NOTES TO USERS

The Flood Insurance Rate Map (FIRM) is one page of a series of maps that contains information about flood risks in the area. The FIRM is used to determine flood insurance rates for properties in the area. The map contains information about zones, floodplains, and flood elevation data.

**Zones:***
- **Zoned X:** Indicates a zone where the flood hazard is severe and destructive. Buildings in this area are at high risk for flooding.
- **Zoned A99:** Indicates a zone where the flood hazard is moderate and destructive. Buildings in this area are at medium risk for flooding.
- **Zoned AO:** Indicates a zone where the flood hazard is minor and destructive. Buildings in this area are at low risk for flooding.
- **Zoned AE:** Indicates a zone where the flood hazard is low. Buildings in this area are at very low risk for flooding.

**Flood Elevations:**
- Base Flood Elevations (BFE) are the height above which flooding is expected. These elevations are based on the best data available and are used to determine flood insurance rates.
- Flood elevations must be compared to structure and ground elevations referenced to the National Geodetic Vertical Datum of 1929 (NGVD29) or the North American Vertical Datum of 1988 (NAVD88).

**Other Information:**
- The FIRM is a product of the Federal Emergency Management Agency (FEMA) and is updated periodically to reflect changes in flood risk.
- For more information, visit the FEMA Map Service Center website at http://www.fgms.gov.

Please refer to the separately printed Flood Insurance Study report (which contains authoritative hydraulic data) or contact the Information Services Branch of the National Geodetic Survey at 800-358-9616 for information on available products associated with this FIRM.