

**PART 64—COMMUNITIES ELIGIBLE FOR THE SALE OF INSURANCE**

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**§ 64.1 Purpose of part.**

(a) 42 U.S.C. 4012(c), 4022 and 4102 require that flood insurance in the maximum limits of coverage under the regular program shall be offered in communities only after the Administrator has: (1) Identified the areas of special flood, mudslide (i.e., mudflow) or flood-related erosion hazards within the community; and/or (2) completed a risk study for the applicant community. The priorities for conducting such risk studies are set forth in §§ 59.23 and 60.25 of this subchapter. The purpose of this part is to define the types of zones which the Agency will use for identifying the hazard areas on maps.

(b) 42 U.S.C. 4056 authorizes an emergency implementation of the National Flood Insurance Program whereby the Administrator may make subsidized coverage available to eligible communities prior to the completion of detailed risk studies for such areas. This part also describes procedures under the emergency program and lists communities which become eligible under the NFIP.

[48 FR 28278, June 21, 1983, as amended at 49 FR 4751, Feb. 8, 1984; 49 FR 33879, Aug. 27, 1984]

**§ 64.2 Definitions.**

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

[41 FR 46986, Oct. 26, 1976. Redesignated at 44 FR 31177, May 31, 1979]

**§ 64.3 Flood Insurance Maps.**

(a) The following maps may be prepared by the 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, zones to identify areas of future-conditions flood hazards. The symbols used to designate the risk premium rate zones and future-conditions zones are as follows:

Zone symbol	
A .....	Area of special flood hazard without water surface elevations determined
A1-30, AE .....	Area of special flood hazard with water surface elevations determined
A0 .....	Area of special flood hazards having shallow water depths and/or unpredictable flow paths between (1) and (3) ft
A99 .....	Area of special flood hazard where enough progress has been made on a protective system, such as dikes, dams, and levees, to consider it complete for insurance rating purposes
AH .....	Areas of special flood hazards having shallow water depths and/or unpredictable flow paths between (1) and (3) feet, and with water surface elevations determined
AR .....	Area of special flood hazard that results from the decertification of a previously accredited flood protection system that is determined to be in the process of being restored to provide base flood protection
V .....	Area of special flood hazards without water surface elevations determined, and with velocity, that is inundated by tidal floods (coastal high hazard area)
V1-30, VE .....	Area of special flood hazards, with water surface elevations determined and with velocity, that is inundated by tidal floods (coastal high hazard area)
V0 .....	Area of special flood hazards having shallow water depths and/or unpredictable flow paths between (1) and (3) ft. and with velocity
B, X .....	Areas of moderate flood hazards or areas of future-conditions flood hazard.
C, X .....	Area of minimal hazards
D .....	Area of undetermined but possible, flood hazards
M .....	Area of special mudslide (i.e., mudflow) hazards
N .....	Area of moderate mudslide (i.e., mudflow) hazards
P .....	Area of undetermined, but possible, mudslide hazards