

NOTE: In reading FIA maps, always utilize the scale found toward the bottom of the map (e.g. 1 inch = 1000 feet, etc.).

Property in <sup>(A)</sup> flood hazard area but structure (A) not: insurance not required.

<sup>(E)</sup> Structure (E) in flood hazard area although on high bluff. This situation can result from inadequate base data and/or maps: Lender must require insurance initially but buyer (or builder) can request "Letter of Map Amendment." Also, community can appeal maps to more accurately reflect boundaries. Upon approval of "Letter of Map Amendment" or issuance of revised maps, buyer or builder may receive insurance refund.

<sup>(F)</sup> Structure (F) located in flood hazard area:

- (1) Elevated on fill above BFE, insurance initially required, but buyer or builder may request "Letter of Map REVISION" Insurance may be refunded.
- (2) elevated through means other than fill (posts, piers, pilings, etc.): Insurance always required.

<sup>(B)</sup> Structure (B) in flood hazard area, but elevated above BFE on natural knoll too small to be shown on map: Lender must initially require insurance, but buyer (or builder) can request "Letter of Map Amendment." If request granted, insurance may be refunded.

<sup>(C)</sup> Structure (c) partially in flood hazard area: Insurance required.

<sup>(D)</sup> Structure (D) located in flood hazard area, not elevated: Insurance always required.

