

## SUBCHAPTER B—INSURANCE AND HAZARD MITIGATION

### PARTS 50–54 [RESERVED]

NATIONAL INSURANCE DEVELOPMENT  
PROGRAM

### PARTS 55–58 [RESERVED]

NATIONAL FLOOD INSURANCE PROGRAM

## PART 59—GENERAL PROVISIONS

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### Subpart A—General

#### §59.1 Definitions.

As used in this subchapter—

*Act* means the statutes authorizing the National Flood Insurance Program that are incorporated in 42 U.S.C. 4001–4128.

*Actuarial rates*—see *risk premium rates*.

*Administrator* means the Federal Insurance Administrator.

*Agency* means the Federal Emergency Management Agency, Washington DC.

*Alluvial fan flooding* means flooding occurring on the surface of an alluvial fan or similar landform which originates at the apex and is characterized by high-velocity flows; active processes of erosion, sediment transport, and deposition; and, unpredictable flow paths.

*Apex* means a point on an alluvial fan or similar landform below which the flow path of the major stream that

formed the fan becomes unpredictable and alluvial fan flooding can occur.

*Applicant* means a community which indicates a desire to participate in the Program.

*Appurtenant structure* means a structure which is on the same parcel of property as the principal structure to be insured and the use of which is incidental to the use of the principal structure.

*Area of shallow flooding* means a designated AO, AH, AR/AO, AR/AH, or VO zone on a community's Flood Insurance Rate Map (FIRM) with a one percent or greater annual chance of flooding to an average depth of one to three feet where a clearly defined channel does not exist, where the path of flooding is unpredictable, and where velocity flow may be evident. Such flooding is characterized by ponding or sheet flow.

*Area of special flood-related erosion hazard* is the land within a community which is most likely to be subject to severe flood-related erosion losses. The area may be designated as Zone E on the Flood Hazard Boundary Map (FHBM). After the detailed evaluation of the special flood-related erosion hazard area in preparation for publication of the FIRM, Zone E may be further refined.

*Area of special flood hazard* is the land in the flood plain within a community subject to a one percent or greater chance of flooding in any given year. The area may be designated as Zone A on the FHBM. After detailed rate-making has been completed in preparation for publication of the flood insurance rate map, Zone A usually is refined into Zones A, AO, AH, A1-30, AE, A99, AR, AR/A1-30, AR/AE, AR/AO, AR/AH, AR/A, VO, or V1-30, VE, or V. For purposes of these regulations, the term *special flood hazard area (SFHA)* is synonymous in meaning with the phrase *area of special flood hazard*.

*Area of special mudslide (i.e., mudflow) hazard* is the land within a community most likely to be subject to severe mudslides (i.e., mudflows). The area may be designated as Zone M on the FHBM. After the detailed evaluation of