## Department of Planning and Development

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DATE:

June 30, 2022

**NOTICE TO:** 

Lending Institutions and Real Estate and Insurance Agents

SUBJECT:

Flood Insurance Rate Map Zone Information

The City of Mandeville participates in the National Flood Insurance Program (NFIP) and the Community Rating System (CRS) Program. The CRS Program is developed by FEMA and provides credits to participating communities that go above and beyond the minimum requirements of the NFIP. Part of the CRS Program includes public information with an education and awareness activity credit. This letter is part of the implementation of the Public Information Activity, the purpose is to reach out to Realtors, Lenders and Insurance Agents about floods and flood protection.

The City of Mandeville is able to provide the following information upon request:

- Whether a property is in or out of the Special Flood Hazard Area (SFHA) as shown on the current Flood Insurance Rate Map (FIRM) of the City.
- Additional flood insurance data for a site, such as the FIRM zone and the base flood elevation or depth, if shown on the FIRM.
- We have a handout on the flood insurance purchase requirement that can help people who need a mortgage or loan for a property in the SFHA.
- The City of Mandeville maintains elevation certificates for new and substantially improved structures in the SFHA since October 6, 1995.
- The City of Mandeville updates the Flood Insurance Rate Maps as needed when revisions are made to the maps.
- The City also has information for additional FIRM information, problems not shown on the FIRM, flood depth data, special flood related hazards, historical flood information, natural floodplain functions.

Federal law regulates that lending institutions must advise applicants applying for a mortgage or other loan to be secured by an insurable building is located within a floodplain as shown on the Flood Insurance Rate Map.

For additional information please contact Lauren Brinkman, *CFM*, at 985-624-3103, Monday through Friday from 9:00am to 4:30pm or at <a href="mailto:permits@cityofmandeville.com">permits@cityofmandeville.com</a>. There is no charge for this service

Lauren Brinkman, CFM

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