NOTES TO USERS

In the Federal Register dated April 9, 1968, and in the Flood Insurance Rate Map (FIRM) Panel Resources Guide, Volume 1, Part 2, Chapter 3, under "Legend," legend items 1 through 6 were defined as follows:

1. Flood Hazard Area
   - Unincorporated Areas (Non-Accredited)
   - Incorporated Areas

2. Floodplain
   - 1% Annual Chance Floodplain
   - 0.2% Annual Chance Floodplain

3. Base Flood Elevation (BFE)
   - With BFE or Depth
   - Without Base Flood Elevation

4. Hydrographic Feature
   - Coastal Transect Baseline
   - Coastal Transect

5. Catwalks and Breakwaters
   - Pier
   - Coastal Breakwater

6. Floodway
   - Floodway Regulatory Boundary
   - Floodway

In the Federal Register dated April 9, 1968, any areas that have been annexed to a community, unless such areas are shown as providing protection from the 1% annual chance flood, are therefore not shown as providing protection from the 1% annual chance flood.

The accumulation of flood hazard information and flood insurance rates is performed by the Federal Emergency Management Agency (FEMA) and by approved lenders who are participating in the National Flood Insurance Program (NFIP). The flood hazard information is determined by the National Flood Insurance Program through the use of the Flood Insurance Rate Map (FIRM) and/or the Flood Hazard Boundary Map (FHB) for a particular area.

Several years ago, the original flood insurance rate maps were revised so that the flood insurance rates are based on the latest hydrographic information and the current 500-year flood hazard information. The current flood insurance rates are based on the 500-year flood hazard information. This information is available in digital format at the National Flood Insurance Program (NFIP) website (https://msc.fema.gov).

To determine if flood insurance is available in the community, contact your insurance agent or call the National Flood Insurance Program (NFIP) at 1-800-368-9666. Available products may include previously existing products, or the National Flood Insurance Program (NFIP) in general, please call the_fdwa_ludgeon at 1-800-368-9666.

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