

## Appendix: Flood Zone Requirements

	New & Proposed Construction	Existing Construction	Manufactured Homes	Condos	All Other Properties
<b>Life-of-Loan Flood Zone Determination</b>	<b>Required</b>	<b>Required</b>	<b>Required</b>	<b>Required</b>	<b>Required</b>
<b>Property located within Coastal Barrier Resource System (Protected Areas)</b>	<b>Property Not Eligible for FHA Insurance</b>	<b>Property Not Eligible for FHA Insurance</b>	<b>Property Not Eligible for FHA Insurance</b>	<b>Property Not Eligible for FHA Insurance</b>	<b>Property Not Eligible for FHA Insurance</b>
<b>Property located within Special Flood Hazard Area (SFHA)</b>	<b>Property Not Eligible for FHA Insurance</b>	<b>Adequate Flood Insurance for term of loan (If insurance under NFIP not available, property not eligible)</b>	<b>Property Not Eligible for FHA Insurance</b>	<b>Adequate Flood Insurance for term of loan (if insurance under NFIP not available, property not eligible)</b>	<b>Adequate Flood Insurance for term of loan (if insurance under NFIP not available, property not eligible)</b>
<b>Unless</b>	<b>Unless</b>	<b>Unless</b>	<b>Unless</b>	<b>Unless</b>	<b>Unless</b>
<b>Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR)</b>	<b>Property Eligible for FHA Insurance</b>	<b>No Flood Insurance Required</b>	<b>Property Eligible for FHA Insurance</b>	<b>No Flood Insurance Required</b>	<b>No Flood Insurance Required</b>
<b>Or</b>	<b>Or</b>	<b>Or</b>	<b>Or</b>	<b>Or</b>	<b>Or</b>
<b>FEMA National Flood Insurance Program (NFIP) Evaluation Certificate (FEMA Form 81-31)</b>	<b>Property Eligible for FHA Insurance. Flood Insurance Required (if property remains in SFHA)</b>	<b>Flood Insurance Required (if property remains in SFHA)</b>	<b>Property Eligible for FHA Insurance. Flood Insurance Required (if property remains in SFHA)</b>	<b>Flood Insurance Required (if property remains in SFHA)</b>	<b>Flood Insurance Required (if property remains in SFHA)</b>