Federal Emergency Management Agency, DHS

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and lists communities which become eligible under the NFIP.


§ 64.2 Definitions.

The definitions set forth in part 59 of this subchapter are applicable to this part.


§ 64.3 Flood Insurance Maps.

(a) The following maps may be prepared by the Federal Insurance Administrator for use in connection with the sale of flood insurance:

(1) Flood Insurance Rate Map: This map is prepared after the flood hazard study for the community has been completed and the risk premium rates have been established. The FIRM indicates the risk premium rate zones applicable in the community and when those rates are effective. The FIRM also may indicate, at the request of the community, areas of future-conditions flood hazards. The symbols used to designate the risk premium rate zones and future-conditions zones are as follows:

<table>
<thead>
<tr>
<th>Zone symbol</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>V0 ..........</td>
<td>Area of special flood hazards having shallow water depths and/or unpredictable flow paths between (1) and (3) ft and with velocity</td>
</tr>
<tr>
<td>B, X ..........</td>
<td>Area of undetermined but possible, flood hazards</td>
</tr>
<tr>
<td>C, X ..........</td>
<td>Area of minimal hazards</td>
</tr>
<tr>
<td>D ..........</td>
<td>Area of special mudslide (i.e., mudflow) hazards</td>
</tr>
<tr>
<td>N ..........</td>
<td>Area of moderate mudslide (i.e., mudflow) hazards</td>
</tr>
<tr>
<td>P ..........</td>
<td>Area of undetermined, but possible, mudslide hazards</td>
</tr>
<tr>
<td>E ..........</td>
<td>Area of special flood-related erosion hazards</td>
</tr>
</tbody>
</table>

(2) Flood Hazard Boundary Map (FHBM). This map is issued by the Administrator delineating Zones A, M, and E within a community.

(b) Notice of the issuance of new or revised FHBMs or FIRMs is given in Part 65 of this subchapter. The mandatory purchase of insurance is required within designated Zones A, A1–30, AE, A0, AO, AH, AR, AR/A1–30, AR/AE, AR/AO, AR/AH, AR/A, V1–30, VE, V, VO, M, and E.

(c) The FHBM or FIRM shall be maintained for public inspection at the following locations:

(1) The information office of the State agency or agencies designated by statute or the respective Governors to cooperate with the Federal Insurance Administrator in implementing the Program whenever a community becomes eligible for Program participation and the sale of insurance pursuant to this section or is identified as flood prone.

(2) One or more official locations within the community in which flood insurance is offered.

(3) [Reserved]
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(4) The official record copy of each official map shall be maintained in FEMA files in Washington, DC.


§ 64.4 Effect on community eligibility resulting from boundary changes, governmental reorganization, etc.

(a) When a community not participating in the Program acquires by means of annexation, incorporation, or otherwise, an area which was previously located in a community participating in the Program, no new flood insurance shall be made available as of the effective date of annexation until the newly acquiring community participates in the Program. Until the effective date of participation in the Program, existing flood insurance policies remain in effect until the policy’s date of expiration, but shall not be renewed.

(b) When a community acquiring in the Program by means of annexation, incorporation, or otherwise, another area which was previously located in a community either participating or not participating in the Program, the community shall have six months from the date of acquisition to formally amend its flood plain management regulations in order to include all flood-prone areas within the newly acquired area. The amended regulations shall satisfy the applicable requirements in §60.3 of this subchapter based on the data previously provided by the Federal Insurance Administrator. Failure to satisfy the applicable requirements in §60.3 shall result in the community’s suspension from Program participation pursuant to §59.24 of this subchapter.

(c) When an area previously a part of a community participating in the Program becomes autonomous or becomes a portion of a newly autonomous community resulting from boundary changes, governmental reorganization, changes in state statutes or constitution, or otherwise, such new community shall be given six months from the date of its independence, to adopt flood plain management regulations within the special hazard areas subject to its jurisdiction and to submit its application for participation as a separate community in order to retain eligibility for the sale of flood insurance. The regulations adopted by such new community shall satisfy the applicable requirements in §60.3 of this subchapter based on the data previously provided by the Federal Insurance Administrator. The provisions of this section shall only apply where the new community upon the date of its independence certifies in writing over the signature of a community official that, pending formal adoption of flood plain management regulations, the flood plain management requirements previously applicable in that area remain in effect. During the six month period, existing flood insurance policies shall remain in effect until their dates of expiration may be renewed, and new policies may be issued. Failure to satisfy the applicable requirements in §60.3 of this subchapter shall result in the community’s suspension from Program participation pursuant to §59.24 of this subchapter.