
Sec. 112-1. Definitions.

For the purpose of these regulations, certain terms and words shall be used, interpreted, and defined as set forth in this section.

44 CFR (Emergency Management and Assistance – National Flood Insurance Program Regulations) Parts 59-75 contain Federal regulations upon which local floodplain managements are based

44 CFR § 65.12 – contains the section of the Federal regulations which involves revision of flood insurance rate maps to reflect base flood elevations caused by proposed encroachments.

100-year flood is any flood with a 1% chance of occurring in any given year. The term is misleading, because of its statistical derivation. A “100-year flood” may occur many times in any given 100-year period, or it may not occur at all in 100 years.

500-year flood is any flood with a 0.2% chance of occurring in any given year. As with the 100-year flood, this term is also misleading, because of its statistical derivation. A “500-year flood” may occur many times in any given 500-year period, or it may not occur at all in 500 years.

Accessory Structures are structures which are on the same parcel of property as the principle structure and the use of which is incidental to the use of the principle structure (such as garages and storage sheds).

Adverse impact means any negative or harmful effect.

AE or A1-30 Risk Zones are special flood hazard areas where detailed studies have determined base flood elevations. AE has replaced A1-30 in newer flood maps.

AH Risk Zones are special flood hazard areas characterized by shallow flooding with ponding effects (where floodwaters accumulate in depressions and linger until absorbed or evaporated).

AO Risk Zones are special flood hazard areas characterized by shallow flooding with sheet flow (where floodwaters flow in a broad, shallow sheet rather than through a narrow channel).

A Risk Zones are special flood hazard areas without detailed studies, where base flood elevations have not been determined.

Appeal Board means a person or persons specifically designated to render decisions on variance applications and floodplain management complaints.

Automatic entry and exit of floodwaters means that the water must be able to enter and exit with no intervening action from a person.

Base flood means the flood that has a one percent chance of being equaled or exceeded in any given year, i.e., the 100-year flood. ~~is the flood profile used as the basis for the NFIP regulations. The Federal government has selected the 1% chance flood as the base flood.~~

Basement is any enclosed area that is below grade on all sides.

Base flood elevation (BFE) means the elevation shown on the Flood Insurance Rate Map for Zones AE, AH, A1-A30, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO, V1-V30, and VE that indicates the water surface elevation resulting from a flood that has a one percent chance of equaling or exceeding that level in any given year.

Best management practices (BMPs) means schedules of activities, prohibitions of practices, general good housekeeping practices, pollution prevention and educational practices, maintenance procedures, and other management practices to prevent or reduce the discharge of pollutants directly or indirectly to stormwater, receiving waters, or stormwater conveyance systems. BMPs also include treatment practices, operating procedures, and practices to control site runoff, spillage or leaks, sludge or water disposal, or drainage from raw materials storage.

Bond means the form of security for the completion or maintenance of drainage improvements.

Building means any structure built for the support, shelter, or enclosures of persons, animals, chattels, or movable property of any kind.

Buoyancy is the upward force exerted by water. Buoyancy can cause underground tanks to float free and can lift structures off foundations.

Certificates of Compliance are formal documents issued by floodplain administrators certifying that completed projects comply with the requirements of the local Code.

CFR is the acronym for the Code of Federal Regulations. The Code of Federal Regulations is the codification of the general and permanent rules published in the Federal Register by the executive departments and agencies of the Federal Government. It is divided into 50 titles that represent broad areas subject to Federal regulation. The Federal regulations pertaining to the national Flood Insurance Program are found in title 44, Emergency Management and Assistance.

Channel means course of perceptible extent which periodically or continuously contains moving water, or which forms a connecting link between two bodies of water, and which has a definite bed and banks.

Clearing is the act of cutting timber or shrubs from an area

Commercial Business Park is typically an area of offices or light industrial usage, although retail, service, or industrial usage is sometimes included in supporting roles. For example, a commercial business park of office complexes may also include restaurants which service these offices.

Compliance letter means an acceptance letter issued by the city engineer based upon the review of the stormwater management plan or construction plans as prepared and certified by the engineer of record for a project.

Concrete deadman anchors are heavy steel rods embedded in buried sections of concrete, used to secure items in place under tension.

Covenant is a clause in a contract that requires one party to do, or refrain from doing, certain things. A covenant frequently appears as a restriction that a lender imposes on a borrower.

Crawlspace is a type of structural foundation where the space beneath the lowest floor is typically not deep enough to allow a person to stand and not all four walls are below grade.

Conduit means any open or closed device for conveying flowing water.

Critical facilities includes governmental facilities that are considered essential for the delivery of critical services and crisis management (such as data and communication centers and key governmental complexes); facilities that are essential for the health and welfare of the whole population (such as hospitals, prisons, police and fire stations, emergency operations centers, evacuation shelters and schools); mass transportation facilities (such as airports, bus terminals, train terminals); lifeline utility systems (including potable water, wastewater, oil, natural gas, electric power and communications systems); high potential loss facilities (such as nuclear power plants or military installations); hazardous material facilities (such as industrial facilities housing or manufacturing or disposing of corrosives, explosives, flammable materials, radioactive materials and toxins).

Deed restriction refers to a clause in a deed that limits the future uses of the property in some respect. Deed restrictions may impose a vast variety of limitations and conditions, for example, they may limit the density of buildings, dictate the types of structures that can be erected, prevent buildings from being used for specific purposes or even from being used at all.

Detention means the temporary detaining or storage of floodwater in reservoirs, on parking lots, on rooftops, and other areas under predetermined and controlled conditions accompanied by controlled release of the stored water.

Detention basins means any man-made area which serves as a means of controlling and temporarily storing stormwater runoff. The facility normally drains completely between spaced runoff events, e.g., parking lots, rooftops, athletic fields, dry wells, oversized storm drain pipes.

Developer means a person, legal entity, or its representative that improves unimproved land or rehabilitates or adds improvements to an existing improvement on previously improved land.

Development means any manmade change to improved or unimproved real estate. ~~including but not limited to buildings or other structures, mining, dredging, filling, grading, paving, excavation, or drilling operations or storage of equipment or materials.~~ It includes, but not limited to, construction, reconstruction, or placement of a building, or any addition or substantial improvements to a building. "Development" also includes the installation of a manufactured home on a site, preparing a site for a manufactured home, or installing/parking a travel trailer. The installation of utilities, construction of roads, bridges, culverts or similar projects are also "developments." Construction or erection of levees, dams, walls, or fences; drilling, mining, filling, dredging, grading, excavating, paving, or other alterations of the ground surface are "developments." Storage of materials including the placement of gas and liquid storage tanks are "developments," as are channel modifications or any other activity that might change the direction, height, or velocity of flood or surface waters. "Development" will normally not include maintenance of existing drainage ditches, gardening, plowing, planting, harvesting of crops, or similar practices that do not involve filling, grading, or construction of levees.

Development Permit refers to the permit required for placing a "development" in the floodplain.

Differential runoff means the volume and rate of flow of stormwater runoff discharged from a parcel of land or drainage area which is or will be greater than the volume and rate which existed prior to the development.

Drainage easement means authorization by a property owner for use by another party or parties for all or any portion of his or its land for drainage purposes.

Easements are rights or permissions held by one person to make specific, limited use of land owned by another person.

Elevation Certificate refers to FEMA form 81-31, which for the purposes of this Code must be properly completed by a Professional Engineer or Surveyor licensed to practice in the State of Arkansas.

Engineer of record means a professional engineer registered in the State of Arkansas who is responsible for the design and construction administration, observation, and inspection of the stormwater facilities proposed for specific development or redevelopment projects of all facilities to be dedicated to the City of Jonesboro.

Erosion is the process of soil removal by moving water.

Existing Structure means, for floodplain management purposes, a structure which is in place before any reconstruction, rehabilitation, addition, or other improvement takes place.

Existing Manufactured Home Park or Subdivision means a manufactured home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured homes are to be affixed (including, at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed before the effective date of the floodplain management regulations adopted by a community.

Expansion to an Existing Manufactured Home Park or Subdivision - means the preparation of additional sites by the construction of facilities for servicing the lots on which the manufactured homes are to be affixed (including the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads).

Facility means something designed, built, installed, etc., to serve a specific function affording a convenience or service

Federal Emergency Management Agency (FEMA) is the Federal agency responsible for administering the National Flood Insurance Program.

Fill refers to the placement of natural sand, dirt, soil, rock, concrete, cement, brick or similar material at a specified location to bring the ground surface up to a desired elevation.

Flood insurance rate map (FIRM) means the official map of a community on which FEMA has delineated both the special hazard areas and the risk premium zones applicable to the community.

Flood insurance study (FIS) means the official report provided by FEMA. It contains flood profiles, floodway tables, engineering methods, and other descriptive and technical data; or means an examination, evaluation, and determination of flood hazards and, if appropriate, corresponding water surface elevations, or an examination, evaluation, and determination of mudslide and/or flood-related erosion hazards.

Flooding means an overflowing of water resulting in the inundation or submergence of normally dry land.

Floodplain means a land area adjoining a watercourse which is likely to be flooded. refers to any land area susceptible to inundation by floodwaters from any source. For the purposes of this Code, floodplain refers to the land area susceptible to being inundated by the base flood.

Floodplain Administrator refers to the community official designated in the local Flood Damage Prevention Code as responsible for the Code's administration.

Floodplain Development Permit is a permit issued by the local Floodplain Administrator and is required before beginning any development in an area designated as a Special Flood Hazard Area on the community's FIRM.

Floodplain Management means the operation of an overall program of corrective and preventive measures for reducing flood damage, including but not limited to emergency preparedness plans, flood control works and floodplain management regulations.

Floodproofing means any combination of structural and nonstructural additions, changes, or adjustments to structures, which reduce or eliminate risk of flood damage to real estate or improved real property, water and sanitation facilities, or structures with their contents.

Floodproofing Certificate refers to FEMA form 81-65, which for the purposes of this Code must be properly completed by a Professional Engineer or Architect licensed to practice in the State of Arkansas.

Floodway means the channel of a watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without a cumulative increase of the water surface elevation more than a designated height. or *Regulatory Floodway* refers to a stream channel and the land to either side of the stream channel that must remain undeveloped and open in order to allow floodwaters to pass without increasing the base flood elevation more than a designated height. For the purposes of this Code, the height is one foot (1 ft.). Severe restrictions or prohibitions are imposed on development within the floodway.

Flow-through openings are openings specifically designed to allow floodwaters to flow into and out of enclosed spaces, minimizing the danger of foundation or wall collapse from lateral hydrostatic pressure.

Freeboard means a factor of safety expressed as the difference in elevation between the top of the detention basin dam, levees, culvert entrances and other hydraulic structures, and the design flow elevation.

Functionally dependent use means a use which cannot perform its intended purpose unless it is located or carried out in close proximity to water. The term includes only docking facilities, port facilities that are necessary for the loading and unloading of cargo or passengers, and ship building and ship repair facilities, but does not include long-term storage or related manufacturing facilities.

Grade means the surface of the ground.

Grading means to smooth the surface of the ground, typically with heavy construction equipment.

Grading permit means a permit issued by the city engineer which allows land disturbance activities (e.g., clearing, grading, excavation, etc.) on a specific development.

Hazardous materials means any material, including any substance, waste, or combination thereof, which because of its quantity, concentration, or physical, chemical, or infectious characteristics may cause, or significantly contribute to, a substantial present or potential hazard to human health, safety, property, or the environment when improperly treated, stored, transported, disposed of, or otherwise managed.

Highest Adjacent Grade (HAG) means the highest natural elevation of the ground surface prior to construction next to the proposed walls of a structure.

Historic structure means any building that is:

- (1) Listed individually in the National Register of Historic places (a listing maintained by the Department of the Interior) or preliminarily determined by the Secretary of the Interior as meeting the requirements for individual listing on the National Register; or
- (2) Certified or preliminarily determined by the Secretary of the Interior as contributing to the historical significance of a registered historic district or a district preliminarily determined by the Secretary to qualify as a registered historic district; or
- (3) Individually listed in a state inventory of historic places in states with preservation programs that have been approved by the Secretary of the Interior; or
- (4) Individually listed on a local inventory of historic places in communities with historic preservation programs that have been certified either:
 - a. By an approved state program as determined by the Secretary of the Interior; or
 - b. Directly by the Secretary of the Interior in states without approved programs.

Hydrodynamic forces are the forces and stresses associated with moving water, including impacts from objects carried in the water.

Hydrostatic flood forces are the forces and stresses associated with standing floodwaters.

Illegal discharge means any direct or indirect non-storm water discharge to the storm drain system, except as exempted by these regulations.

Illicit connections means any drain or conveyance, whether on the surface or subsurface, which allows an illegal discharge to enter the storm drain system including but not limited to any conveyances which allow any non-storm water discharge including sewage, process wastewater, and wash water to enter the storm drain system and any connections to the storm drain system from indoor drains and sinks, regardless of whether said drain or connection had been previously allowed, permitted, or approved by an authorized enforcement agency or, any drain or conveyance connected from a commercial or industrial land use to the storm drain system which has not been documented in plans, maps, or equivalent records and approved by an authorized enforcement agency.

Lateral forces are the horizontal hydrostatic forces associated with standing water. Water exerts an equal force in all directions, and as little as three feet of standing water can generate sufficient lateral force to collapse a foundation or wall.

Local Special Flood Hazard Area is the geographical areas identified by the City of Jonesboro using the Base Level Engineering Studies, St. Francis, Cache and L'Anguille Watersheds, as being at risk for flooding not covered by the FEMA mapped designated Special Flood Hazard Areas.

Lowest floor refers to the lowest floor of the lowest enclosed area (including basement). For a typical slab-on-grade construction, the elevation of the lowest floor is the top of the first floor of the house. For a typical basement foundation construction, the elevation of the lowest floor is the top of the basement floor. For a typical crawlspace foundation construction, the elevation of the lowest floor is the top of the first floor of the house. For typical split-level constructions, the elevation of the lowest floor is the top of the first living floor; the garage floor is not the lowest floor as long as there are no living areas in the garage and it is used solely for storage, parking vehicles and entry to the house. The elevation of the lowest floor of a manufactured home, however, is the bottom surface of the lowest floor joist.

Maintenance.

Short-term maintenance means general upkeep of the site and facilities, specifically the mowing or trimming of grasses or other vegetative cover and the removal of litter and other minor debris that could impact the functionality of the facilities or that would otherwise be considered unsightly or a nuisance.

Long-term maintenance means removal of sediment deposits, re-grading or shaping of embankments, drainage channels, and detention areas, and repair or replacement of piping networks, and other drainage structures.

Manufactured (mobile) home means a structure built on a permanent chassis, transported to its site in one or more sections, and affixed to a permanent foundation. "Manufactured (mobile) home" does not include recreational vehicles.

Manufactured (mobile) home park or subdivision, existing means a manufactured (mobile) home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured (mobile) homes are to be affixed (including, at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed on or before December 31, 1974, or before the effective date of the community's initial FIRM, whichever is later.

Manufactured (mobile) home park or subdivision, expansion to existing site means the preparation of additional sites by the construction of facilities for servicing the lots on which manufactured (mobile) homes are to be affixed (including the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads).

Manufactured (mobile) home park or subdivision, new means a manufactured (mobile) home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured (mobile) homes are to be affixed (including, at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed after December 31, 1974, or on or after the effective date of the community's initial FIRM, whichever is later.

Mean Sea Level (MSL) means, for the purposes of the NFIP, the National Geodetic Vertical Datum (NGVD) of 1929 or other datum, to which base flood elevations shown on a community's FIRM are referenced.

Mixed Use Structures are structures with both a business and a residential component, but where the area used for business is less than 50% of the total floor area of the structure.

National Pollutant Discharge Elimination System (NPDES) storm water discharge permit means a permit issued by EPA (or by a state under authority delegated pursuant to 33 USC § 1342(b)) that authorizes the discharge of pollutants to waters of the United States, whether the permit is applicable on an individual, group, or general area-wide basis.

New construction means buildings for which the "start of construction" commenced on or after the effective date of an initial FIRM or after December 31, 1974, whichever is later, including any subsequent improvements.

No Adverse Impact principle is a principle of restricting or prohibiting land development that does harm or "adversely affects" someone else's property or land.

Nonresidential Structures are structures used only for commercial or public purposes, such as businesses, schools, churches, etc...

No-Rise Certificates are formal certifications signed and stamped by a Professional Engineer licensed to practice in the State of Arkansas, demonstrating through hydrologic and hydraulic analyses performed in accordance with standard engineering practice that a proposed development will not result in any increase in flood levels within the community during the occurrence of a base flood event.

Non-storm water discharge means any discharge to the storm drain system that is not composed entirely of storm water.

NRCS (SCS) method means a methodology developed by the Natural Resources Conservation Service (formerly the Soil Conservation Service) for obtaining a design hydrograph to simulate the discharge from a watercourse over a specific time period.

On-site detention means temporary storage of runoff on the same land or development site where the runoff is generated.

Peak flow means the peak rate of flow of water at a given point in a watercourse or conduit.

Plat means a legally recorded plat of a parcel of land subdivided into lots with streets, alleys, easements, and other land lines drawn to scale.

Piers are columns of masonry or other structural material (commonly cement blocks stacked up to support a manufactured home), usually rectangular, used to support other structural members. For the purpose of this ordinance, piers must be permanent in nature.

Pilings are steel tubes driven to rock or a suitable soil bearing layer and connected to the foundation of a structure.

Pollutant means anything which causes or contributes to pollution. Pollutants may include, but are not limited to: colorants, paints, varnishes, and solvents; oil and other automotive fluids; non-hazardous liquid and solid wastes and yard wastes; refuse, rubbish, garbage, litter, or other discarded or abandoned objects, ordinances, and accumulations, so that same may cause or contribute to pollution; floatables; pesticides, herbicides, and fertilizers; hazardous substances and wastes; sewage, fecal coliform and pathogens; dissolved and particulate metals; animal wastes; wastes and residues that result from constructing a building or structure; and noxious or offensive matter of any kind.

Ponding is a flooding effect where floodwaters accumulate in shallow depressions and linger until absorbed or evaporated.

Project means any development involving the construction, reconstruction, or improvement of structures or grounds, or both.

Recreational vehicle means a vehicle which is:

- (1) Built on a single chassis;
- (2) Four hundred square feet or less when measured at the largest horizontal projections;
- (3) Designed to be self-propelled or permanently towable by a light duty truck; and
- (4) Designed primarily not for use as a permanent dwelling but as temporary living quarters for recreational, camping, travel, or seasonal use.

Redevelopment means the demolition or removal of old buildings, structures, or other improvements to a developed site, and replacement or construction of new buildings, structures, or improvements on the same site.

Retention basin means a stormwater detention facility which maintains a fixed minimum water elevation between runoff events except for the lowering resulting from losses of water to infiltration or evaporation.

Risk Zones categorize special flood hazard areas into groupings by the specific risk of flooding. Zones A, AE or A1-30, AO, and AH are Special Flood Hazard Areas. See “X Risk Zones” in this section.

Riverine flooding is flooding associated with a river or stream channel.

Screw augers are any type of anchor that twists into the soil, typically to a depth of 4 feet or more. They are not suitable for securing manufactured homes against floodwaters because saturated grounds often soften and fail to hold the anchor in place.

Section 404 Wetlands Permit is a permit required under Section 404 of the Clean Water Act for the discharge of dredged and fill material into any surface water of the United States. The US Army Corps of Engineers issues Section 404 permits.

Shallow flooding means a depth of less than 3 feet.

Special flood hazard area (SFHA) means the land area covered by the floodwaters of the base flood is the geographical areas identified on FEMA flood maps as being at-risk for flooding. The maps further categorize these areas into various flood risk zones A, AE or A1-30, AH, and AO.

Start of construction means for other than new construction or substantial improvements, under the Coastal Barrier Resources Act, this is the date the building permit was issued, provided that the actual start of construction, repair, rehabilitation, addition, placement, or other improvement was within 180 days of the permit date. The actual start means either the first placement of permanent construction of a building on site, such as the pouring of a slab or footing, the installation of piles, the construction of columns, or any work beyond the stage of excavation; or the placement of a manufactured (mobile) home on a foundation. For a substantial improvement, actual start of construction means the first alteration of any wall, ceiling, floor, or other structural part of a building, whether or not that alteration affects the external dimensions of the building.

State Coordinating Agency is the agency that acts as a liaison between FEMA and a community for the purposes of floodplain management. The Arkansas Natural Resources Commission is the State Coordinating Agency for Arkansas.

Stormwater drainage design manual means the set of drainage policies, analysis methods, design charts, stormwater runoff methods, and design standards used by the city as the official design guidelines for drainage improvements consistent with the regulations.

Stormwater management system means the collection of open channels, drainage swales, detention facilities, retention facilities, and enclosed conduits that comprise the overall drainage system for an area or region.

Stormwater pollution prevention plan means a document which describes the best management practices and activities to be implemented by a person or business to identify sources of pollution or contamination at a site and the actions to eliminate or reduce pollutant discharges to stormwater, stormwater conveyance systems, and/or receiving waters to the maximum extent practicable.

Stormwater runoff means water that results from precipitation which is not absorbed by the soil, evaporated into the atmosphere, or entrapped by ground surface depressions and vegetation, which flows over the ground surface.

Stormwater runoff management facility means any facility constructed to manage or otherwise control the flow of stormwater runoff from a site including but not limited to open channels, drainage swales, detention facilities, retention facilities, or enclosed stormwater conveyance systems.

Stream channels are depressed natural pathways through which water of any quantity routinely flows.

Structural development is a development that includes the placement or construction of a structure.

Structure means any object constructed above or below ground. Pipes, manholes, and certain other utility structures which exist underground may be excluded from the definition. **for floodplain management purposes, a walled and roofed building, including a gas or liquid storage tank that is principally above ground, as well as a manufactured home.**

Sub-basin means the area that contributes stormwater runoff to a given point in the overall stormwater management system.

Subdivision means a division of land into two or more lots or parcels, including the combination or recombination of two or more previously plotted lots. The term "subdivision" shall apply also to any division of land involving the dedication of a street to the public; provided, however, that any division of land for agricultural purposes into lots or parcels of five acres or more shall not be deemed a subdivision unless street dedication or the installation of utilities are involved.

Substantial damage means damage of any origin where the cost to restore a structure to its original undamaged state would equal or exceed 50 percent of the market value of the structure before any damage occurred. In determining whether substantial damage has occurred, estimators must use standard contractor and materials costs. There are no exceptions for homeowners who make their own repairs or for discounted or free raw materials.

Substantial improvement means any reconstruction, remodeling, addition or improvement to a structure with a cost equaling or exceeding 50 percent of the market value of the structure before any improvement. Improvements to correct identified violations of local health, sanitary or safety codes are not substantial improvements, regardless of the cost, as long as they are the minimum improvement necessary to bring the structure up to code. Alterations to historical structures are also exempted, as long as the improvement does not affect the structure's official status of historical structure.

Swale means a ditch or depression that is cut into the soil that allows the flow of water to pass.

Undeveloped property means real property which has not been altered from its natural state by the addition of any improvements such as buildings, structures, or other impervious area.

***Uses vulnerable to floods* are simply any land or structural uses that may be negatively affected by a flood.**

***Variance* is a formal, written permission from the Appeals Board to construct or develop in a way that is inconsistent with the requirements of this Code. The variance only deals with this Code – the Appeals Board has no authority to waive any other governmental requirement, and has no say in the cost of flood insurance.**

***Violation* means the failure of a structure or other development to be fully compliant with the community's floodplain management regulations. A structure or other development without the elevation certificate, other certifications, or other evidence of compliance required in this Code is presumed to be in violation until such time as that documentation is provided.**

Wastewater means any water or other liquid, other than uncontaminated storm water, discharged from a facility.

***Watercourse alteration* refers to any change that occurs within the banks of a watercourse.**

Watercourse means any surface stream, creek, brook, branch, depression, reservoir, lake, pond, river, ditch, wetland, swamp area, or drainage way in or into which stormwater runoff flows.

***Water Surface Elevation* means the height, in relation to the National Geodetic Vertical Datum (NGVD) of 1929 (or other datum, where specified), of floods of various magnitudes and frequencies in the floodplains of coastal or riverine areas.**

***X Risk Zones* are a special group of insurance risk zones. One type, shown as non-shaded areas on FEMA issued flood maps, indicates a zone where flooding is not expected to occur. The second type, shown as shaded**

areas of FEMA flood maps, indicates a flood hazard area that is expected to be affected by the 500-year flood, but not by the 100-year base flood.

(Ord. No. 08:099, § 2(1.5), 12-18-2008; Ord. No. 09:063, § 2, 10-20-2009; Ord. No. 10:088, § 2, 12-21-2010; Ord. No. 10:098, § 1, 1-18-2011; Ord. No. 11:064, § 1, 10-4-2011)