the current permit list because the permits were issued before the last visit.

If there have been no new buildings or substantial improvements in the SFHA since the last submittal, a letter or memo to that effect is needed, signed by the permit official.

- (2) At each verification visit,
 - (a) A description of how the community maintains, stores, and provides copies of certificates to inquirers.
- (3) With the annual recertification,
 - (a) A list of all permits issued for new buildings and substantial improvements in the SFHA since the last recertification submittal, and
 - (b) Copies of all Elevation Certificates (and/or V Zone and Floodproofing Certificates, as appropriate) for new buildings and substantial improvements in the SFHA that have been collected since the last submittal.

The list and certificates can be provided in paper or digital format. If there have been no new buildings or substantial improvements in the SFHA since the last submittal, a letter or memo to that effect is needed, signed by the permit official.

312.b. Maintaining Elevation Certificates for post-FIRM buildings (ECPO)

The maximum credit for this element is 48 points.

ECPO credit is provided if completed certificates are maintained for all buildings built or substantially improved in the SFHA between the date of the community's initial FIRM and the date of application to the CRS.

If there are no post-FIRM buildings in the SFHA, the community receives full credit for ECPO because there are no post-FIRM buildings or substantial improvements without Elevation Certificates. The CRS would prefer to see no buildings in the floodplain rather than provide credit for records on those that have been built. However, if the community annexes lands that include buildings in the SFHA constructed since the date of its initial FIRM, the credit is based on how many of those buildings have Elevation Certificates.

Credit Criteria

The activity credit criteria in Section 311.b must be met.

Credit Points

ECPO = up to 48 points, for maintaining Elevation Certificates for post-FIRM buildings

Impact Adjustment

If the community only has certificates for some of its post-FIRM buildings, then the value for ECPO is adjusted.

$$rECPO = \frac{bECPO}{bPO}, \text{ where}$$

bECPO = the number of post-FIRM buildings with correct Elevation Certificates, and

bPO = the number of buildings built or substantially improved in the community's SFHA between the initial FIRM effective date and the date the community applied to the CRS

Section 301 describes how to count buildings for the impact adjustment and has an alternative way to calculate bPO that favors post-FIRM, i.e., compliant, buildings in the SFHA.

If no buildings have been built or substantially improved in the SFHA since the community entered the Regular Program of the NFIP, then bPO = 0. As noted above, the community would still receive full credit for this element because the CRS would prefer to see no buildings in the floodplain rather than provide credit for records on those that have been built.

Example 312.b-1.

A community's CRS credit was verified by its ISO/CRS Specialist during the spring of 2004. Its initial FIRM effective date is May 15, 1980. Between then and when it applied to the CRS in 2003, 22 buildings were built or substantially improved. bPO = 22

The community began using FEMA's Elevation Certificates after FEMA conducted a community assistance visit in 1986. It has completed certificates for all buildings built since then. There are 10 buildings with correct Elevation Certificates. bECPO = 10

$$rECPO = \frac{10}{22} = 0.45$$

Documentation Provided by the Community

(1) At each verification visit,

- (a) Copies of Elevation Certificates (and/or V Zone and Floodproofing Certificates and other certificates, as appropriate) for new buildings and substantial improvements constructed between the date of the community's initial FIRM and the date of application to the CRS.
- (b) Demonstration that the community still has access to all the credited certificates and provides them to inquirers.
- (c) Documentation showing how bPO was determined. Note that this number can change if the community annexes areas in the SFHA or a FIRM revision changes the number of post-FIRM buildings in the SFHA.

312.c. Maintaining Elevation Certificates for pre-FIRM buildings (ECPR)

The maximum credit for this element is 30 points.

ECPR credit is provided if completed certificates are maintained for buildings that were constructed in the SFHA before the date of the community's initial FIRM.

Although most communities did not keep elevation records before they joined the Regular Program of the NFIP (which is usually the same date as their initial FIRM), lowest floor elevations may have been determined for a flood protection study. If the data are transferred to the FEMA forms, credit can be provided under ECPR. ECPR is adjusted in the same manner as ECPO, as described in the Impact Adjustment section.

If there are no pre-FIRM buildings in the SFHA, the community receives full credit for ECPR because there are no pre-FIRM buildings without Elevation Certificates. However, if the community annexes lands that include buildings that were constructed in the SFHA before the date of its initial FIRM, the credit will be based on how many of those buildings have Elevation Certificates.

Credit Criteria

The activity credit criteria in Section 311.b must be met.

Credit Points

ECPR = up to 30 points, for Elevation Certificates for pre-FIRM buildings

Impact Adjustment

If the community only has certificates for some of its pre-FIRM buildings, then the value for ECPR is adjusted.

$$rECPR = \frac{bECPR}{bPR}, \text{ where}$$

bECPR = the number of pre-FIRM buildings with correct Elevation Certificates, and

bPR = the number of pre-FIRM buildings in the community's SFHA

Section 301 describes how to count buildings for the impact adjustment.

Example 312.c-1.

A community has 250 pre-FIRM buildings. bPR = 250

As part of a flood control study, the U.S. Army Corps of Engineers surveyed the first-floor elevations of all buildings in one of the community's floodplains. Because there are no basements in the community, the first floor is the same as the lowest floor. *[NOTE: This is not always the case. Other sources of elevation data must be carefully checked to ensure that the records are for the lowest floor.]* The study provided correct elevations for 122 of the community's 250 pre-FIRM buildings, and the community subsequently recorded the data on FEMA's Elevation Certificates. bECPR = 122

$$rECPR = \frac{122}{250} = 0.49$$

Documentation Provided by the Community

(1) At each verification visit,

- (a) Copies of Elevation Certificates (and/or V Zone and Floodproofing Certificates and other certificates, as appropriate) for buildings and substantial improvements constructed before the date of the community's initial FIRM.
- (b) Demonstration that the community has access to all the credited certificates and provides them to inquirers.
- (c) Documentation showing how bPR was determined. Note that this number can change if the community annexes areas in the SFHA or a FIRM revision changes the number of pre-FIRM buildings in the SFHA.

313 Credit Calculation

$c310 = cEC + cECPO + cECPR$, where

cEC = the verified credit for the element EC based on the number of correct certificates,

$cECPO = ECPO \times rECPO$, and

$cECPR = ECPR \times rECPR$

Example 313-1.

A community applies for participation in the CRS, so it must apply for this activity. After the initial review, only 5 of the 7 new Elevation Certificates are correct.

$$cEC = 38 \times 5 \div 7 = 27.14$$

Note that the community must correct the two Elevation Certificates with problems in order to meet the 90% requirement. If this is not done, the community will be reclassified as a CRS Class 10 community.

The community has correct Elevation Certificates for 10 of its 22 post-FIRM buildings. As discussed above, $rECPO = 0.45$.

$$cECPO = 48 \times 0.45 = 21.6$$

The community has Elevation Certificates for 122 of its 250 pre-FIRM buildings. As discussed above, $rECPR = 0.49$.

$$cECPR = 30 \times 0.49 = 14.7$$

$$c310 = cEC + cECPO + cECPR$$

$$c310 = 27.14 + 21.6 + 14.7 = 63.44, \text{ which is rounded to } 63$$

Provided that the community corrects the problem Elevation Certificates, this credit remains the same until it is re-calculated at the next verification visit. If all new Elevation Certificates are correct and complete, the community's credit will be revised to reflect full credit for EC.

$$c310 = 38 + 21.6 + 14.7 = 74.3, \text{ which is rounded to } 74$$

314 For More Information

- a. Additional information, reference materials, and examples can be found at www.CRSresources.org/300.
- b. The FEMA Elevation and Floodproofing Certificates include detailed instructions for completing them. The latest version can be downloaded from FEMA's website at <http://www.fema.gov/national-flood-insurance-program-2/elevation-certificate>. The FEMA Regional Office and State NFIP Coordinating Office can provide help in completing and maintaining the certificates.
- c. *Elevation Certificate*, FEMA's Floodplain Management Bulletin 467-1, provides questions and answers on completing the form and using the Elevation Certificate to verify building compliance. The bulletin can be downloaded from www.fema.gov/library/viewRecord.do?fromSearch=fromsearch&id=1727.
- d. Instructions on completing the V Zone Design Certificate can be found in FEMA's *Home Builder's Guide to Coastal Construction* Technical Fact Sheets 1.4, 1.5, and 8.1 at <http://www.fema.gov/residential-coastal-construction>.

315 Related Activities under the Community Rating System

- Elevation Certificate data can be very helpful when estimating flood depths under Activity 320 (Map Information Service). The base flood elevation can be compared to the lowest floor or garage elevation to give the inquirer a good idea of how deep the base flood would be. Even if there is no Elevation Certificate on the property in question, describing the flood depth on a neighboring property can still be useful.
- If the community develops a Program for Public Information (credited under Activity 330 (Outreach Projects)), the PPI committee should discuss how insurance agents and property owners can learn about the availability of Elevation Certificate data.
- Providing building elevation data on a website is credited under Activity 350 (Flood Protection Information) and having it in the community's geographic information system (GIS) or other property data base is credited under Activity 440 (Flood Data Maintenance).
- Elevation Certificate data can also be helpful when advising an inquirer about flood protection alternatives, credited under Activity 360 (Flood Protection Assistance) and flood insurance rating, credited under Activity 370 (Flood Insurance Promotion).
- Elevation Certificates are used by the ISO/CRS Specialist to verify some regulatory credits, such as development of new base flood elevations (NS) under Activity 410 (Floodplain Mapping) and freeboard (FRB) under Activity 430 (Higher Regulatory Standards).

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 accurately rate 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 MI1 and MI2. The credit for MI3 through MI7 is adjusted based on the area of the Special Flood Hazard Area that is covered by the map information service.

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 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.

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) The information must be volunteered when there is an inquiry. For example, an inquirer 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 wants credit for MI6, historical flood information, the inquirer must also be told whether the area has been flooded in the past, even if he or she did not ask.

The Privacy Act

Flood insurance data on private property, including repetitive loss properties, are subject to the Privacy Act. Information such as the names of people and addresses of properties that have received flood insurance claims and the amounts of such claims **MAY NOT** be released to the public. Such information should be marked "For internal use only. Protected by the Privacy Act of 1974."

Generic information, such as total claim payments for an area or data not connected to a particular property **MAY** be made public.

- (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); and
 - (c) An annual outreach project developed as part of a Program for Public Information (PPI) credited under Activity 330 (Outreach Projects), provided that the program document identifies the target 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;
 - 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); and
 - Include a notice that copies of FEMA Elevation Certificates are available from the community.
- (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. It is recommended that the community keep a copy of every FIRM that has been published (credit for this is available under Activity 440 (Flood Data Maintenance)).
- (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	T	309 W. Mansford	0001E	X	714	714	No	714	No	No
2/4	T	907 S. Eusey	0002E	AE	727	V	No	2.0'	No	No
2/5	L	408 E. Marion	0001E	A	714	?	No	714	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.

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 accurately rate a flood insurance policy.

Credit Criteria

- (1) The activity credit criteria in Section 321.b must be met.
- (2) If requested, the community must provide all of the following FIRM information:
 - (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.
- (3) 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.
- (4) 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.
- (5) 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.
- (6) 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 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.

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

Credit Points

MI1 = 30 points, for providing all the basic information found on a FIRM that is needed to accurately rate 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

- (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.

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.

Credit Points

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

- (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 (Floodplain 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

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

- (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

MI4 = 20 points, for providing information about flood depths

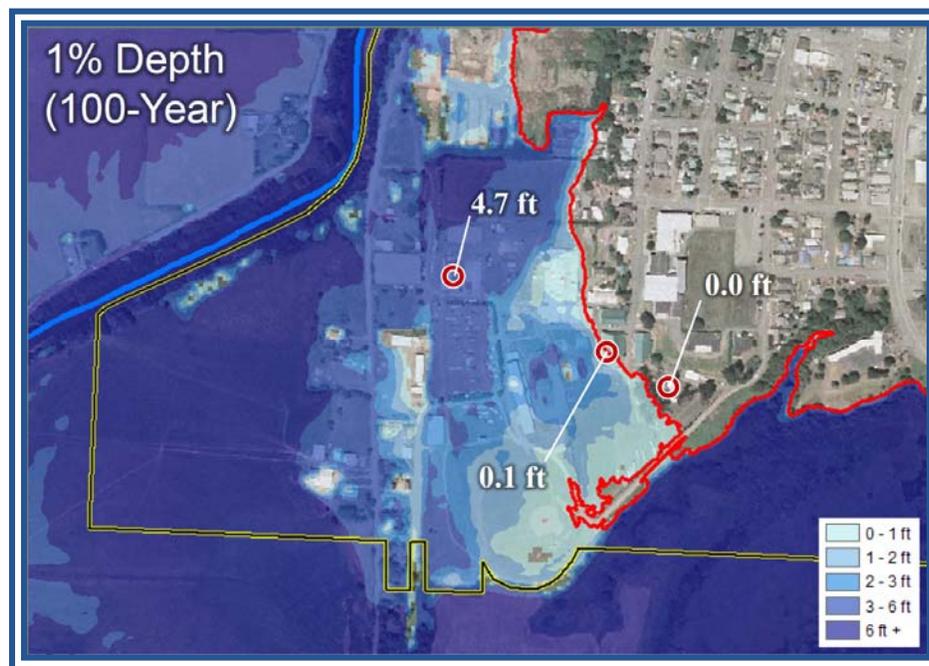


Figure 320-4. A flood depth map, one of the new Risk MAP products.

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 mapping and 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. If there is a LiMWA shown on the community's FIRM, explaining it to inquirers would be credited under MI2.

Credit Criteria

- (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

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

- (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 self assessment conducted under Section 240.

Credit Points

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 (see www.fws.gov/wetlands/Data/Mapper.html);
- Areas mapped as critical habitat by the U.S. Fish and Wildlife Service (see <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 (see 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 NFF in Activity 510 (Floodplain Management Planning).

Credit Criteria

(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

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 MI1 and MI2. For MI1 and MI2, the community must provide the map information for all areas shown on the FIRM.

For MI3 through MI7, the impact adjustment is calculated as described below.

$$rMI\# = \frac{aMI\#}{aSFHA}, \text{ where}$$

aMI# = the area covered by the map information service, and

aSFHA = the area of the SFHA

If $rMI\# < 0.1$, then $rMI\# = 0.1$

aMI# represents the area covered by the service under MI3 through MI7. Estimates of the areas affected by a service can be used. The area of the SFHA must be the same number submitted with the most recent floodplain data table (see Section 213.a).

In most cases, aMI# will be equal to aSFHA, but there may be instances in which the community wants to provide the public with information on only some of its mapped flood problem areas. In these instances, it may be helpful to prepare an impact adjustment map, as explained in Section 403.

For MI4, the area of SFHA where there is a flood elevation provided can be used instead of aSFHA. For example, if there are large areas of approximate A Zone with no base flood elevations, such areas can be excluded from the numerator and denominator.

324 Credit Calculation

$$c320 = MI1 + MI2 + (MI3 \times rMI3) + (MI4 \times rMI4) + (MI5 \times rMI5) + (MI6 \times rMI6) + (MI7 \times rMI7)$$

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, the public information strategy document must discuss the best way to publicize the map information service to the intended audiences.

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. We also have copies of FEMA Elevation Certificates on all buildings constructed or substantially improved in the floodplain since January 1995.

- (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) Documentation showing how the area of each element (aMI#) was calculated.
 - (6) 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/library/viewRecord.do?id=1404.

Mandatory Purchase of Flood Insurance Guidelines, FEMA-083 (09/07). This booklet discusses the legal background of the flood insurance purchase requirement, particularly from the lender's perspective. This is also available from FEMA's website at www.fema.gov/library/viewRecord.do?id=2954.

See also FEMA's flood hazard mapping website at www.fema.gov/plan/prevent/fhm/index.shtm.

Information on FEMA's FIRMs can be found at <http://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*. <http://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 PPI 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).

330 OUTREACH PROJECTS—Summary

Maximum credit: 350 points

Although the total of all elements in this activity exceeds 350 points, the maximum credit is 350 points.

332 Elements

- a. **Outreach projects (OP):** Up to 200 points for designing and carrying out public outreach projects. Credits for individual projects may be increased if the community has a Program for Public Information (PPI).
- b. **Flood response preparations (FRP):** Up to 50 points for having a pre-flood plan for public information activities ready for the next flood. Credits for individual projects may be increased by the PPI multiplier.
- c. **Program for Public Information (PPI):** Up to 80 points added to OP credits and up to 20 points added to FRP credits, for projects that are designed and implemented as part of an overall public information program.

NOTE: A Program for Public Information can help design an entire public information program, not just outreach projects. A PPI that covers other types of public information endeavors, such as a website and technical assistance, can result in increased credit under other activities.

- d. **Stakeholder delivery (STK):** Up to 50 points added to OP credits for having information disseminated by people or groups from outside the local government.

Credit Criteria

Each element has a separate section describing credit criteria.

Impact Adjustment

There is no impact adjustment for this activity.

Documentation Provided by the Community

Each element has a separate section describing needed documentation.

330 OUTREACH PROJECTS

The OBJECTIVE of this activity is to provide the public with information needed to increase flood hazard awareness and to motivate actions to reduce flood damage, encourage flood insurance coverage, and protect the natural functions of floodplains.

331 Background

Research has shown that awareness of the flood hazard is not enough to motivate people to take action to protect themselves and their property. People need to be told repeatedly, through various means, what specific actions to take before they will change their behavior. Research has also shown that a properly run local information program is more effective in bringing about change than are national advertising or publicity campaigns.

Based on these research findings, Activity 330 provides credit to communities that engage in thorough, critical thinking about their public information needs and about what they want people in their communities to know and do with regard to floodplain resources and flood hazards. The activity provides extra credit for communities that develop locally customized strategies to increase awareness and motivate residents to take action.

Two separate publications, *CRS Credit for Outreach Projects* and *Developing a Program for Public Information*, provide more details and examples for this activity.

See Section 334 to obtain copies.

331.a. Activity Description

The maximum credit for Activity 330 is 350 points, including the extra credit available for communities that design and implement a Program for Public Information (PPI). The sum of the maximum credit for all the elements exceeds 350, but a community's score is capped at 350 points.

Two types of outreach projects are credited:

- (1) Outreach projects (OP) that are distributed every year, and
- (2) Projects that will be distributed when a flood occurs, but are prepared in advance and updated each year (FRP).

The credits for these two types of projects are based on three factors:

- (1) What and how many messages are conveyed;
- (2) What type of projects they are (e.g., informational materials that people pick up, activities that reach out to people, or projects targeted to a specific audience); and
- (3) How often they are delivered. OP projects must be delivered at least once each year. FRP projects must be delivered at least once during or after a flood.

The credit points for OP and FRP projects can be increased by 40% if they are developed and implemented pursuant to a PPI.

The credit for OP projects can be increased by 30% if they are delivered by stakeholders, i.e., organizations or agencies other than the community's local government (STK).

The Community Rating System (CRS) intends to provide additional credit in the future if the messages conveyed via the outreach projects actually bring results and demonstrated changes in people's behavior—such as an increase in the number of property protection projects built or installed by residents, or a decrease in dumping in the stream. The criteria for providing credit for such results will be described in the next edition of the *CRS Coordinator's Manual*.

Messages

Messages are the heart of public outreach. Messages are specific statements or directions that the community considers important for its audiences. For CRS credit, the messages are based on one or more of six priority floodplain management topics. Table 330-1 shows the six priority CRS topics and some sample messages that could be based upon them.

Communities formulate their own messages based on one or more of these topics. For credit, the messages must either clearly state what the audience should do (e.g., “Turn around, don't drown” or “Get a floodplain permit from . . .”) or provide some basic information with a note on where to get more information (e.g., “You may live in a floodplain. Find out by calling 555-1234” or “Information on ways to protect your property from flooding can be found at [www. . .](#)”).

The messages in Table 330-1 are examples. Several Federal Emergency Management Agency (FEMA) programs, such as FloodSmart and Risk MAP, can provide additional guidance and examples that have been research-tested on several of the topics.

Communities that have developed a PPI (see Section 332.c) may add up to four additional topics of their own that are particularly pertinent to their communities.

Projects

The same message can and should be conveyed via different, multiple methods. Certain methods or projects are more effective than others at motivating change, so the credit for different types of projects is assigned accordingly. Credit is also based, in part, on the number of times the message is delivered each year. The CRS credits three types of methods or projects.

- (a) **Informational Materials** (1 point per topic). These are brochures, flyers, and similar documents that are made available upon request or are placed in a static location, such as a city hall or public library. Since they do not “reach out” to the

Table 330-1. CRS topics and example messages.	
Six Priority Topics	Example Messages
1. Know your flood hazard	Your property is subject to flooding You are in a repetitively flooded area Drive safely: five people died in the 2002 flood
2. Insure your property for your flood hazard <i>NOTE: At least one project must include a message on this topic</i>	You need flood insurance Renters should buy flood insurance for their contents Take advantage of a low-cost Preferred Risk Policy
3. Protect people from the hazard	Turn around, don't drown Know the flood warning signals: one long blast of the siren means a flash flood along Silver Creek Designate a place where your family can rendezvous after an evacuation order is issued
4. Protect your property from the hazard	Replace your flooded furnace with one elevated above the flood level Keep debris and trash out of the streams and ditches We can help you get a grant to elevate your home. Call us at _____
5. Build responsibly	Get a permit from . . . before you build Know the substantial damage rules (and the ICC benefits). You can see them at www..... All projects should be at least 10 feet from the property line so you don't alter the drainage between homes
6. Protect natural floodplain functions	Don't dump in the storm drains; they drain to the bay Protect our turtle nesting areas: stay off the beach after sunset Report broken silt fences: they help keep our streams clean
Examples of additional topics (developed by a community that has a Program for Public Information)	Example Messages
7. Hurricane preparedness *	Know your evacuation route
8. General preparedness *	Inventory and photograph your home's contents and put important papers and insurance policies in a safe place
9. Basement flooding *	Check your downspout—drain away from the house
10. Flood education *	Teach school children about flooding
<p><i>* Example topics 7 and 8 could also be listed under CRS topic 3—Protect people from the hazard. By listing them as separate topics in its PPI, the community can receive credit for covering three different topics in each project. Similarly, example topic 9 could be covered under CRS topic 4. All four additional topics (7 through 10) need to be explained in the Program for Public Information.</i></p>	

public, informational materials receive only one point per topic. They are counted as conveying their messages only once each year. A few examples follow.

- The building department has several one-page handouts about permit requirements and substantial improvement/substantial damage. They are available to people who come in to the permit office.
- The department also has a FEMA brochure on flood insurance available at the permit counter.
- Information on one or more of the six priority topics is posted on a website. Note that if the website qualifies for credit under Activity 350 (Flood Protection Information), the community would receive more credit there and would not receive double credit under Activity 330.

(b) **General Outreach Projects** (2 points per topic). These are newspaper articles, signs, and presentations that are designed to resonate with an identified general audience. These messages “reach out” to people in general, so they receive two points per topic. A few examples follow.

- A regional newspaper has a flood preparedness supplement at the beginning of the flood season.
- A city employee gives a talk about floodplain construction rules to the annual meeting of the local homebuilders association. A handout on permit requirements is given to all attendees.

(c) **Targeted Outreach Projects** (6 points per topic). These are projects directed to a specified audience. Communities must demonstrate that the targeted outreach projects reach or are distributed to all of the members of the targeted audience. The message must clearly explain that the recipient is receiving the message because he/she is part of the targeted audience. Research has shown these types of projects to be the most effective way to reach people, provided that they address the audience and focus on the audience’s concerns. Targeted outreach projects that are repeated to the identified audience (e.g., more than one mailing to the same people each year) are counted as separate projects.

Here are two examples of targeted outreach projects:

- The mayor sends a letter to all residents of the floodplain.
- A presentation is made to a neighborhood meeting attended by all the repetitive loss area’s residents.

If a community does not have a PPI, only four target audiences are recognized for credit.

- Floodplain residents and businesses;
- Repetitive loss area residents and businesses;

- Residents of areas protected by a levee, provided the community receives credit under Activity 620 (Levees); and
- Residents of areas subject to flooding if an upstream dam fails, provided the community receives credit under Activity 630 (Dams).

If a community has a PPI, the community can identify additional target audiences. These can be people in a specific geographical area (e.g., downtown businesses, residents or tourists along the coast, residents in an area where most people speak only Spanish, etc.) or a functional group (e.g., insurance agents, building contractors, drivers, etc.).

NOTE: Activities 610 (Flood Warning and Response), 620 (Levees), and 630 (Dams) have outreach project requirements that can qualify for credit under Activity 330 and receive extra credit for a PPI. See Sections 611.b, 621.b, and 631.b for more information.

NOTE: Training or projects targeted to local government staff, elected officials, or members of advisory bodies do not qualify as outreach projects.

Other Components

The community's PPI is discussed in Section 332.c. Stakeholder participation is discussed in Section 332.d. See also Section 335 for ideas on how outreach projects and a PPI can support and receive extra credit under other CRS activities.

331.b. Impact Adjustment

There is no impact adjustment for this activity.

332 Elements

332.a. Outreach projects (OP)

The maximum credit for this element is 200 points. If the community has a PPI that discusses preparation and implementation of the project, it can receive up to 80 extra points. If the project is delivered by a stakeholder (STK), it can receive up to 50 additional extra points.

OP credit is provided for disseminating one or more messages via one or more outreach projects one or more times each year (see Table 330-2). The credit is for projects that convey the messages identified by the community as being important to its residents, businesses, and others.

Credit Criteria

- (1) To receive credit, projects must be disseminated at least annually to the audience.
- (2) At least one project must convey a message on the topic of flood insurance. Note that, under Activity 370 (Flood Insurance Promotion), there is additional credit for outreach projects that promote flood insurance.
- (3) The community will not lose OP credit during the year of a flood if its other OP projects cannot be carried out because implementing the FRP projects diverted needed resources from them.

Credit Points

$OP = \sum OP\#1 + OP\#2 + OP\#3 \dots$, to the maximum of 200 points

The value for each outreach project (OP#1, OP#2, etc.) is the product of (A) x (B) x (C), where

A = the number of points per topic, which is based on the type of project—informational material (1 point), general outreach (2 points), or targeted outreach (6 points),

B = the number of message topics covered by the project, and

C = the number of times the project is delivered each year

The values for each outreach project (OP#1, OP#2, etc.) are added to determine the total value for OP. A spreadsheet in Microsoft Excel[®] is available to help calculate the credit for OP.

To be considered as disseminating a message more than once each year, a general or targeted outreach project must either (1) use more than one type of media, or (2) involve two-way communication with the same audience. For examples, see OP#3 and OP#7 in Table 330-2. Informational materials are counted as conveying their messages only once each year.

NOTE: For credit, a single project can only convey one message per topic. For example, a booklet for floodplain property owners will get credit for covering the topic of protecting people. It will not get credit for covering more topics if the topic “protecting people” is parsed into smaller pieces (such as safety in cars, evacuation routes, warning signals) in order to create multiple messages. However, if the community has a PPI, it can add additional topics that could include these additional messages, as noted in Table 330-1.

There is no limit to the number of projects a community can undertake, but there is a limit of 200 points for OP (not including the extra credit provided by PPI and STK).

Note that extra points are available under the PPI and STK extra credit elements. These are discussed in more detail in Section 332.c and 332.d, respectively.

Table 330-2. Basic scoring of example outreach projects (without a PPI).				
Example Outreach Projects (OP)	A Points per topic	B # of Flood- related Topics	C # of Times Delivered	(A x B x C) OP = Points per Project
OP#1. A brochure on flood insurance produced by FEMA is set out in various public places (informational material—1 point per topic).	1	1	1	1
OP#2. Local insurance agents have agreed to advise their clients that flood insurance is a good idea and give them the OP#1 brochure (general outreach—2 points per topic).	2	1	1	2
OP#3. Presentations are made to five neighborhood associations with messages under CRS topics 1, 2, 4, and 5. (general outreach—2 points per topic) The OP#1 brochure is handed out to everyone present.	2	4	5	40
OP#4. The neighborhood association presentation is taped and repeated twice a month on the public service cable TV channel. (general outreach—2 points per topic) This does not involve two-way communication, so it is counted as being delivered once a year.	2	4	1	8
OP#5. A mailing is sent each year to all residents of the SFHA. It has messages under the first five CRS topics. (targeted outreach—6 points per topic)	6	5	1	30
OP#6. “Do not dump” stencils are sprayed next to storm drain inlets. (general outreach—2 points per topic)	2	1	1	2
OP#7. The floodplain manager meets twice a year with the home builders association to discuss construction regulations and ways to incorporate flood mitigation into home improvement projects (general outreach—2 points per topic, CRS topics 4 and 5)	2	2	2	8
Total OP =				91

Documentation Provided by the Community

(1) At each verification and recertification,

- (a) A copy of the flyers, presentations, brochures, etc., that have been produced and disseminated as outreach projects, marked to show where the credited topics appear. At least one of the submittals must be a project that covers the topic of flood insurance. If an outreach project is a presentation to a group, it can be documented with a copy of the minutes or a memo to the file.

332.b. Flood response preparations (FRP)

The maximum credit for this element is 50 points. If the community has a PPI that discusses preparation and implementation of the FRP package, it can receive extra points under PPI.

FRP credits developing a pre-flood plan for public information projects that will be implemented during and after a flood. An FRP package is a collection of outreach projects prepared in advance, but not delivered until a flood occurs. These materials may include templates and masters of handouts, mailers, press releases, etc. that cover key messages that need to be disseminated before, during, and after a flood. The package must include both the materials that will be needed and the procedures for how they will be used.

FRP projects are credited the same way as projects credited under OP (Outreach Projects), so the activity credit criteria on messages and projects in Section 331 also apply to FRP. The same three components of scoring are used: the number of topics with flood response or recovery messages, the type of project delivering the messages, and the number of times the project is delivered. The topics that can be credited are listed in Figure 330-1.

Examples of FRP messages include

- Evacuation routes,
- Shelter locations,
- “Turn Around Don’t Drown,”
- When it is safe to go back,
- Don’t enter a flooded building until it has been cleared by an inspector,
- Get a permit for repairs,
- Substantial damage rules,
- Mitigation opportunities during repairs, and
- Information on mitigation grants.

FRP projects and procedures are prepared, reviewed, and updated each year. The projects do not have to be implemented until a flood is imminent—at that time, materials would be reproduced and distributed, messages disseminated, and notices posted on doors, etc.

If no flood occurs, credit is still provided, as long as an annual review is conducted to make sure that the information is still current. The review and update could be carried out as a part of an annual flood response drill or exercise (required for credit under Activity 610 (Flood Warning)) or as part of the annual PPI evaluation.

FRP preparations should be closely coordinated with the community’s emergency manager. Note that there is also credit under Activity 610 (Flood Warning and Response) if the flood warning and response plan includes instructions that are similar to the FRP messages (FRO6 in Section 612.c).

Flood Response Preparations

The first part of preparing an FRP package is determining the key messages. As with OP, only one message per topic is credited per project. If the community has a PPI, additional messages can be identified for credit (as in PPI Topics 8 and 9, below).

Communities should develop messages keyed to the flood and post-flood situation, which are not necessarily the same messages that are needed for OP projects in a pre-flood situation.

Examples of FRP Messages

CRS Topic 3: Protect people from the hazard—Message 3: Don't enter a flooded building until it's been cleared by an inspector

CRS Topic 4: Protect your property from the hazard—Message 4: Mitigate while you repair

CRS Topic 5: Build responsibly—Message 5: Get a permit for repairs

PPI Topic 8: Message 8: ICC can help pay to mitigate substantially damaged buildings

PPI Topic 9: Message 9: Apply for a mitigation grant

Examples of FRP Projects

FRP#1: A media kit with background information for reporters on all five FRP messages

FRP#2: Radio public service announcements that cover FRP messages 3 and 5

FRP#3: Door hangers for flooded homes that explain all five FRP messages

FRP#4: Handouts on grant programs

Figure 330-1. Examples of messages and projects creditable under Flood Response Preparations (FRP).

See also Table 330-2 for an example of how these projects are scored.

Credit Criteria

- (1) OP credit is a prerequisite to receiving FRP credit.
- (2) To receive FRP credit each year, the community must either use the FRP in response to a flood or (if no flood occurs) review it and update it as needed.
- (3) The community will not lose OP credit during the year of the flood if implementing the FRP projects diverts resources that would have been used to implement other OP projects. However, the community will lose its FRP credit if it does not implement its FRP projects when there is a flood or if it does not evaluate the FRP projects every year.

Credit Points

$FRP = \sum FRP\#1 + FRP\#2 + FRP\#3 \dots$, to the maximum of 50 points

The value for each project, FRP1, FRP2, etc., is the product of (A) x (B) x (C), where

A = the number of points per topic, which is based on the type of project—informational material (1 point), general outreach (2 points), or targeted outreach (6 points)

B = the number of message topics covered by the projects, and

C = the number of times the projects will be delivered

The values for each outreach project (FRP#1, FRP#2, etc.) are summed to determine the total value for FRP. A spreadsheet in Microsoft Excel® is available to facilitate calculating the credit for FRP.

FRP can provide up to 50 points. FRP is credited the same as OP. The extra PPI credit can be applied to FRP projects, but STK credit does not apply to FRP. See Section 332.c for a discussion of the PPI. Scoring examples for FRP projects are shown in Table 330-3.

Documentation Provided by the Community

(1) At each verification visit,

- (a) A copy of the masters for the handouts, news releases, and other projects prepared as part of the FRP.
- (b) Written procedures that explain how the handouts, news releases, and other projects are to be copied and disseminated.
- (c) Documentation that the FRP materials were reviewed to determine whether they are still current and appropriate. This may be done as part of the annual PPI evaluation report.

(2) With the annual recertification,

- (a) Documentation that the FRP materials were reviewed to determine whether they are still current and appropriate. This may be done as part of the annual PPI evaluation report.
- (b) Copies of any FRP materials that were revised during the annual review or distributed during or after a flood.

Table 330-3. Scoring of example FRP projects (without a PPI).				
Example Flood Response Projects (FRP) (See Figure 330-1)	A Points per Topic	B # of Flood- related Topics	C # of Times Delivered	(A x B x C) FRP = Points per Project
FRP#1. Media kit with background information for reporters	2	5	1	10
FRP#2. Radio public service announcements	2	2	1	4
FRP#3. Door hangers for flooded homes	6	5	1	30
FRP#4. Handouts on grant programs	1	1	1	1
Total FRP =				45

332.c. Program for Public Information (PPI) (extra credit points)

This element is a 40% multiplier that increases the points for each OP and FRP project that is covered in the PPI. The maximum extra credit for this element is 80 points.

The PPI is an ongoing public information effort to design and transmit the messages that the community determines are most important to its flood safety and the protection of its floodplains' natural functions.

Note that a PPI can help design an entire public information program, not just outreach projects. A PPI that covers other types of public information endeavors, such as a website and technical assistance, can result in increased credit under other activities, as noted in Section 335.

Credit Criteria

For CRS credit, the PPI must be developed according to a seven-step planning and public involvement process, similar to the process credited under Activity 510 (Floodplain Management Planning). There are seven steps to preparing a PPI.

Step 1: Establish a PPI committee. The community's PPI must be developed by a committee of people from both inside and outside the local government. The number of participants and their identities is determined by the community, but the committee must

- Comprise at least five people,
- Include one or more representatives from the community's floodplain management office,
- Include one or more representatives from the community's public information office, if there is one, and
- Have at least half of its members from outside the local government.

A multi-jurisdictional committee can prepare a PPI for several communities that want to work together. To receive this credit,

- Each community wanting the credit must send at least two representatives to the regional committee,
- At least half of the community's representatives must be from outside the local government, and
- At least half of the representatives must attend ALL the meetings of the regional committee. In effect, there must be a quorum from each community. Remote attendance via a webinar that allows for everyone to talk is permissible.

It is recommended that communities use existing committees, such as the floodplain management planning committee credited under Activity 510, in cases in which such organizations meet the above criteria.

Step 2: Assess the community's public information needs.

During this step, the committee delineates different target areas within the community, based on different flooding or development conditions. This may have been done as part of the community's floodplain management planning. The CRS Community Self Assessment, described in Section 240, is an online tool that can help identify target areas and audiences. Another documented process may suffice, provided that it includes an evaluation of the flood hazard(s) and the buildings exposed to the hazard(s), and identifies flood-prone target areas.

The assessment must also inventory existing public information and outreach efforts being conducted in the community. These should include non-flood programs, such as efforts to inform people about other hazards, automobile safety, home improvements, or other activities where the community could leverage attention to flood protection.

Step 3: Formulate messages. The public information messages needed for each target audience are determined. The PPI committee identifies a desired outcome for each message.

Step 4: Identify outreach projects to convey the messages. The committee considers what media to use to deliver the identified messages to the target audiences. This may include continuing or revising existing public information and outreach efforts that are already being conducted in the community. Step 4 must produce a list of specific projects and identify who is responsible for them and when they will be implemented. A multi-jurisdictional PPI must identify which communities benefit from each project.

The PPI process is the same process used to obtain credit under Activity 370 (Promotion of Flood Insurance).

If the PPI committee includes a local insurance agent and a local lender, it can qualify for the planning committee that is credited under Activity 370.

It is recommended that both activities be addressed at the same time, by the same group. *Developing a Program for Public Information* shows how this can be done.

See Section 334 to obtain a copy.

Step 5: Examine other public information initiatives. The PPI committee looks at other public information activities in addition to outreach projects. This could include how to best set up a website on flood protection (Activity 350), what technical assistance is needed throughout the community (Activity 360), or how to publicize flood protection services (Activities 320, 350, and 360).

Step 6: Prepare the PPI document. The committee’s work is recorded in a formal document. The PPI and the annual report that evaluates it can be stand-alone documents or they can be sections or chapters in a floodplain management or hazard mitigation plan credited under Activity 510. The document does not need to be a long, formal report. Much of the key information can be displayed in a spreadsheet, such as the example in Figure 330-2.

For multi-jurisdictional programs, the document must show which communities benefit from which projects. For example, an inland community would not benefit from a project oriented to beachfront property owners, but all communities would benefit from articles in a regional newspaper about flood insurance. This documentation may be in the form of a matrix or table included in, or attached to, the PPI document.

The PPI must be adopted by the community, through either

- Formal approval by the community’s governing body, or
- Formal approval by another body or office of the community that has the authority and funding to implement the PPI, such as a flood control district.

Step 7: Implement, monitor, and evaluate the program. The PPI committee meets at least annually to monitor the implementation of the outreach projects. The committee assesses whether the desired outcomes were achieved and what, if anything, should be changed. This work is described in an evaluation report that is prepared each year, sent to the governing body, and included in the annual recertification.

Credit Points

$$\text{PPI} = \text{OP}_i \times 0.4$$

AND/OR

$$\text{PPI} = \text{FRP}_i \times 0.4$$

PPI is a multiplier added to each outreach project credited under OP (OP#1, OP#2, etc.) and FRP (FRP#1, FRP#2, etc.) that are described in the PPI document and evaluated and revised annually by the PPI committee. There is no PPI bonus for projects that are not included in the PPI. The application of the PPI points can be seen in the scoring example in Table 330-4.

PPI Worksheet							
Target Audience	Message	Outcome	Project(s)	Assignment	Schedule	Stakeholder	
Target Area 1. Coastal floodplain residents	Topic 1 message: Find out about your flood hazard	Increase in the number of map information inquiries	320 map info service to include info on flood depths, wave heights, and past floods (320)	Floodplain manager	Start as soon as staff has the maps		
			OP 3. Presentations to five neighborhood associations	Floodplain manager	Set up the five presentations by January 31	Neighborhood associations	
			OP 4. Cable TV to show the neighborhood association presentation	Floodplain manager and public information officer	Tape the first two presentations and use the best scenes	Neighborhood associations, Cable TV company	
			OP 5. Mailing sent each year to residents of the SFHA	Floodplain manager and public information officer	Disseminate in May, before hurricane season		
			New website page will show flood depths and LiMWA boundary (350)	Floodplain manager and webmaster	Have on line by May 1 start of hurricane season		
	Topic 2 message: All residents in floodprone areas should have flood insurance	The total number of SFHA policies increases	Increase in the number of people getting tech assistance	Floodplain manager to explain depths, waves, and past floods when providing assistance (360)	Floodplain manager	Start as soon as staff has the maps	
				OP 1. FEMA brochure on flood insurance	Floodplain manager	Printed and displayed by Feb. 28	FEMA
				OP 2. Local insurance agents advise their clients	Insurance agency representative on the PPI committee	Explain at March 15 insurance assoc. meeting	Insurance agencies
				OP 3. Presentations to neighborhood associations	See OP 3 above	See OP 3 above	See OP 3 above
				OP 4. Presentation on cable TV	See OP 4 above	See OP 4 above	See OP 4 above
		Website to summarize cost of typical policy and have link to FloodSmart (350)	Floodplain manager and webmaster	Have on line by May 1 start of hurricane season			

Figure 330-2. Example spreadsheet for a Program for Public Information (PPI).

Target Audience	Message	Outcome	Project(s)	Assignment	Schedule	Stakeholder
Target Area 3. Residents of repetitive loss areas 3 – 9 (in X Zone)	Topic 2 message: Make sure you have contents coverage	Increase in the number of flood insurance policies with contents coverage	OP 2. Local insurance agents advise their clients	See OP 2 above	See OP 2 above	See OP 2 above
			OP 3. Presentations	See OP 3 above	See OP 3 above	See OP 3 above
			OP 4. Cable TV	See OP 4 above	See OP 4 above	See OP 4 above
			Website page stresses contents coverage (350)	Floodplain manager and webmaster	Have on line by May 1	
	Topic 4 message 4a: Protect your property from shallow flooding	Increase in the number of permits for retrofitting projects	Floodplain manager to explain need for contents coverage when providing tech assistance (360)	Floodplain manager	Start immediately	
			OP 3. Presentations	See OP 3 above	See OP 3 above	See OP 3 above
			OP 4. Cable TV	See OP 4 above	See OP 4 above	See OP 4 above
			OP 7. Meetings with home builders association to explain retrofitting projects	Floodplain manager	Presentations at the January and April meetings	Home builders association
			Website page on how to protect from shallow flooding (350)	Floodplain manager and webmaster	Have on line by May 1	
			Floodplain manager to explain projects when providing advice (360)	Floodplain manager	Start immediately	
Topic 4 message 4b: Don't dump in your ditch [could be topic 7 in the PPI]	Drainage inspectors report fewer calls and a decrease in the amount of trash removed	OP 3. Presentations	See OP 3 above	See OP 3 above	See OP 3 above	
		OP 4. Cable TV	See OP 4 above	See OP 4 above	See OP 4 above	
		OP 7. Meeting to explain the rules to home builders	See OP 7 above	See OP 7 above	See OP 7 above	
		Website page on drainage maintenance (350)	Floodplain manager and webmaster	Have on line by May 1		
			Floodplain manager to explain owner's responsibilities when providing advice (360)	Floodplain manager	Start immediately	
			OP 3, 4 and 5 to cover dumping regs (540)	See OP 3, 4, and 5	See OP 3, 4, and 5	See OP 3, 4, and 5

Figure 330-2 (cont.). Example spreadsheet for a Program for Public Information (PPI).

Documentation Provided by the Community

In addition to the materials provided for OP and FRP credit:

- (1) At the initial verification visit,
 - (a) A copy of the PPI document.
 - (b) Minutes of the meetings, sign-in sheets, or other documentation of the committee members' participation.
 - (c) Documentation that the PPI has been adopted by the community.
- (2) At each subsequent verification visit and annual recertification,
 - (a) Documentation that the PPI document has been reviewed and updated annually. This is in the form of a report, table, or spreadsheet that summarizes each outreach project, what was done, and the outcomes. An example annual report can be found in *CRS Credit for Outreach Projects* found at www.CRSresources.org/300.
 - (b) Minutes of the meetings, sign-in sheets, or other documentation of the committee members' participation.

332.d. Stakeholder delivery (STK) (extra credit points)

STK is a 30% multiplier that increases the points for each project credited under OP that is delivered or otherwise endorsed by one or more stakeholder organizations. The maximum extra credit for STK is 50 points for outreach projects (OP). STK points do not apply to FRP projects.

Research has shown that the credibility and visibility of outreach messages are enhanced if they are sent by numerous sources. Since most messages tend to come from the local government, extra credit is provided for messages that are clearly from stakeholders—someone or some group concerned with the community, but not a part of the local government.

Credit Criteria

- (1) This credit is only available to communities with a PPI. The stakeholder organization or agency must be named in the PPI document and the associated projects, but the stakeholder does not need to be on the PPI committee.
- (2) A stakeholder can be any agency, organization, or person (other than the community itself) that supports the message. Stakeholders could be
 - An insurance company that publishes a brochure on flood insurance, even if it is set out at City Hall;
 - A local newspaper that publishes a flood or hurricane season supplement each year;
 - FEMA, if, for example, a FEMA brochure is used as an informational material;
 - Schools that implement outreach activities;

- A local newspaper that publishes articles and editorials (although advertisements paid for by the community do not qualify for STK credit, unless other sponsors or supporters are named in the advertisement);
- A neighborhood or civic association that sponsors and hosts a presentation by a community employee;
- A utility company that includes pertinent articles in its monthly bills; or
- Presentations made by state or FEMA staff at a Risk MAP meeting.

(3) It needs to be clear that the message is coming from someone other than the community or is sponsored by or supported by the stakeholder. For example, when stencils are displayed on city storm drains, they send a message that appears to come from the city, even if the stencils were applied by a volunteer group. If the volunteer organization's name were in the message, however, then it would qualify for STK credit.

Credit Points

$$\text{STK} = \text{OP}_i \times 0.3, \text{ if the outreach project is delivered by a stakeholder entity}$$

The application of the STK points can be seen in the scoring example in Table 330-4.

Documentation Provided by the Community

All documentation needed for this element is supplied with the OP and PPI documentation. It should be made clear which projects are delivered by stakeholders and therefore warrant STK credit.

333 Credit Calculation

Credit is based on the number of messages, the type of projects, the number of times the messages are repeated, and the extra PPI and STK credit. This makes for a complicated scoring system, best done on a spreadsheet. A sample spreadsheet is shown in Table 330-4.

$$c330 = cOP + cFRP, \text{ where}$$

$$cOP = \sum (\text{OP\#1} + \text{PPI\#1} + \text{STK\#1}) + (\text{OP\#2} + \text{PPI\#2} + \text{STK\#2}) + (\text{OP\#3} + \text{PPI\#3} + \text{STK\#3}) \dots$$

and

$$cFRP = \sum (\text{FRP\#1} + \text{PPI\#1}) + (\text{FRP\#2} + \text{PPI\#2}) \dots$$

A spreadsheet in Microsoft Excel® is available to facilitate calculating the credit for all the elements and for c330.

The credit for each element cannot exceed the element’s maximum points, and the total credit for Activity 330 cannot exceed 350 points.

Table 330-4. Scoring examples for PPI and STK.							
Outreach Project	A Points per topic	B # of Flood- related Topics	C # of times Project Delivered	(A x B x C) OP = Points per Project	PPI OP x 0.4	STK OP x 0.3	Total cOP = OP + PPI + STK
OP#1. FEMA's brochure on flood insurance	1	1	1	1	0.40	0.30	1.70
OP#2. Local insurance agents advise their clients	2	1	1	2	0.80	0.60	3.40
OP#3. Presentations to five neighborhood associations	2	5 ^a	5	50	20.00	15.00	85.00
OP#4. The neighborhood association presentation on cable TV	2	5 ^a	1	10	4.00	3.00	17.00
OP#5. Mailing sent each year to residents of the SFHA	6	6 ^a	1	36	14.40		50.40
OP#6. Stencils on storm drains	2	1	1	2	0.80		2.80
OP#7. Meetings with home builders association	6 ^b	2	2	24	9.60		33.60
Total				125	50.00	18.90	193.90

a. When the PPI added a 7th message, OP#3, OP#4, and OP#5 received more points for including the new message.

b. The PPI also identified building contractors as a target audience, so the semi-annual meetings in OP#7 are now considered targeted outreach projects. This is not a simple change of numbers. To continue to receive this higher credit, the PPI committee must track progress towards the desired outcomes, evaluate and revise the project each year as needed, and include its findings in the annual report.

c. A spreadsheet in Microsoft Excel® is available to facilitate calculating the credit for OP, FRP, PPI, STK, and c330.

334 For More Information

- a. Additional information, reference materials, and examples can be found at www.CRSresources.org/300.
- b. A spreadsheet in Microsoft Excel® is available to facilitate calculating the credit for OP, FRP, PPI, STK, and c330. "330-370 Spreadsheets.xls" can be downloaded from www.CRSresources.org/300.

- c. *CRS Credit for Outreach Projects and Developing a Program for Public Information* can be found at www.CRSresources.org/300.
- d. Some state and local emergency management offices have training courses for public information officers. FEMA's Emergency Management Institute (EMI) offers public information officer courses. EMI courses are tuition free and travel stipends can often be obtained. For more information, contact your state emergency management agency's training officer.
- e. NFIP flyers, stuffers, and toolkits can be ordered and/or downloaded from <http://www.fema.gov/national-flood-insurance-program> or from <http://www.floodsmart.gov/>.
- f. The American Red Cross has informational materials that can be obtained in bulk, such as tear-sheet pads about flood preparedness and returning to a flooded building. "Preparedness Fast Facts" can be ordered from the Red Cross at www.redcross.org.

335 Related Activities under the Community Rating System

Several activities have publicity requirements that may be met with an outreach project that is credited under this activity. These include Activities 320 (Map Information Service) and 360 (Flood Protection Assistance); technical assistance (TA) under Activity 370 (Flood Insurance Promotion); and stream dumping regulations (SDR) under Activity 540 (Drainage System Maintenance). Outreach projects should be designed with these publicity needs in mind.

The three warning and response activities, Activity 610 (Flood Warning and Response), Activity 620 (Levees), and Activity 630 (Dams), have requirements for outreach projects that can be credited under OP.

A PPI should not be limited to outreach projects. It should look at all the activities a community can pursue to inform people and motivate them to protect life and property, buy insurance, and protect natural floodplain functions. The CRS credits other public information work in addition to that credited under Activity 330 (Outreach Projects). The 2013 *Coordinator's Manual* provides extra credit in some activities, if they are included in the PPI:

- Activity 320 (Map Information Service): The priority messages identified in the PPI should be conveyed when inquiries are made. The PPI step 2, Needs Assessment, may identify areas that should be mapped and included in the map information service.
- Activity 340 (Hazard Disclosure): If real estate agencies are represented on the PPI committee and their disclosure practice(s) and informational brochures are reviewed in the PPI, then extra credit is provided.
- Activity 350 (Flood Protection Information): As with outreach projects, credit for the website (WEB) is based on the number of topics covered. If there is a PPI, the community can receive additional credit for covering up to 10 topics, instead of just

six. The WEB credit for information on flood warning is also increased if it is coordinated with other warning messages in the PPI.

- Activity 360 (Flood Protection Assistance): The credits for the first three elements, property protection advice (PPA), advice after a site visit (PPV), and financial assistance advice (FAA), all can be increased if the services are included in the PPI.
- Activity 370 (Flood Insurance Promotion): It is recommended that the plan to improve insurance coverage be part of the PPI and be prepared by the same committee, provided that the committee meets the prerequisites for Activity 370 credit. *Developing a Program for Public Information* provides guidance for doing this.
- Activity 420 (Open Space Preservation): This activity provides extra credit for educational materials (brochures, signs, field trips, etc.) in open space areas that also have identified natural floodplain functions. The credit is higher if the materials are part of a PPI.
- Activity 510 (Floodplain Management Planning): In the past, some communities have prepared public information program strategies (OPS) as part of their floodplain management or hazard mitigation plans. Both PPI and floodplain management planning (FMP) provide credit for having a committee. The same committee can fulfill both activities' credit criteria.
- Activity 540 (Drainage System Maintenance): A additional five points are available under SDR if the community publicizes its regulations prohibiting dumping in streams and ditches through its PPI.

NOTE: To receive the extra PPI credit, these activities would need to be based on appropriate messages, which have desired outcomes discussed in the PPI. The activities would also need to be evaluated by the committee and reviewed in the annual report.

340 HAZARD DISCLOSURE—Summary

Maximum credit: 80 points

342 Elements

- a. **Disclosure of the flood hazard (DFH):** Up to 25 points if real estate agents notify those interested in purchasing properties located in the Special Flood Hazard Area (SFHA) about the flood hazard and the flood insurance purchase requirement. An additional 10 points are provided if the disclosure program is part of a Program for Public Information credited under Activity 330 (Outreach Projects).
- b. **Other disclosure requirements (ODR):** Up to 5 points for each other method of flood hazard disclosure required by law, up to a maximum of 25 points.
- c. **Real estate agents' brochure (REB):** Up to 8 points if real estate agents are providing brochures or handouts that advise potential buyers to investigate the flood hazard for a property. An additional 4 points are provided if the disclosure program is part of a Program for Public Information credited in Activity 330 (Outreach Projects).
- d. **Disclosure of other hazards (DOH):** Up to 8 points if the notification to prospective buyers includes disclosure of other flood-related hazards, such as erosion, subsidence, or wetlands.

Credit Criteria

Each element has a separate section discussing credit criteria.

Impact Adjustment

There is no impact adjustment for this activity.

Documentation Provided by the Community

Each element has a separate section describing needed documentation.

340 HAZARD DISCLOSURE

The OBJECTIVE of this activity is to disclose a property's potential flood hazard to prospective buyers before the lender notifies them of the need for flood insurance.

341 Background

Most prospective buyers do not take the time (or know how) to investigate whether a property is subject to a hazard. In many cases a property may not be near a stream or shoreline, past flooding may have been minor, or there may be no history of flooding since the area was developed. As a result, many people are caught by surprise when their properties are flooded. One of the best times to advise someone of a flood hazard is when he or she is considering the purchase of property.

Federal regulations enacted pursuant to the Flood Disaster Protection Act of 1973 (as amended by the National Flood Insurance Reform Act of 1994) require only that a lender advise a person of the flood hazard before closing on the loan. This could be well after the buyer has put down earnest money, has lost interest in other properties, or has become committed to purchasing the property without knowing all the facts. In many states a buyer has recourse under consumer protection laws.

Many real estate organizations have disclosure practices. A community should check with its ISO/CRS Specialist to see if neighboring communities are receiving this Community Rating System (CRS) credit. They may already have submitted the needed documentation for real estate agencies that serve the area.

341.a. Activity Description

The maximum credit for Activity 340 is 80 points.

Credit is provided if a community's real estate agents advise prospective floodplain occupants about the flood hazard and the flood insurance purchase requirement. Other disclosure methods may also be credited.

This activity should

- Encourage the purchase of flood insurance,
- Encourage implementation of flood protection measures,
- Prevent victimization of unwary buyers,
- Encourage appropriate use of vacant land,
- Prevent the troubles that can arise from failing to advise potential purchasers of a flood hazard, and
- Protect the real estate agents and sellers from lawsuits.

341.b. Impact Adjustment

There is no impact adjustment for Activity 340. Each element must be implemented throughout the community.

342 Elements

342.a. Disclosure of the flood hazard (DFH)

The maximum credit for this element is 35 points. There are 25 points for DFH, and an additional 10 points are provided if the disclosure program is part of a Program for Public Information (PPI), credited under Activity 330 (Outreach Projects).

Credit for DFH relies on real estate agents to inform a potential purchaser whether a property is in a Special Flood Hazard Area (SFHA). A statutory or other legal mandate that real estate agents disclose the hazard is not needed to obtain credit for DFH. The credit is based on documentation that real estate agents ARE disclosing the hazard, not on WHY they are doing it. The best way to implement this activity is with a written notification to potential purchasers. This provides the purchaser with the correct information and provides documentation for the real estate agent and the ISO/CRS Specialist. Notations can be provided on property summary sheets, offer-to-purchase forms, Multiple Listing Service (MLS) forms, or other media. The most common approach is to have a box on the MLS form.

This element can be implemented in conjunction with Activity 320 (Map Information Service). Real estate agents may request that the community assist them with a determination of the flood risk of properties being advertised for sale; however, the real estate agent must be informing people whether a property is in an SFHA. No credit is provided if prospective buyers are sent to the community to find out about a property's potential flood risk.

Credit Criteria

- (1) The notice must clearly state whether the property is in the floodplain and, if so, that flood insurance is required. If the notice states that a property is in a floodplain or in the SFHA, it must also tell the inquirer that federal law requires the purchase of flood insurance as a condition of acquiring a federally backed mortgage. If the notice states "Flood Insurance Required," the notation that the property is in a floodplain is not needed.
- (2) A property notice that is difficult to interpret, such as "FP: Y/N," or a general statement on all properties, such as "Flood insurance may be required," or "Flood Zone," is not acceptable. The form must clearly state, "Flood insurance is required."

- (3) If the property is in an area designated under the Coastal Barrier Resources Act, the notice must advise that National Flood Insurance Program (NFIP) flood insurance is not available.
- (4) The disclosure must be volunteered by the real estate office. There is no DFH credit if the disclosure is made only in response to someone's inquiry about whether the property is in a floodplain.
- (5) Credit for DFH cannot be based on real estate agents' use of a seller's statement or certificate. The information that is required is notification of whether the property is in an SFHA, not whether the sellers experienced a flood while they owned the property.
- (6) Additional credit is provided if the disclosure program is covered in the community's PPI credited under Activity 330 (Outreach Projects) and the PPI committee conducts an annual evaluation of the disclosure program that is included in the annual PPI report. In lieu of a PPI, the extra 10 points can be provided if community staff worked with local real estate agents to develop the disclosure program and the staff meet with real estate agents annually to evaluate and improve the program.

Credit points are provided under ODR, below, for a state or local legal requirement that potential purchasers be advised about the property's known flood history.

Credit is also available under Section 342.c (REB) if real estate agents provide a brochure that advises potential property purchasers to investigate the flood hazard.

Credit Points

DFH = EITHER

25 points, if real estate agents notify those interested in purchasing properties located in the SFHA about the flood hazard and the flood insurance purchase requirement,

OR

35 points, if the real estate agents disclosure program credited above is covered in the community's PPI

Example 342.a-1.

On their property summaries, real estate agents include a notice of flood hazard and whether flood insurance is required. When a seller contracts with a real estate agent, the latter requests map information

from the community. The cost is paid by the real estate agent. The Board of Realtors® has provided the community with a description of this procedure.

DFH = 25

Documentation Provided by the Community

(1) At each verification visit,

- (a) At least one copy of a disclosure notice from at least five real estate agencies that serve the community. If there are fewer than five agencies that serve the community, then at least one notice from each agency must be submitted.

This documentation can be copies of the notations on property summary sheets, offer-to-purchase forms, MLS forms, or other media. If the MLS form is used, a photocopy of a completed MLS form must be submitted as documentation.

Seller's disclosure forms may be sufficient documentation if they clearly state that the property is or is not in the SFHA. Statements that "to the best of the seller's knowledge," or statements regarding whether the property has been flooded are not creditable. However, such statements may be eligible for credit under Section 342.b, (ODR) if they are required by law. Statements that advise the buyer to determine if the property is flood-prone are not creditable, although they may be eligible for credit under Section 342.c (REB).

Blank forms are not acceptable documentation. Copies of actual information shown to prospective buyers are required. Names may be blacked out to preserve confidentiality.

(2) With the annual recertification,

- (a) [Required only for the extra PPI credit] A copy of the annual report prepared by the PPI committee or by the community after meeting with real estate agents.

The report must identify how the credited element worked, how effective it was estimated to be, and what changes were recommended for improving its effectiveness. If the PPI report is submitted for documentation for credit under Activity 330, a separate submittal is not needed for this credit.

342.b. Other disclosure requirements (ODR)

The maximum credit for this element is 25 points (5 points per requirement).

The objective of the ODR credit is to provide information to people before they are committed to owning or occupying a piece of property that is subject to a flood hazard.

Credit Criteria

Credit can be requested for up to five state or local laws or ordinances that require disclosure of a property’s exposure to flooding, including but not limited to

- (1) Requiring all sellers to disclose the flood hazard in those cases where a real estate agent is not involved.
- (2) Requiring real estate agents and sellers to advise potential purchasers whether “to the best of their knowledge and belief” the property has ever been flooded.
- (3) Requiring landlords to advise potential renters about the flood hazard.
- (4) Requiring final recorded subdivision plats to display the flood hazard area (see Figure 340-1).
- (5) Requiring that the flood hazard area be shown on individual lot surveys prepared for deed records, property transactions, or mortgages.
- (6) Requiring titles or deed records to show zoning or building permit conditions related to floodplain or drainage regulations, such as a notice about the substantial improvement or substantial damage requirement for floodplain properties.
- (7) Requiring signs posted in subdivisions to advise visitors of the flood hazard.
- (8) Requiring that deeds show the lot or building elevation in relation to sea level and the base or historical flood elevation.
- (9) Requiring all sellers to disclose whether the property is subject to a special flood-related hazard.

This list is not meant to be all-inclusive.

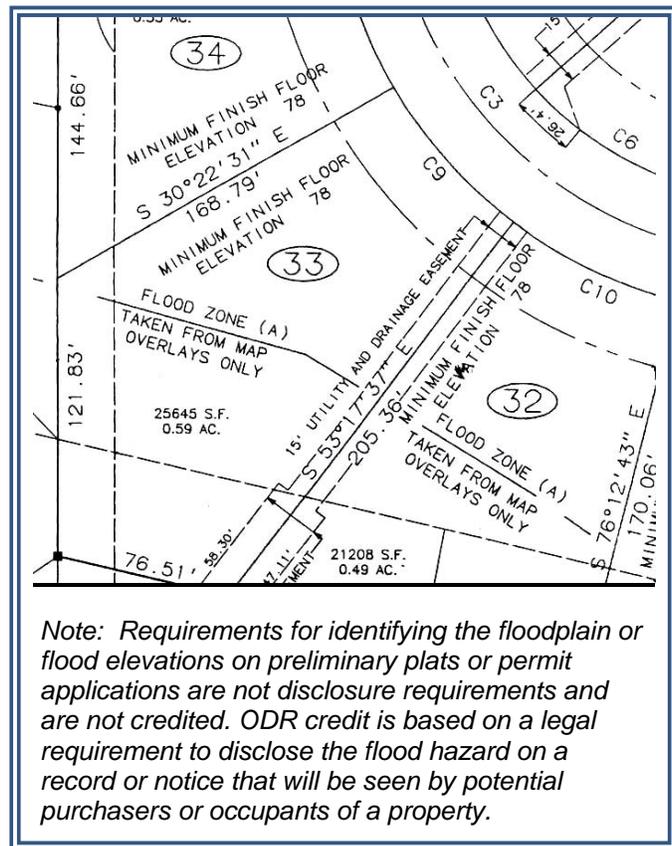


Figure 340-1. An example of hazard disclosure on a final subdivision plat.

Credit Points

ODR = 5 points for each other method of disclosure required by law or ordinance

Documentation Provided by the Community

(1) At each verification visit,

- (a) A copy of the law or ordinance language that requires one or more disclosure methods prior to the time of sale or rental of a property. See also Sections 231.b and 231.c on documenting regulatory language.

Example 342.b-1.

A community can receive credit for a state law that requires that, before they are recorded, all subdivision plats are to “include an engineer’s or surveyor’s statement as to which lots, if any, are partially or completely located in an area of special flood hazard identified pursuant to the National Flood Insurance Act of 1968.” [5 points]

A community’s zoning and building codes require that property records show all special requirements that have been imposed as a condition of building in a floodplain: “A record of each variance, special use permit, and conditional use permit, and all conditions and stipulations attached thereto, shall be provided to the County Recorder of Deeds to be filed with the record of the property.” [5 points]

The community’s application includes a photocopy of these two quoted legal requirements with “ODR” marked in the margin.

ODR = 5 + 5 = 10

342.c. Real estate agents’ brochure (REB)

The maximum credit for this element is 12 points. There are 8 points for REB, and an additional 4 points are provided if the disclosure program is part of a PPI credited under Activity 330 (Outreach Projects).

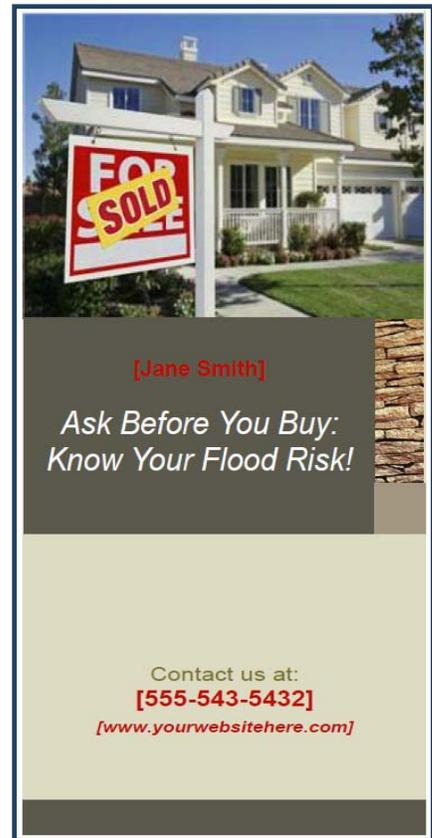
REB credit is provided if real estate agents give a brochure to all clients that are looking to purchase a property. The brochure does not need to identify which properties are flood-prone, but it must advise the reader to check to see if a property is in a floodplain or has a history of flooding.

Figure 340-2 has language that communities can use to develop their own locally tailored brochure. Sellers, in particular, may appreciate as complete a description as possible, especially if the flooding is shallow and slow-moving and retrofitting or other protective measures would be appropriate and inexpensive. Purchasers of vacant land should be well aware of factors such as the depth, velocity, and warning time of the base flood.

It is recommended that real estate agents or communities provide the brochures to lenders, because they would be valuable to people seeking pre-approval for a mortgage before they start house hunting.

Credit Criteria

- (1) The real estate agents' brochure must advise the reader to check to see if a property is in a floodplain or has a history of flooding.
- (2) Additional credit is provided if the brochure is recommended by the community's PPI credited under Activity 330 (Outreach Projects) and the PPI committee conducts an annual evaluation of the brochure that is included in the annual PPI report. In lieu of a PPI, the extra 4 points can be provided if community staff worked with local real estate agents to develop the brochure and the staff meet with real estate agents annually to evaluate and improve it.
- (3) This credit is available even if the community does not receive DFH credit under Section 342.a.



Credit Points

REB = EITHER

8 points, if real estate agents are providing brochures or handouts that advise potential buyers to investigate the flood hazard for a property

OR

12 points, if the credited brochure or handout is covered in the community's PPI

Flood Hazard: Check Before You Buy

Most everyone knows that coastal properties are subject to flooding and wind damage from hurricanes. There are maps that show areas predicted to flood. To find out more about flood-prone area maps, check with _____ *[office that administers the map information service credited under Activity 320]*

However, flooding and other surface drainage problems can occur well away from the coast. If you're looking at a property, it's a good idea to check out the possible flood hazard before you buy. Here's why:

- The force of moving water or waves can destroy a building.
- Slow-moving floodwaters can knock people off their feet or float a car.
- Even standing water can float a building, collapse basement walls, or buckle a concrete floor.
- Water-soaked contents, such as carpeting, clothing, upholstered furniture, and mattresses, may have to be thrown away after a flood.
- Some items, such as photographs and heirlooms, may never be restored to their original condition.
- Floodwaters are not clean: floods carry mud, farm chemicals, road oil, and other noxious substances that cause health hazards.
- Flooded buildings breed mold and other problems if they are not repaired quickly and properly.
- The impact of a flood—cleaning up, making repairs, and the personal losses—can cause great stress to you, your family, and your finances.

Floodplain Regulations: _____ *[name of community]* regulates construction and development in the floodplain to ensure that buildings will be protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses substantially damaged by fire, flood, or any other cause must be elevated to or above the regulatory flood level when they are repaired. More information can be obtained from _____ *[name, phone number of permit office]*

Check for a Flood Hazard: Before you commit yourself to buying property, do the following:

- Ask the _____ *[name, phone number of permit office]* if the property is in a floodplain; if it has ever been flooded; what the flood depth, velocity, and warning time are; if it is subject to any other hazards; and what building or zoning regulations are in effect.
- Ask the real estate agent if the property is in a floodplain, if it has ever been flooded, and if it is subject to any other hazards, such as sewer backup or subsidence.
- Ask the seller and the neighbors if the property is in a floodplain, how long they have lived there, if the property has ever been flooded, and if it is subject to any other hazards.

Flood Protection: A building can be protected from most flood hazards, sometimes at a relatively low cost. New buildings and additions can be elevated above flood levels. Existing buildings can be protected from shallow floodwaters by regrading, berms, or floodwalls. There are other retrofitting techniques that can protect a building from surface or subsurface water.

Flood Insurance: Homeowners insurance usually does not include coverage for a flood. One of the best protection measures for a building with a flood problem is a flood insurance policy under the National Flood Insurance Program, which can be purchased through any licensed property insurance agent. If the building is located in a floodplain, flood insurance will be required by most federally backed mortgage lenders. Ask an insurance agent how much a flood insurance policy would cost.

Figure 340-2. A template for a real estate agents' brochure.

Documentation Provided by the Community

(1) At each verification visit,

- (a) A copy of the brochure or other document that real estate agents make available to interested parties.

(2) With the annual recertification,

- (a) [Required only for the extra PPI credit] A copy of the annual report prepared by the PPI committee or by the community after meeting with real estate agents. The report must identify how the credited element worked, how effective it was estimated to be, and what changes were recommended for improving its effectiveness. If the PPI report is submitted for documentation for credit under Activity 330, a separate submittal is not needed for this credit.

Example 342.c-1.

The California Department of Water Resources has produced a model brochure for prospective purchasers of flood-prone property that provides them with information about flood hazards. California communities that adapt the brochure for their local flood conditions can receive 8 points, provided it is distributed by local real estate agents. It is available as a template at http://www.water.ca.gov/floodmgmt/lrafmo/fmb/fas/nfip/crs/300series_publicinformation.cfm.

342.d. Disclosure of other hazards (DOH)

The maximum credit for this element is 8 points.

DOH provides credit for providing information to inquirers about other flood-related hazards. Potential property purchasers should be advised of other hazards that have been identified for specific sites. These include

- Coastal wave hazards (as mapped as V Zones, LiMWA, or coastal A Zones);
- Coastal and channel erosion;
- Subsidence;
- Dam failure and levee failure;
- Areas subject to increased flooding due to climate change and sea level rise; and
- Tsunamis and the other special flood-related hazards listed in Section 401.

Disclosing areas subject to non-flood-related hazards, such as volcanoes, landslides, and wildfire, is encouraged, but not credited by the CRS.

Credit Criteria

DFH credit is a prerequisite to receiving DOH credit. The disclosure of other hazards must be included in the materials used for DFH credit.

Credit Points

DOH = 8 points, if the notification to prospective buyers credited in Section 342.a includes disclosure of other flood-related hazards

Documentation Provided by the Community

(1) At each verification visit,

- (a) The documentation submitted for credit under Section 342.a (DFH), marked to show how the other flood-related hazards are disclosed.

343 Credit Calculation

$$c340 = DFH + ODR + REB + DOH$$

344 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 or in quantity (see Appendix C or www.CRSresources.org).

Answers to Questions about the National Flood Insurance Program, FEMA F-084, Federal Emergency Management Agency (2011). This is also available from FEMA's website at www.fema.gov/library/viewRecord.do?fromSearch=fromsearch&id=1404.

Mandatory Purchase of Flood Insurance Guidelines, FEMA F-083, Federal Emergency Management Agency (2007). This booklet discusses the legal background of the flood insurance purchase requirement from the lender's perspective. It is also available from FEMA's website at www.fema.gov/library/viewRecord.do?fromSearch=fromsearch&id=2954.

345 Related Activities under the Community Rating System

- Some communities' map information services (credited under Activity 320 (Map Information Service)) help real estate agents determine 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 this activity.
- The PPI credited under Activity 330 (Outreach Projects) can be an effective way to start involving real estate staff in community public information activities. Their participation in the PPI can result in more points for DFH and REB under Activity 340.
- Some credited regulations require filing a provision with the property records. For example, subdivision plat limitations credited by open space incentives (OSI) in Activity 420 (Open Space Preservation) and nonconversion agreements credited under ENL in Activity 430 (Higher Regulatory Standards) are filed with the recorder of property records so future owners are made aware of the restrictions. Such regulations are also eligible for credit under ODR in this activity.

350 FLOOD PROTECTION INFORMATION—Summary

Maximum credit: 125 points

352 Elements

- a. **Flood protection library (LIB):** 10 points for having 10 Federal Emergency Management Agency publications on flood protection topics housed in the public library.
- b. **Locally pertinent documents (LPD):** Up to 10 points for having additional references on the community's flood problem or local or state floodplain management programs housed in the public library.
- c. **Flood protection web site (WEB):** Up to 76 points for providing flood protection information via the community's website. An additional 29 points are provided if the website is part of a Program for Public Information (credited under Activity 330 (Outreach Projects)). There are four ways to receive credit under this element:

WEB1: for providing more information on the messages conveyed in the community's outreach projects credited under Activity 330 (Outreach Projects).

WEB2: for providing information on warning, safety, evacuation, and other topics of immediate concern when a flood threatens.

WEB3: for posting or linking real-time gage information so users can see current water levels and, where available, flood height predictions.

WEB4: for posting Elevation Certificates or the data from Elevation Certificates.

Credit Criteria

Each element has a separate section discussing credit criteria.

Impact Adjustment

There is no impact adjustment for this activity.

Documentation Provided by the Community

Each element has a separate section describing needed documentation.

350 FLOOD PROTECTION INFORMATION

The OBJECTIVE of this activity is to provide the public with information about flood protection that is more detailed than that provided through outreach projects.

351 Background

As noted in Activity 330, research has shown that people become interested in a subject when they receive repeated messages from different sources. When they do become interested, they need more information than what usually is covered in brief outreach projects. This activity credits providing that more detailed information. It also credits supplying additional information, such as real-time gage data, that can be disseminated effectively via websites.

The community library and community websites are obvious places for residents to look for detailed information about flooding and flood protection. These locations can contain a great deal of information and they offer alternatives for people who are hesitant to go to City Hall or talk to a local regulatory official about their flood problem or flood concerns.

Libraries are best for providing guidebooks and handbooks to the public since they are typically costly to mail or are often too lengthy to be presented on a website. They are also a good source of materials for people who do not use the internet.

Websites have become the primary source of detailed information for more and more people. For some types of information, such as maps and current information on flooding, a website can be the most effective and efficient source. A website also allows links to other, more detailed information that is kept current by the agency or organization that is most familiar with it.

351.a. Activity Description

The maximum credit for Activity 350 is 125 points.

This activity credits providing the public with more detailed information about flood protection measures. The flood protection information provided in this activity supports the messages presented under Activity 330's outreach projects. It also credits supplying community-specific documents and additional information, such as real-time gage data, that can be disseminated effectively via websites. The more detailed information is intended to help the public take steps to protect themselves and their property from the impact of flooding.

Two main sources of information are credited in this activity: libraries and websites.

Library: Two elements provide credit for having references in the community’s public library:

- Flood protection library (LIB) provides 10 points for the public library’s having all 10 Federal Emergency Management Agency (FEMA) publications on flood protection topics that are listed in Figure 350-1.
- Locally pertinent documents (LPD) provides up to 10 more points for the library’s having additional references on the community’s flood problem or local or state floodplain management programs.

Website: More points are provided under the flood protection website (WEB) element because more people use websites, more information can be provided quickly through that outlet, and the information can be accessed 24 hours a day. The maximum credit for WEB is 76 points. An additional 29 points are provided if the website is part of a Program for Public Information (PPI) credited under Activity 330 (Outreach Projects).

For both the library and the website, the material must be kept up to date. In both cases, the community can make use of other organizations’ programs, such as a county library system or links to other agencies’ websites, to provide the detailed information to its residents.

351.b. Impact Adjustment

There is no impact adjustment for Activity 350.

352 Elements

352.a. Flood protection library (LIB)

The maximum credit for this element is 10 points.

LIB credit is provided for having the latest versions of the 10 FEMA publications listed in Figure 350-1 cataloged and available in the community’s library. If the state, region, community, or other entity has published documents that are more appropriate to the community’s situation, then those may be substituted. References that are not relevant (e.g., the community has no coastal floodplain or manufactured homes) do not have to be included.

All of the publications are available free, singly or in quantity (see Appendix C or

1. *Above the Flood: Elevating Your Floodprone House*, FEMA-347 (2000)
2. *Answers to Questions About the National Flood Insurance Program*, F-084 (2011)
3. *Coastal Construction Manual*, FEMA-P-55, (2011)
4. *Elevated Residential Structures*, FEMA-54 (1984)
5. *Mandatory Purchase of Flood Insurance Guidelines*, F-083 (2007)
6. *Protecting Manufactured Homes from Floods and Other Hazards*, FEMA P-85 (2009)
7. *Mitigation of Flood and Erosion Damage to Residential Buildings in Coastal Areas*, FEMA-257 (1994)
8. *Protecting Building Utilities From Flood Damage*, FEMA-P-348 (1999)
9. *Protecting Floodplain Resources*, FEMA-268 (1996)
10. *Reducing Damage from Localized Flooding*, FEMA 511 (2005)

Figure 350-1. Publications credited under element LIB.

www.CRSresources.org). Although only one copy of each publication is required for credit, it is expected that the library will keep sufficient copies to meet the demand.

Note that there are many other appropriate and relevant national publications on flood protection from agencies and organizations like the U.S. Army Corps of Engineers and the American Red Cross. Communities are encouraged to include these references in their library for their citizens, but they are not required for LIB credit.

A library may receive credit for digital copies provided that they can be checked out or there is a computer terminal or other machine in the library that people may use to read them. Digital versions must be located in the library or the library's system and not be dependent on links to an outside source.

Credit Criteria

(1) The 10 publications listed in Figure 350-1 must be cataloged and maintained in the public library that is most accessible and most widely used by residents of the community.

- In a community with branch libraries or where there is a multi-community library system, the publications must be available to all branches, although it is not necessary for each branch to maintain a full set.
- If a small community does not have a library, but an adjacent large community does, the small community may receive credit for this activity if it documents that its residents have ready access to the library in the adjacent community.

No credit is provided for documents kept in an office that is not a local public library.

(2) The documents must be entered into the library's card catalog or similar system that allows patrons to find publications related to flooding and flood protection. Some libraries place these documents in a reference library that contains uncataloged items. In such cases, the card catalog still needs an entry under "flood," which could read, "See Reference Librarian for materials on flooding and flood protection."

Credit Points

LIB = 10 points, if the publications are cataloged and maintained in the community's public library

Documentation Provided by the Community

(1) At each verification visit,

- (a) A list of the publications that have been cataloged in the community's library or library system. The list may be hard copy or digital. If the catalog is available for review on line, the URL may be provided in lieu of a list.

352.b. Locally pertinent documents (LPD)

The maximum credit for this element is 10 points.

LPD credit is provided for having documents in the community's local public library that cover flood hazards, flood protection, and natural floodplain functions and also are keyed to local conditions or to the topics credited under Activity 330 (Outreach Projects).

Examples of such documents are

- A city handbook on how to protect a building from flood damage,
- A state booklet on floodplain regulation requirements,
- The community's floodplain management ordinance,
- An environmental organization's guide to local aquatic and riparian habitats,
- The community's Flood Insurance Rate Map (FIRM),
- A reconnaissance report or flood control plan for a stream in the community, published by the U.S. Army Corps of Engineers,
- The community's Flood Insurance Study,
- The county's floodplain management or hazard mitigation plan, or
- Resource management plans that are related to floodplains, such as a beach management plan or fish habitat restoration plan.

Credit Criteria

- (1) The community must receive credit for LIB in Section 352.a.
- (2) The documents must be entered into the library's card catalog or similar system that allows patrons to find publications related to flooding and flood protection. Some libraries place these documents in a reference library that contains uncataloged items. In such cases, the card catalog still needs an entry under "flood," with a reference to where the items can be found (e.g., "See Reference Librarian for local materials on flooding and flood protection").

Credit Points

LPD = 1 point for each locally pertinent document that is cataloged in the community's public library, up to a maximum of 10 points

Documentation Provided by the Community

- (1) At each verification visit,
 - (a) A list of the publications that have been cataloged in the community's library or library system. This may be hard copy or digital. If the catalog is available for review on line, the URL may be provided in lieu of a list.

352.c. Flood protection website (WEB)

The maximum credit for this element is 76 points.

WEB credit is for providing flood protection information via the community's website. An additional 29 points are provided if the website is part of a PPI credited under Activity 330 (Outreach Projects).

A community can receive credit for a county or regional website, provided that there is a link from the community's website and that the information is locally pertinent. Uniform minimum credit can be calculated for all communities that link to such a site (see Example 352.c-1).

There are four sub-elements for WEB:

- (1) WEB1—Providing detailed information on the flood protection messages conveyed in outreach projects that are credited under Activity 330 (Outreach Projects) (up to 36 points, and up to 60 points if the website is covered under the PPI).
- (2) WEB2—Providing information on warning, safety, evacuation, and other topics of immediate concern when a flood threatens (up to 10 points, and up to 15 points if the website is covered under the PPI).
- (3) WEB3—Posting real-time gage information so users can see current water levels and, where available, flood height predictions (up to 10 points).
- (4) WEB4—Posting Elevation Certificates or data from Elevation Certificates (up to 20 points).

Credit Criteria

To receive any WEB credit, the community's website must meet the following criteria.

- (1) There must be a flood information home page that is readily found by either (1) having it listed and linked on the community website's home page, or (2) using the website's search feature. When using the website's search feature, the flood information home page must be the first or second item listed when "flood" or a similar term is entered. There is no credit if the search engine lists numerous possible sites and the user must wade through them to find the flood information home page.
- (2) The flood information home page must have a directory of the flood protection information provided, along with links to the appropriate pages. There is no credit for items that are not connected to this flood information home page. Examples of creditable home pages can be found at www.CRSresources.org/300.
- (3) The links to the flood protection information pages may be to pages on the community's own website or on other websites. Other websites' links may include sites operated by FEMA; the state; the regional flood, water resources, or sewer district; universities; or any agency or organization with information related to the credited topics. However, the other sites must have information pertinent to the community's flood conditions (e.g., a riverine community should not refer users to a coastal website).

Example 352.c-1.

One of the best sources of information about protecting a house from flooding is the Floods and Hurricanes site administered by the Louisiana Cooperative Extension Service (www.lsuagcenter.com/en/family_home/hazards_and_threats/floods_hurricanes/). Communities with slab-on-grade foundations (even communities not in Louisiana) could refer web users to this site via a link,.

- (4) If a page discusses a topic and the community provides a service related to that topic that is credited by the Community Rating System (CRS), the website must inform the readers about the service the community offers. For example, if the community is receiving credit under Activity 320 (Map Information Service), the page on the flood hazard or flood maps must note that the community can provide information to people from the FIRM and other sources.
- (5) There must be a link to FloodSmart (www.floodsmart.gov) or to FEMA's flood insurance page (www.fema.gov/business/nfip).
- (6) The community must check the website's links at least monthly, and fix those that are no longer accurate. (There is free or low-cost software that can identify broken links automatically.) At least annually, the community must review the content to ensure that it is still current and pertinent (e.g., make sure names, addresses, phone numbers, and other contact information are still correct; update any ordinance changes; etc.). For more information on how this can be done, see the Activity 350 website information at www.CRSresources.org/300.
- (7) Additional credit is provided for WEB1 and WEB2 if the website content is covered in the community's PPI credited under Activity 330 (Outreach Projects).

Credit Points

WEB = the total of the points for the four sub-elements:

$$\text{WEB} = \text{WEB1} + \text{WEB2} + \text{WEB3} + \text{WEB4}$$

- (a) WEB1 = up to 6 points per topic for detailed coverage of each of the topics credited under Activity 330 (Outreach Projects)

The maximum credit for WEB1 is 36 points for coverage of the six priority CRS topics or 60 points if the community has more than six topics in a PPI

- (a) The maximum credit for WEB1 is 36 points for coverage of the six priority CRS topics listed in Table 330-1, even if the community is not receiving credit under Activity 330.
- (b) If the community has a PPI, it may cover more than six topics, in which case it can receive up to an additional six points for each topic, up to a total of 10 topics and 60 points. The PPI must include a discussion of the website and have recommendations on what should be included on the website. Continued credit for the additional topics is dependent upon receiving continued credit for the PPI.
- (c) To receive the full 6 points for a topic, there must be thorough coverage of the topic. This can be provided with a detailed discussion on the community’s website or via a link to a reference or other site that provides a detailed discussion. If the written portion of an outreach project is posted on the website without more detailed information, then credit will be up to 2 points. The objective is to provide more in-depth information than that provided in the outreach projects.

Example 352.c-2.

The University of New Orleans Center for Hazard Assessment, Reduction, and Technology maintains a website to help repetitive loss communities, www.FloodHelp.uno.edu. Note that portions of the site are not relevant for some flooding situations, such as coastal V Zones and mountainous flash flooding. A community that finds the information relevant to its situation may link to the site or to selected pages. Uniform minimum credit can be provided for the six topics as noted in the table below.

Topic	Coverage on UNO’s Site	Points
1. Know your flood hazard	There is no credit because the University’s site does not discuss local hazards	0
2. Insure your property for your flood hazard	Flood Insurance link on the home page	6
3. Protect people from the hazard	Protecting Yourself link on the home page	6
4. Protect your property from the hazard	Protecting Your Home link	6
5. Build responsibly	Protecting Your Home, Construction Rules	6
6. Protect natural floodplain functions	There is no credit because the site does not discuss local natural floodplain functions	0
	WEB1 =	24

(b) WEB2 = EITHER

up to 10 points, for information on warning, safety, evacuation and other topics of immediate concern when a flood threatens

OR

up to 15 points, if the community has a PPI that discusses what information is needed on the website when a flood threatens

For full credit, the following must be covered:

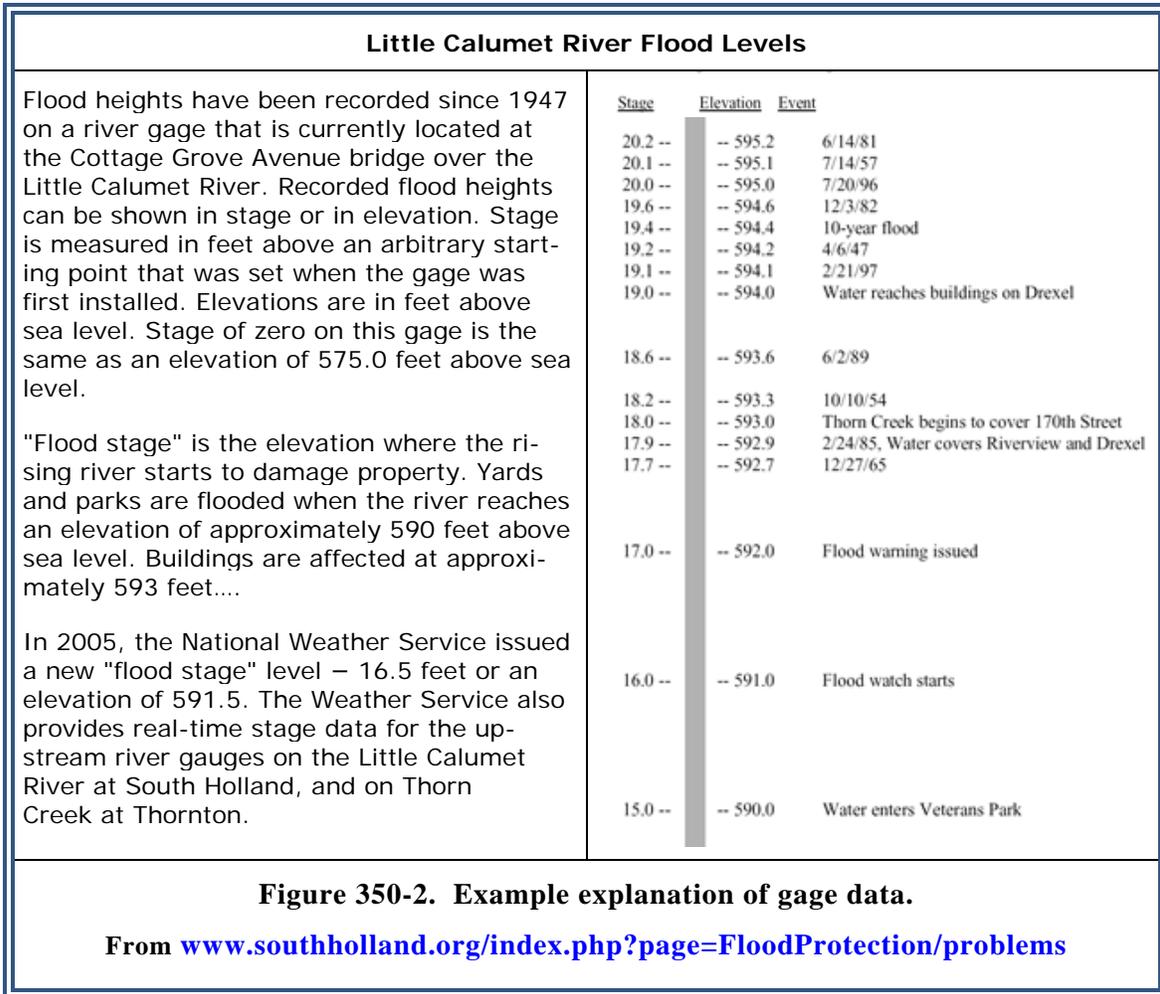
- Flood warning signals,
- Where the flood will or is likely to go (e.g., a link to a map),
- Evacuation routes,
- Flood safety precautions, and
- Shelter locations, including special-needs shelters and transportation assistance.

Additional credit is provided if the information is covered in the community's PPI, credited under Activity 330 (Outreach Projects). The PPI must include a discussion of the website and have recommendations on what should be included on the website. Continued credit for the additional 5 points is dependent upon receiving continued credit for the PPI.

(c) WEB3 = up to 10 points, for posting real-time gage information so users can observe current water levels and, where available, flood height predictions

WEB3 credit is provided for linking to real-time reporting gages. They can be the community's gages or gages managed by the National Weather Service, the U.S. Geological Survey, or a state or other agency. Full credit is dependent upon posting information for all available gages and an explanation of the site.

If a local gage-stage datum is used, the gage data must relate to sea level, NAVD, or NGVD, as appropriate locally; to recent flooding; or a local landmark (e.g., "one foot below the 2006 flood," "two feet over the Route 30 bridge," or "four feet deep at the Pettaway Park parking lot"). See also the example in Figure 350-2.



(d) WEB4 = up to 20 points, for posting Elevation Certificates or the data from Elevation Certificates on the website

Either the Elevation Certificates must be posted on the website, or the site may provide a list of addresses for which the community has Elevation Certificates. If the addresses are posted, then the website must include information on how to obtain a copy of the Elevation Certificate.

Full credit is provided for WEB4 if all the Elevation Certificates maintained by the community are posted on the website. For example, if the community has 100 Elevation Certificates, but only 50% are posted on the website, then $WEB4 = 20 \times 0.5 = 10$ points. The number of Elevation Certificates maintained by the community is the number of Elevation Certificates submitted for credit under Activity 310 (Elevation Certificates). Any Elevation Certificates that have been found by the verification review of Activity 310 to be incomplete or incorrect should not be posted on the website.

Documentation Provided by the Community

This element is verified by checking the community's website online. If the reviewer cannot find the website or the flood protection home page, there is no credit.

- (1) At each verification visit and with the annual recertification,
 - (a) A statement that the community has checked the website, fixed any broken links, and confirmed that the content is still current and pertinent (Section 352.c, credit criterion (6)).
 - (b) [Required only for the extra PPI credit] The annual report prepared by the PPI committee that evaluates the service. This is provided with the recertification documentation for Activity 330 (Outreach Projects).

353 Credit Calculation

$$c350 = LIB + LPD + WEB$$

354 For More Information

- a. The CRS website (www.CRSresources.org/300) has a page on websites, with links to good examples around the country. This page is kept up to date as websites change and new examples are found. It also has a section with useful links from federal agencies, such as the real-time gage websites of the U.S. Geological Survey and the National Weather Service.

355 Related Activities under the Community Rating System

This credit is closely related to Activity 330 (Outreach Projects). The objective of outreach projects is to pique the reader's interest in a topic, such as flood insurance or property protection. Some readers will want to know more, so Activity 350 credits providing that additional information through the local library or the community's website. WEB1 is directly tied to the messages that are disseminated in the projects credited under Activity 330, and those credit points can be increased to a maximum of 60 if the messages also are part of the community's PPI (credited under Activity 330).

The website credit can also help publicize other community services, such as

- Providing copies of Elevation Certificates (Activity 310),
- Reading maps for people (Activity 320),
- Providing technical assistance on property protection (Activity 360),
- Providing technical assistance on flood insurance (Activity 370),

- Administering the permit requirements for construction and development in the floodplain (Activity 430 and Activity 450), and
- Maintaining the drainage maintenance system and carrying out related procedures and responsibilities (Activity 540).

It should be noted that posting information about these service using a website does not fulfill the publicity prerequisite for these activities, unless website-based publicity is discussed in the PPI and the PPI documents why a website is the best medium to use.

The real-time gage information and flood warning information should be coordinated closely with the flood warning and response planning in the 600 series of CRS activities and with the outreach project prerequisites for those activities.

360 FLOOD PROTECTION ASSISTANCE—Summary

Maximum credit: 110 points

362 Elements

- a. **Property protection advice (PPA):** Up to 25 points for providing one-on-one advice about property protection (such as retrofitting techniques and drainage improvements). An additional 15 points are provided if the assistance program is part of a Program for Public Information (credited under Activity 330 (Outreach Projects)).
- b. **Protection advice provided after a site visit (PPV):** Up to 30 points if the property protection advisor makes a site visit before providing the advice. An additional 15 points are provided if the site visit procedures are part of a Program for Public Information credited under Activity 330 (Outreach Projects).
- c. **Financial assistance advice (FAA):** 10 points for providing advice on financial assistance programs that may be available. An additional 5 points are provided if the financial assistance advisory service is part of a Program for Public Information credited under Activity 330 (Outreach Projects).
- d. **Advisor training (TNG):** 10 points if the person providing the advice has graduated from the EMI courses on retrofitting or grants programs.

Credit Criteria

Each element has a separate section discussing credit criteria.

Impact Adjustment

There is no impact adjustment for this activity.

Documentation Provided by the Community

Each element has a separate section describing needed documentation.

360 FLOOD PROTECTION ASSISTANCE

The OBJECTIVE of this activity is to provide one-on-one help to people who are interested in protecting their property from flooding.

361 Background

People can become informed most effectively through direct, one-on-one communication with an expert. Research has found that people are more likely to undertake activities to reduce the flood hazard to their property if they can get reliable information right in their own community. Localized information and advice could be for taking care of drainage problems, retrofitting existing structures, or properly locating and building new structures.

Research has also found that property owners are much more likely to implement appropriate mitigation measures if they have financial support for doing so.

There are many ways to protect a property from flood damage, including, but not limited to, those listed in Figure 360-1. Note that the list does not include major structural flood control projects, such as building an upstream reservoir.

Different measures are appropriate for different flood hazards, building types, and building conditions. The objective of this activity is to have a knowledgeable person directly advise a property owner about whether one or more of these measures would be appropriate for the owner's situation.

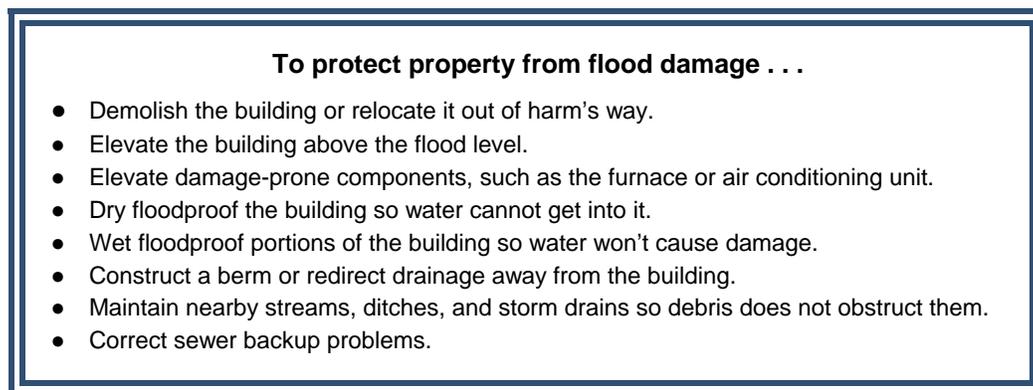


Figure 360-1. Typical property protection measures.

361.a. Activity Description

This activity credits telling individuals what they can do to protect their own properties from flood damage. For full credit, the advice must include the types of protection measures listed in Figure 360-1 and sources of financial assistance. The maximum credit for this activity is 110 points.

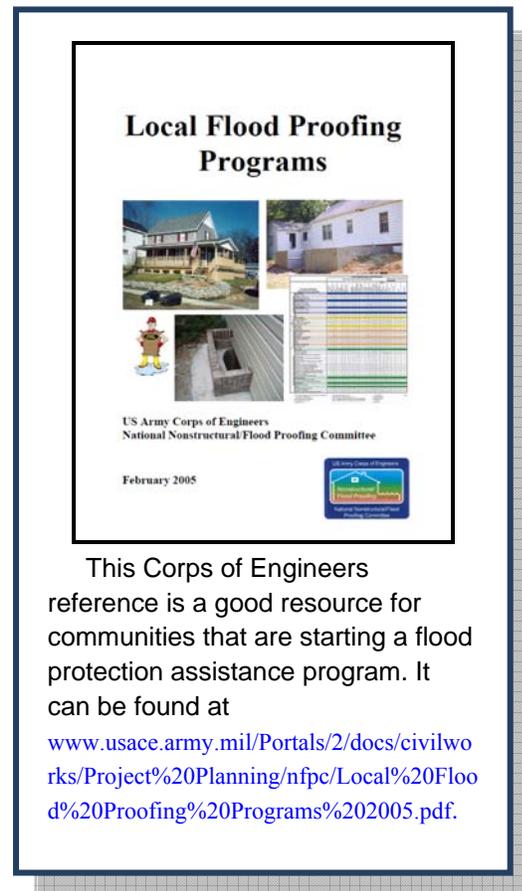
Under this activity, a qualified person must be willing and able to talk to inquirers about the flood hazard, flood protection measures, and/or possible financial assistance. The availability of this service must be publicized at least annually. As long as the service is publicized and provided to inquirers, credit is provided regardless of how many people take advantage of it.

The following should be considered when providing the advice:

- The advice should include specific recommendations, such as “elevate well above the base flood elevation,” or “don’t try to dry floodproof a basement,” but does not need to include detailed construction specifications.
- This credit is not intended to provide a public service that competes with local engineers, architects, or contractors. Where appropriate, the technical advisor would still recommend things like soils analyses, structural studies, engineering design, and/or competitive bids.
- The advice can be a review of an existing problem or it can be providing advice to someone who is contemplating developing or improving a property. In the latter case, the advice should encourage the inquirer to exceed the community’s minimum requirements, such as recommending not building in the floodplain in the first place.
- This activity does not give credit for floodplain ordinance enforcement activities that are routinely conducted by a building department, such as making site visits and/or reviewing plans to ensure that they comply with the building code.
- Responding to stream dumping or drainage maintenance complaints is credited under Activity 540 (Drainage System Maintenance).

361.b. Impact Adjustment

There is no impact adjustment for Activity 360.



This Corps of Engineers reference is a good resource for communities that are starting a flood protection assistance program. It can be found at

www.usace.army.mil/Portals/2/docs/civilworks/Project%20Planning/nfpc/Local%20Flood%20Proofing%20Programs%202005.pdf.

362 Elements

362.a. Property protection advice (PPA)

The maximum credit for this element is 40 points. There are 25 points for PPA and an additional 15 points if the advisory program is part of a Program for Public Information (PPI) credited in Activity 330 (Outreach Projects).

PPA credits ONE-ON-ONE advice and/or assistance about property protection, i.e., the types of projects listed in Figure 360-1.

Credit Criteria

- (1) The community must identify at least one person to provide the flood protection advice and assistance. The person(s) could be the city engineer, building inspector, consultant, employee of a county or regional flood control district, Natural Resources Conservation Service District Conservationist, etc. It need not be local staff if other agencies have agreed to answer inquiries.
- (2) The person(s) providing the advice and assistance must be familiar with structural and non-structural flood protection and mitigation measures, including flood insurance. Assistance can be provided by a combination of offices to secure a range of expertise, such as a building official who knows retrofitting measures and a public works employee who understands drainage.
- (3) The advice must be provided one-on-one, i.e., by talking directly to the person making the inquiry, either face-to-face or over a telephone. There is no credit for simply handing an inquirer materials or references or referring people to a website.
- (4) 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 stuffer in a utility bill that goes to all properties.
 - (b) An annual notice directed to the areas with flooding and drainage problems, such as a mailer to all properties in the floodplain.
 - (c) An annual outreach project developed as part of a Program for Public Information, credited as element PPI under Activity 330 (Outreach Projects), provided that the program document identifies the audience for the service and discusses the best way to reach that audience.
- (5) Records of the service must be kept and provided for credit documentation.
- (6) Additional credit is provided if the flood protection assistance service is covered in the community's PPI credited under Activity 330 (Outreach Projects). The PPI must include a discussion of the service and have recommendations on how it should be conducted. Continued credit for the extra PPI points under this activity is dependent upon receiving continued credit for the PPI under Activity 330.

Credit Points

PPA = EITHER:

Up to 25 points, if the community provides one-on-one advice

OR

Up to 40 points, if the property protection advisory service is included in the PPI

Full credit is dependent upon providing the service to all properties with known flooding, drainage, and sewer problems. If the community only addresses selected problems, such as sewer backup, and does not assist property owners who are subject to other flood-related hazards, then the credit is prorated.

Documentation Provided by the Community

(1) At each verification visit,

- (a) If the person providing the advice is not a community employee, a letter stating that the person and/or agency has agreed to do the work (Section 362.a, credit criterion (1)). If the service provider covers several jurisdictions (e.g., a county flood control agency), a letter or memo stating that the service is provided throughout its jurisdiction is sufficient.
- (b) A description of the technical qualifications of all persons who are providing the service (Section 362.a, credit criterion (2)). A resume that includes training or other qualifications that directly relate to the person's knowledge of the topic will suffice. A job description is not creditable.
- (c) Documentation that shows how the community publicizes the service each year (Section 362.a, credit criterion (4)). The publicity must
 - Describe the service(s) provided;
 - Be distributed at least once a year; and
 - Explain how to access the service, e.g., what telephone number to call.

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., "360-PPA") in the margin of the outreach project where the flood protection assistance service is addressed.

If a PPI is used to determine the appropriate publicity mechanism, the public information strategy document must discuss the best way to publicize the service to the intended audiences.

- (d) Records of the service must be kept and provided for credit documentation (Section 362.a, credit criterion (5)). These can be copies of written reports, memos, emails,

work orders, letters to the property owners, etc. The records must include the date and type of assistance given, the details of the findings, and the recommendations provided to the inquirer.

(2) With the annual recertification,

- (a) A copy of how the community publicized the service during the year.
- (b) Copies of three written reports or other material that documents providing the service (Section 362.a, credit criterion (5)). If there have been fewer than three requests for the service during the year, copies of documentation of all the requests are needed.
- (c) [Required only for the extra PPI credit] The annual report prepared by the PPI committee that evaluates the service. This is provided with the recertification documentation for Activity 330 (Outreach Projects).

362.b. Protection advice provided after a site visit (PPV)

The maximum credit for this element is 45 points. There are 30 points for PPV and an additional 15 points if the site visits are part of a Program for Public Information credited in element PPI under Activity 330 (Outreach Projects).

If the community receives credit for PPA, additional PPV points are available for making SITE VISITS to review flooding, drainage, and sewer problems, and providing one-on-one advice to the property owner about protection of the property.

This service must provide advice to the inquirer and must be more than a determination of whether the flood problem is a community responsibility or whether the community will construct a drainage improvement project. The site visit must include advice on how to protect the property from the flood hazard, as explained in the previous section on property protection advice (PPA).

Credit Criteria

- (1) The community must receive credit for PPA. PPV credit for site visits is an additional credit as part of the community's provision of property protection advice.
- (2) The publicity for the service must include a note that a community representative will visit the site in question and review the problem with the inquirer.
- (3) Additional credit is provided if the flood protection assistance service is covered in the community's PPI credited under Activity 330 (Outreach Projects). The PPI must include a discussion of the site visits and have recommendations on how they should be conducted. Continued credit for the extra PPI points in this element is dependent on receiving continued PPI credit under Activity 330.

Credit Points

PPV = EITHER:

Up to 30 points, if the community includes site visits before providing advice

OR

Up to 45 points, if the property protection visit service is included in the PPI

Full credit is dependent upon providing the service to all properties with known flooding, drainage, and sewer problems. If the community only addresses selected problems, such as sewer backup, and does not assist property owners subject to other flood-related hazards, then the credit is prorated.

Documentation Provided by the Community

(1) At each verification visit,

- (a) Along with PPA documentation items (1)(a) and (1)(b), the names and titles of the person(s) conducting the site visits.
- (b) Along with the PPA publicity documentation (item (1)(c)), a note that the community will visit the site if requested.
- (c) Records of the site visits and the advice provided must be kept (PPA documentation item (1)(d)).

(2) With the annual recertification,

- (a) The materials provided with the recertification for PPA, which must include the appropriate PPV references.

362.c. Financial assistance advice (FAA)

The maximum credit for this element is 15 points. There are 10 points for FAA, and an additional 5 points if the financial assistance advice is part of a Program for Public Information credited in element PPI under Activity 330 (Outreach Projects).

Research has shown that property owners are more likely to implement mitigation measures if they have financial support. Telling people about both pre-flood and post-flood help is useful because they may not be fully motivated to act until they are flooded again.

This element credits providing advice and/or assistance about financial help for undertaking property protection measures, such as those sources listed in Figure 360-2.

Credit Criteria

- (1) The community must identify at least one person to provide the financial assistance advice. It need not be local staff if other agencies have agreed to answer inquiries.
- (2) The service must be publicized at least once a year. Although PPA credit is not a prerequisite, to receive credit for FAA the financial assistance advisory service must be publicized in the same manner described in PPA credit criterion (3). If the community provides PPA advice, then the publicity for FAA should be part of the PPA publicity.
- (3) Full credit is dependent upon providing information on all available sources of financial assistance. There must be a documented check of the sources of assistance listed in Figure 360-2 to determine which ones may be available and appropriate for the community. No credit is provided if the advice covers only flood insurance or Federal Emergency Management Agency (FEMA) mitigation grants. Saying that there is no assistance is not credited.

Financial Assistance for Property Protection Measures

Pre-flood Assistance

- Projects fully or partially funded by a local agency. For example, some metropolitan sewer agencies fund part or all of a project to stop sewer backup and some communities have their own rebate, financial assistance, or construction programs;
- FEMA mitigation grants;
- State or local programs, such as grants, loans, and rebates;
- Housing improvement assistance programs;
- The U.S. Department of Agriculture's rural development grants and loans for mitigation;
- The potential to reduce flood insurance premiums for certain mitigation projects (e.g., elevating the building above the base flood elevation); and
- Exempting the improvements from property tax increases.

Post-flood Assistance

- Flood insurance;
- Flood insurance's Increased Cost of Compliance benefit for substantially damaged structures;
- FEMA's Hazard Mitigation Grant Program; and
- The U.S. Small Business Administration's post-flood mitigation loans.

See www.CRSresources.org/300 for more information on these financial assistance programs.

Figure 360-2. A selection of potential sources of financial assistance for property protection.

- (4) The advice must be provided one-on-one, i.e., by talking directly to the person making the inquiry, either face-to-face or over a telephone. Written materials may be used to help explain the programs, but there is no credit for simply handing an inquirer materials or references or referring people to a website.
- (5) Records of the service must be kept and provided for credit documentation.
- (6) Additional credit is provided if financial assistance advice is covered in the community's Program for Public Information credited in element PPI under Activity 330 (Outreach Projects). The PPI must include a discussion of the service and have recommendations on how it should be conducted. Continued credit for extra PPI points in this element is dependent upon receiving continued PPI credit under Activity 330.

Credit Points

FAA = one of the following:

10 points, if the information on financial assistance programs is provided during one-on-one discussions with an inquirer, such as is credited under PPA

OR

15 points, if the information on financial assistance programs is provided during one-on-one discussions with an inquirer, such as is credited under PPA, and if the financial assistance advisory service is included in the PPI credited under Activity 330

OR

5 points, if the community only covers the above-listed financial assistance programs on its website and the website meets the credit criteria for in Section 352.c of Activity 350 (Flood Protection Information)

Documentation Provided by the Community

- (1) At each verification visit,
 - (a) If the person providing the advice is not a community employee, a letter stating that the person and/or agency has agreed to do the work (Section 362.c, credit criterion (1)). If the service provider covers several jurisdictions (e.g., a county flood control agency), a letter or memo stating that the service is provided throughout its jurisdiction is sufficient.
 - (b) A copy of how the service is publicized (Section 362.c, credit criterion (2)).

- (c) A record or memo to the files that reviews the above list of sources of assistance (see Figure 360-2) to determine which ones may be available and appropriate for the community (Section 362.c, credit criterion (3)).
 - (d) Copies of the materials used to explain the financial assistance programs, if any are used (Section 362.c, credit criterion (4)). These may be hard copy, digital, or website references.
 - (e) Records of the service provided (Section 362.c, credit criterion (5)). These can be copies of written reports, memos, emails, letters to the property owners, etc.
- (2) With the annual recertification,
- (a) A copy of how the community publicized the service during the year.
 - (b) Copies of three written reports or other documentation of providing the service (Section 362.c, credit criterion (5)). If there have been fewer than three requests for the service during the year, copies of documentation of all requests are needed.
 - (c) [Required only for the extra PPI credit] The annual report prepared by the PPI committee that evaluates the service. This is provided with the recertification documentation for Activity 330 (Outreach Projects).

362.d. Advisor training (TNG)

The maximum credit for this element is 10 points.

One of the best ways to ensure a quality service is to send the advisors to the latest FEMA training on property protection and financial assistance. TNG provides credit if the person(s) providing advice on flood protection and financial assistance attends those classes.

Credit Criteria

- (1) Credit for property protection advice (PPA) and/or financial assistance advice (FAA) are prerequisites for TNG credit. The person credited for the training must be the one providing the relevant advice for PPA and/or FAA credit.
- (2) This credit is related to classes that are provided by the Emergency Management Institute (EMI). A community may submit an equivalent field-deployed or home-study course for possible scoring.

The Emergency Management Institute (EMI) is a FEMA training center located in Emmitsburg, Maryland. It offers a four-day course on retrofitting techniques oriented to engineers and experienced building professionals as well as courses on FEMA financial assistance programs, including application procedures and benefit/cost analyses. Stipends to cover travel, registration, and rooms are usually available from FEMA for federal, state, and local officials. For many of its topics, EMI also offers field-deployed and independent study versions, which are also free.

For more information, see <http://training.fema.gov/EMIWeb>.

Credit Points

TNG = The sum of the following, up to 10 points:

(1) The sum of the following, not to exceed 5 points:

4 points, if the person providing property protection advice (PPA) has graduated from EMI's 4-day resident or field deployed retrofitting class (E279 or L279)

1 point, for each person providing property protection advice (PPA) who has graduated from EMI's independent study retrofitting class (IS-279)

(2) The sum of the following, not to exceed 5 points:

4 points, if the person providing financial assistance advice has graduated from EMI's 4-day resident or field-deployed class on the Unified Hazard Mitigation Assistance Program (E212 or L212)

3 points, if the person providing financial assistance advice has graduated from EMI's 3-day resident or field-deployed class on benefit/cost analysis (E276 or L276)

1 point, for each person providing financial assistance advice who has graduated from either independent study class (IS-212 or IS-30)

The different points for FAA are based on the length of the classes. The independent study classes take approximately one day.

***NOTE:** Periodically, EMI introduces new courses. Check www.CRSresources.org/300 for the latest list of creditable resident, field-deployed, and independent study classes on flood protection and financial assistance.*

Documentation Provided by the Community

(1) At each verification visit,

(a) A copy of the certificate of course attendance.

363 Credit Calculation

$$c360 = PPA + PPV + FAA + TNG$$

364 For More Information

- a. Additional information, reference materials, and examples can be found at www.CRSresources.org/300.
- b. The FEMA references on property protection in Figure 350-1 are good resources for the flood protection advisor.
- c. The following are U.S. Army Corps of Engineers references on property protection. They can be found at www.usace.army.mil/Missions/CivilWorks/ProjectPlanning/nfpc.aspx.
 - *Flood Proofing Performance—Successes & Failures*, 1998
 - *Flood Proofing Techniques, Programs and References*, 1996
 - *Raising and Moving The Slab-On-Grade House*, 1990
 - *Local Flood Proofing Programs*, 2005
 - *A Flood Proofing Success Story*, 1993
 - *Flood Proofing: How to Evaluate Your Options*, 1993
 - *Flood Proofing Technology in the Tug Fork Valley*, 1994.
- d. Information on financial assistance programs includes
 - FEMA grants: www.fema.gov/hazard-mitigation-assistance
 - Flood insurance: www.fema.gov/business/nfip
 - Increased Cost of Compliance: www.fema.gov/national-flood-insurance-program-2/increased-cost-compliance-coverage
 - SBA mitigation loans: www.sba.gov/content/disaster-loan-program
 - A good overall guide on state and local funding programs, such as rebates and tax exemptions, can be found in the Corps' *Local Flood Proofing Programs* at www.usace.army.mil/Portals/2/docs/civilworks/Project%20Planning/nfpc/Local%20Flood%20Proofing%20Programs%202005.pdf.

365 Related Activities under the Community Rating System

- The credits for the first three elements, PPA, PPV, and FAA, can be increased if the services are included in the Program for Public Information credited in element PPI under Activity 330 (Outreach Projects).
- Activity 330 gives basic information on property protection and flood insurance. Outreach projects should publicize that the community can provide more advice and assistance to interested people. The publicity requirement for PPA, PPV, and FAA should be coordinated with, and be part of, the outreach projects.

- Similarly, the website credited under Activity 350 (Flood Protection Information) could publicize this service. However, using a website does not fulfill the publicity prerequisite for these activities, unless the PPI documents why a website is the best medium to use.
- Activity 360 credits encouraging property owners to build or install property protection measures, such as those listed in Figure 360-1. If an owner implements a recommended project, the community can receive additional credit under Activity 530 (Flood Protection). If the owner relocates the building or obtains financial assistance to sell it to a public agency, credit could be provided under Activity 520 (Acquisition and Relocation).
- One common source of a local drainage problem is a blocked drainageway. Advising property owners about good drainage maintenance can result in reduced work for the community's drainage maintenance program. That program and regulations to prohibit dumping in drainageways are credited under Activity 540 (Drainage System Maintenance).

370 FLOOD INSURANCE PROMOTION—Summary

Maximum credit: 110 points

372 Elements

- a. **Flood insurance coverage assessment (FIA):** Up to 15 points for assessing the community's current level of coverage and identifying shortcomings.
- b. **Coverage improvement plan (CP):** Up to 15 points for a plan prepared by a committee that has representation from local insurance agents and lenders.
- c. **Coverage improvement plan implementation (CPI):** Up to 60 points for implementing the projects in the CP plan.
- d. **Technical assistance (TA):** Up to 20 points for providing advice about flood insurance.

Credit Criteria

Each element has a separate section discussing credit criteria.

Impact Adjustment

There is no impact adjustment for this activity.

Documentation Provided by the Community

Each element has a separate section describing needed documentation.

370 FLOOD INSURANCE PROMOTION

The OBJECTIVE of this activity is to improve flood insurance coverage in the community.

371 Background

Flood insurance is a wise investment. Floods are the number-one natural disaster in the United States. Wherever rain falls, snow melts, or coastal storms rage, there can be flooding. Just a few inches of water can cause tens of thousands of dollars in damage. Flood damage is not covered by most standard homeowner or business insurance policies. Disaster assistance, if it is available, is typically a loan that must be repaid with interest.

As noted by the Association of State Floodplain Managers (ASFPM),

The simple truth is that residents and business owners with adequate flood insurance rebuild and recover faster and return to normal faster than people without. This means faster and more complete community recovery.... Experience has shown that an insured community is a better prepared community....

For communities, the lesson is clear: preparing for flooding and pursuing flood mitigation strategies are important, however, it is equally critical to prepare for the financial burdens which will be placed on the community and its residents and businesses when the next flood occurs.... Self-reliant communities know that flood insurance is the only guaranteed vehicle to assure a smooth and complete recovery for everyone affected.

—*ASFPM News & Views*, October 2010

Many people are not aware that flood insurance is available, and many of those who are aware do not see a need to insure their property. As a method of protecting people from the consequences of flooding, promoting flood insurance should be as much a community responsibility as building flood control projects or regulating new development in the floodplain. Communities in the Community Rating System (CRS) have a special opportunity to promote the availability of flood insurance and its importance as a preparedness measure.

371.a. Activity Description

The maximum credit for this activity is 110 points.

As noted in Activity 330 (Outreach Projects), one of the most effective ways to get a message across is to have it tailored to local audiences and repeated by different sources. This activity credits a similar approach to improve flood insurance coverage in a community.

This activity provides credit for a three-step process that allows communities to assess their own needs and receive credit for improving their coverage:

Step 1: Flood insurance coverage assessment (FIA). This credit is provided for assessing the community's current level of coverage and identifying shortcomings. The maximum credit for FIA is 15 points.

Step 2: Coverage improvement plan (CP). The plan is prepared by a committee that has representation from local insurance agents and lenders. The maximum credit for CP is 15 points.

Step 3: Implementation of the coverage improvement plan (CPI). The plan's projects are implemented. The maximum credit for CPI is 60 points.

Credit for the three steps or elements is provided incrementally. That is, a community may prepare an assessment and circulate it for review (FIA) before it decides whether to proceed with a coverage improvement plan. Credit is provided for a coverage improvement plan (CP) even if it is not implemented.

Credit is also available in this activity for **Technical Assistance (TA)**, i.e., providing advice about flood insurance similar to the flood protection assistance service credited in Activity 360 (Flood Protection Assistance). The maximum credit for TA is 20 points.

371.b. Impact Adjustment

There is no separate impact adjustment for Activity 370. It is expected that the community will evaluate flood insurance needs for all properties that are exposed to flooding.

372 Elements

372.a. Flood insurance coverage assessment (FIA)

The maximum credit for this element is 15 points.

FIA credit is provided for the first step in the flood insurance promotion process—assessing the community's current level of flood insurance coverage and identifying where coverage needs to be improved. Incorporating this element into the assessments needed for a Program for Public Information (PPI) credited under Activity 330 (Outreach Projects) or floodplain management plan credited in Activity 510 (Floodplain Management Planning) is recommended, but not required.

Credit Criteria

For FIA credit, the flood insurance coverage assessment must follow these steps:

- (1) Identify target areas.** First, the community's flood problem areas are determined. These include both Special Flood Hazard Areas (SFHAs) and areas outside the SFHA. During this step, the committee delineates different target areas based on different flooding or development conditions. This may have been done as part of its floodplain management planning. The CRS Community Self Assessment, described in Section 240, is an online tool that can help identify target areas and audiences.

Another documented process may suffice, provided that it includes an evaluation of the flood hazard(s) and the buildings exposed to the hazard(s), and identifies flood-prone target areas. This step can also be done in association with Step 2 in developing a Program for Public Information (see Section 332.c).

The result of the assessment is a map with one or more target areas subject to various flooding conditions and a description of each target area. The latter may be done in tabular form. (Note that some communities, e.g., a small town or barrier island that is substantially flood-prone, may have only one target area.)

Communities are encouraged to develop accurate counts of “insurable buildings” in their target areas, because other (uninsurable) structures may appear on the local geographic information system (GIS) layer. Section 301 in the *CRS Coordinator’s Manual* provides guidance on “insurable buildings” and how buildings are counted for CRS credit. Note that communities are to provide building counts as part of their annual recertification (see Section 213.a), so the building data that are needed to prepare the assessment should be readily available.

The Privacy Act

Flood insurance data on private property, including repetitive loss properties, are subject to the Privacy Act. Information such as the names of people and addresses of properties that have received flood insurance claims and the amounts of such claims **MAY NOT** be released 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.”

Generic information, such as total claim payments for an area or data not connected to a particular property **MAY** be made public.

- (2) **Map flood insurance coverage.** Next, the community reviews the current flood insurance policies in the community. This information is provided annually to all CRS repetitive loss communities or it can be obtained from the ISO/CRS Specialist in a Microsoft Excel[®] file. The file includes the address and amount of coverage for each policy listed under the community’s National Flood Insurance Program (NFIP) number. A file listing all past insurance claims can also be obtained.

The policies’ addresses are plotted on a map so the number of insured buildings can be compared to the number of buildings in each target area. Each individual policy does not have to be plotted by address in large communities if alternative GIS techniques are used to determine the level of coverage in an area.

- (3) **Determine level of coverage.** For each target area, the level of flood insurance coverage is determined. Level of coverage includes
- (a) The number of buildings with structural coverage compared to the number of buildings exposed to the flood hazard (note that the number of buildings in the floodplain is tallied and updated each year for the Program Data Table (Section 213.a));
 - (b) The number of buildings with contents coverage compared to the number of buildings exposed to the flood hazard; and
 - (c) The average amount of coverage compared to the amount of expected flood damage from a base flood. For example, many people may only have coverage equal to the remaining balance of their mortgage, which may not be sufficient to cover the amount of damage that could result from a 100-year flood. Many communities have

used Hazus-MH, which is a tool that can help estimate expected flood damage (see www.fema.gov/hazus).

- (4) **Correct errors.** If the assessment identifies errors in the Federal Emergency Management Agency's (FEMA's) data, such as an inaccurate address, the community should submit the correct data to its ISO/CRS Specialist. If the assessment finds that a grandfathered X-Zone policy is actually in the SFHA, it should be counted as a policy in the SFHA.
- (5) **Prepare the document.** An assessment document is prepared that
- (a) Explains the process followed;
 - (b) Provides summary data, such as a table with the numbers for each target area; and
 - (c) Concludes with a narrative summary of the current coverage and recommendations about where improvements would help. Examples of improvements include, but are not limited to
 - Increasing the number of buildings insured in one or more areas,
 - Increasing the number of properties with contents coverage,
 - Increasing the number of rental properties with contents coverage,
 - Having higher levels of coverage where the expected amount of damage from a base flood is less than the average amount of coverage, and
 - Increasing the number of Preferred Risk Policies in areas remapped from an A Zone to an X Zone.

The assessment document may be a stand-alone document or it may be prepared and published as part of a Program for Public Information (credited in element PPI under Activity 330), a floodplain management plan (credited under Activity 510), or a flood insurance coverage improvement plan (credited in the next section). If the community's floodplain management plan is a multi-jurisdictional plan, it must include this information for each of the communities' target areas.

- (6) **Submit to the governing body.** The assessment document is submitted to the community's governing body. In the case of a multi-jurisdictional plan, each community seeking this credit must submit the document to its governing body. No action needs to be taken by the governing body for FIA credit.
- (7) **Reassess.** Flood insurance coverage is re-assessed for every verification cycle visit. This means that the target areas are reviewed to see if they are still appropriate and a current list of policies is used to update the insurance coverage information. The document is revised accordingly and submitted to the community's governing body.

The community will be sent new insurance data each year. Communities are to keep track of their building counts as part of their annual recertification (see Section 213.a), so the data needed to update the assessment should be readily available.

Credit Points

FIA = 15 points, for preparing the assessment document and submitting it to the community's governing body

Documentation Provided by the Community

- (1) At each verification visit,
 - (a) An updated flood insurance coverage assessment document, and
 - (b) Documentation that the document was submitted to the community's governing body (e.g., a cover memo or a note in the governing body's minutes).

372.b. Coverage improvement plan (CP)

The maximum credit for this element is 15 points.

CP credit is provided for the second step in the flood insurance promotion process—preparing a plan to improve the coverage needs found in the FIA assessment. As with the assessment, incorporating the coverage improvement plan into a PPI credited under Activity 330 (Outreach Projects) is recommended, but not required.

Credit Criteria

- (1) The community must receive credit for the flood insurance coverage assessment (FIA).
- (2) The plan must be prepared by a committee of people from both inside and outside the local government. The number of participants and their identities is determined by the community, but the committee must
 - Comprise at least five people;
 - Include one or more representatives from the community's floodplain management office;
 - Include one or more representatives from the community's public information office, if there is one;
 - Have at least half of its members from outside the local government;
 - Include one or more representatives from a local insurance agency; and
 - Include one or more representatives from local lending institutions.

See Step 1 in Section 332.c. The community's Program for Public Information or floodplain management planning committee can suffice for this committee, provided it has representatives from all of the groups listed above.

Communities are encouraged to have a larger group of stakeholders, especially residents from the target areas. If there are no insurance or lending institutions in town, the community can document participation by out-of-town institutions that normally do business in the community.

If the committee is a multi-jurisdictional planning group, it must meet the same criteria as for a multi-jurisdictional Program for Public Information committee, found in Step 1 in Section 332.b. Having one insurance agency and one lending institution represented on the multi-jurisdictional planning group is acceptable.

- (3) The committee must prepare and recommend a coverage improvement plan. The plan document must include the following:
- (a) A list of the members of the committee and their affiliations;
 - (b) The flood insurance coverage assessment credited under FIA, with aggregate insurance data, in accordance with the Privacy Act. A separate assessment does not have to be published and provided to the governing body if it is included in the coverage improvement plan;
 - (c) Current activities being implemented within the community to promote flood insurance, including activities by FEMA, FloodSmart, Risk MAP, state and local agencies, and insurance companies. This could be prepared as part of Step 2 of the Program for Public Information process;
 - (d) Desired outcomes for coverage for each target area. The community may want to set priorities and address one or two target areas first. This could be prepared as part of Step 3 of the Program for Public Information process;
 - (e) A description of each project designed to increase coverage in the target areas, who will do it, and when it will be done. Projects can encourage people to maintain their coverage. This could be prepared as part of Step 4 of the Program for Public Information process;
 - (f) At least one project must demonstrate that the community's elected leadership encourages people to purchase or increase their flood insurance coverage. Examples of such a project include a public forum or event involving the community's governing body or a document sent to all residents and signed by the mayor. Statements at a regular meeting of the governing body are not sufficient;
 - (g) The process that will be followed to monitor and evaluate the projects, including a reporting procedure or other technique by which the committee will make sure the projects are done. This could be prepared as part of Step 7 of the Program for Public Information process; and
 - (h) A copy of the draft plan must be sent to the FEMA Regional Office's flood insurance liaison. The liaison does not approve the plan. The purpose of the submittal is to see if the Regional Office can provide assistance or useful information.

FEMA and its FloodSmart program can provide information on national efforts to promote flood insurance and can provide materials to explain flood insurance. For more information see www.FloodSmart.gov.

The plan can be included in the community's Program for Public Information (see Step 6 under Activity 330) or floodplain management plan, instead of being a separate document. If the community's Program for Public Information or floodplain manage-

ment plan is a multi-jurisdictional plan, it must include this information for each of the communities' target areas.

- (4) The plan document must be submitted to the community's governing body. In the case of a multi-jurisdictional plan, each community seeking this credit must submit the document to its own governing body.
- (5) The coverage improvement plan must be adopted either through
 - Formal approval by the community's governing body, or
 - Formal approval by another body or office of the community that has the authority and funding to implement the plan, such as a flood control district.

Note that this is the same adoption criteria used for PPI credit under Activity 330.

- (6) Continuation of this credit is dependent on preparation of an annual evaluation report, similar to the annual report needed for a Program for Public Information or floodplain management plan. As with those reports, the annual report evaluating the coverage improvement plan must be submitted to the governing body and included in the annual CRS recertification package.
- (7) At each verification cycle, the plan must be updated, using data from the updated assessment (see item 8 in the FIA assessment in the previous section). Preparation of the updated plan follows the same process as the original plan, including sending a draft to the flood insurance liaison in the FEMA Regional Office. The updated plan must be submitted for adoption by the governing body or the original adopting office.

Credit Points

CP = 15 points, for preparing the coverage improvement plan and submitting it for adoption

Documentation Provided by the Community

- (1) At each verification visit,
 - (a) An updated flood insurance coverage improvement plan (Section 372.b, credit criteria (3) and (7)).
 - (b) Documentation that the plan was adopted by the community (e.g., a cover memo or a note in the governing body's minutes) (Section 372.b, credit criterion (5)).
- (2) With each annual recertification,
 - (a) A copy of the annual evaluation report (Section 372.b, credit criterion (6)).
 - (b) Documentation that the annual evaluation report was submitted to the governing body (credit criterion (6)).

If the CP is part of the PPI, a separate evaluation report is not needed. CP credit is dependent upon submittal of the PPI recertification documentation.

372.c. Coverage improvement plan implementation (CPI)

The maximum credit for this element is 60 points.

CPI credit is provided for the third step in the flood insurance promotion process—implementing the plan to improve coverage. As with the previous elements, including the coverage improvement projects in the Program for Public Information that is credited in element PPI under Activity 330 (Outreach Projects) is recommended, but not required.

Each CPI project is scored the same way as are outreach projects (OP) in Activity 330 (Outreach Projects) with two exceptions. First, only the topic of flood insurance is credited here. Second, because the community does a special evaluation of flood insurance coverage needs and of the appropriate public information projects dealing with flood insurance, it is expected that the Activity 370 outreach projects will be more effective. Therefore, they receive twice the credit as projects under Activity 330. The same project cannot be credited under both activities.

Credit Criteria

- (1) The community must receive credit for the flood insurance coverage assessment (FIA) and credit for the coverage improvement plan (CP).
- (2) The projects implemented for CPI credit must be listed in the coverage improvement plan.
- (3) The community must implement at least one project that demonstrates that the community's elected leadership encourages people to purchase or increase their flood insurance coverage (see CP credit criterion (3)(f) in Section 372.b).

Credit Points

A maximum of 60 points is available for this element.

$$\text{CPI} = \sum \text{CPI\#1} + \text{CPI\#2} + \text{CPI\#3} \dots$$

The value for each coverage project implemented, CPI#1, CPI#2, etc., is the product of (A) x (B), i.e.,

- (A) The number of points per topic, which is based on the type of project: informational material (2 point), general outreach (4 points), or targeted outreach (12 points)

multiplied by

- (B) The number of times the project is delivered each year

A spreadsheet in Microsoft Excel[®] is available to help in calculating this credit.

The values for each coverage project implemented (CPI#1, CPI#2, etc.) are added to determine the total value for CPI.

Each project that is implemented receives the same points as if it were scored as an outreach project (OP) under Activity 330 (Outreach Projects), except that there is credit for only one topic—flood insurance. If the community has a credited Program for Public Information that includes the CPI project, the 40% PPI bonus is added. The 30% stakeholder bonus (STK) can also be added. However, the maximum credit for CPI is 60 points, including any PPI and STK bonuses.

Credit points for CPI are separate from the points for OP, PPI, and STK under Activity 330. If a community is implementing enough projects, it can obtain the maximum points available for Activity 330 and receive up to 60 more points for CPI. A community can receive credit for different projects that promote flood insurance under both Activity 330 and Activity 370. However, the same project cannot be credited under both activities.

Example 372.c-1.

A community's coverage improvement plan recommends four presentations to neighborhood associations to discuss flood insurance.
CPI = 4 x 4 = 16 (4 points for a topic delivered through general outreach, multiplied by 4 projects)

If the planning committee that prepared the coverage improvement plan is also the Program for Public Information committee (and the planning committee meets the requirements in Sections 332.c and 372.b), and if the neighborhoods were identified as target areas in the Program for Public Information document, then CPI = 12 x 4 = 48 (12 points per topic for a targeted outreach project). The project would also receive a 40% bonus for being part of the Program for Public Information.

If the presentations were done by insurance agents who are not community employees, the project would receive an additional 30% bonus for stakeholder delivery. In that case,

$$\text{CPI} = 48 + (48 \times 0.4) + (48 \times 0.3) = 48 + 19.2 + 14.4 = 81.6$$

The maximum points for this element are 60, so the community receives 60 points.

Documentation Provided by the Community

(1) At each verification and recertification,

- (a) Copies of flyers, presentations, brochures, etc. that have been produced and disseminated as outreach projects. If an outreach project is a presentation to a group, it can be documented with a copy of the meeting's minutes or a memo to the file.

372.d. Technical assistance (TA)

The maximum credit for this element is 20 points.

TA credit is provided for advising people who have questions about flood insurance. This credit is modeled on the credit criteria for providing financial assistance advice (FAA) under Activity 360 (Flood Protection Assistance).

This credit is separate from FIA, CP, and CPI. The community does not need to prepare a flood insurance assessment or coverage improvement plan for this credit. However, the coverage improvement plan should consider the costs and benefits of providing this technical assistance as a way to encourage people to purchase, maintain, or improve their coverage. If the service is credited under TA, it cannot also be credited as a CI or OP project.

The advice and assistance on flood insurance provided for TA credit can be administered in the same way as advice and assistance on property protection credited in Activity 360. The community may have the same person(s) provide both types of assistance and may publicize and document them together. The community would still receive credit for the two different services under each activity.

Credit Criteria

- (1) The community must identify at least one person, office, or agency to provide flood insurance advice. The person(s) could be a city employee, consultant, employee of a county or regional flood control district, or an insurance agent. It need not be local staff if another agency or organization has agreed to answer inquiries.
- (2) 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 stuffer in a utility bill that goes to all properties;
 - (b) An annual notice directed to the areas with flooding and drainage problems, such as a mailer to all properties in the floodplain; or
 - (c) An annual outreach project developed as part of a Program for Public Information credited in element PPI under Activity 330, provided that the program document identifies the audience for the service and discusses the best way to reach that audience. There are no credit points under Activity 330 for simply publicizing the service, but there is credit for explaining flood insurance (topic #2), and a notice of the service would be useful as a part of that explanation.
- (3) Records of the service must be kept and provided for credit documentation.

Credit Points

TA = the total of the following:

15, for providing the technical assistance service,

plus

5, if the service is provided by an Associate in National Flood Insurance (ANFI™)

More information on the ANFI® certificate can be found at www.aicpcu.org/anfi.

Documentation Provided by the Community

(1) At each verification visit,

- (a) If the person is not a community employee, a letter stating that the person and/or agency has agreed to do the work (Section 372.d, credit criterion (1)). If the service provider covers several jurisdictions (e.g., a county flood control agency), a letter or memo stating that the service is provided throughout its jurisdiction is sufficient.
- (b) A copy of how the service is publicized (Section 372.d, credit criterion (2)).
- (c) Records of the service provided (Section 372.d, credit criterion (3)). These can be copies of written reports, memos, emails, work orders, letters to the property owners, etc.

373 Credit Calculation

$$c370 = FIA + CP + CPI + TA$$

374 For More Information

- a. Additional information and examples can be found at www.CRSresources.org/300, including a spreadsheet in Microsoft Excel® ("330-370 Spreadsheets.xls") to facilitate calculating the credit for this activity.
- b. *CRS Credit for Outreach Projects and Developing a Program for Public Information* can be found at www.CRSresources.org/300.
- c. Details on flood insurance can be found in the manual for insurance agents, found at www.fema.gov/library/viewRecord.do?id=6393.
- d. Information on the Associate in National Flood Insurance (ANFI®) can be found at www.aicpcu.org/anfi. One does not have to be a licensed insurance agent to take the tests and qualify for ANFI®.

e. National Flood Insurance training is available for all NFIP stakeholders nationwide. Check the following sources for online and classroom training:

- NFIP state coordinating agencies (for example, the Department of Water Resources);
- The Association of State Floodplain Managers at www.floods.org;
- State floodplain management associations;
- NFIP Insurance Agent, Lender, and Adjuster Training at www.nfipiservice.com/training; and
- The Emergency Management Institute at <http://training.fema.gov/EMI>. The course, Advanced Floodplain Management Concepts II (E282), has a full day module on flood insurance.

375 Related Activities under the Community Rating System

- Activity 310 (Elevation Certificates) encourages the community to collect and maintain FEMA Elevation Certificates on properties in the SFHA and Activity 320 (Map Information Service) encourages communities to provide data from the Flood Insurance Rate Map (FIRM) to inquirers. Both of these services can provide the kind of data needed to help an advisor explain to an inquirer how flood insurance policies are rated.

These two services can also help insurance agents write policies. Such assistance could encourage them to promote flood insurance among their current customers.

- Activity 330 (Outreach Projects) credits basic information on flood insurance. The coverage improvement plan should be part of the PPI credited by Activity 330.
- Projects should publicize the community's willingness to provide additional advice and assistance to interested people. The publicity requirement for TA should be coordinated with, and be part of, the community's Activity 330 outreach projects.
- Similarly, the website credited in Activity 350 (Flood Protection Information) could promote flood insurance and publicize the technical assistance (TA) service.
- Activities 610 (Flood Warning and Response), 620 (Levees), and 630 (Dams) have outreach project prerequisites. The residents in areas threatened by floods, levee overtopping, and dam failures would benefit by having flood insurance. The project for Activity 620 (Levees) requires a discussion of insurance.