








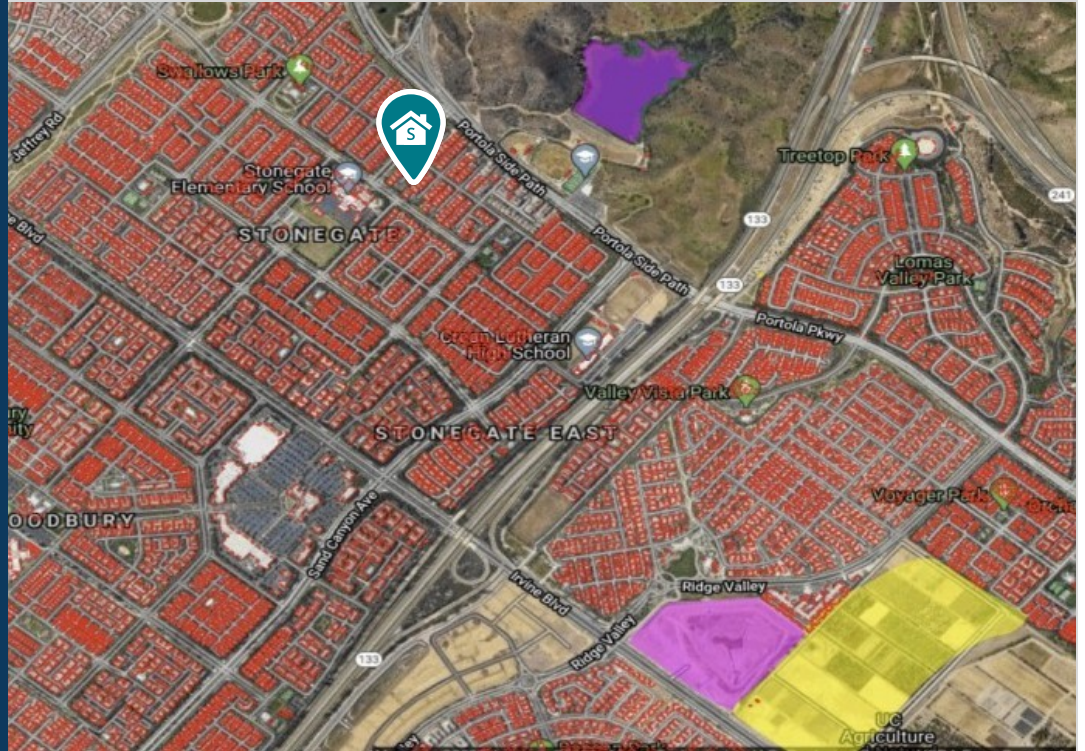
 123 Seashell, Laguna Beach, CA 92656

## STANDARD FLOOD MAP

### FLOOD ZONE DETERMINATION OUT

#### Flood Zones

-  X500 or BZone
-  V Zone
-  A Zone
-  D Zone
-  Floodway
-  Coastal Barrier Resource Area
-  Subject Property



Special Flood Hazard Area (SFHA)	Out
Within 250 feet of multiple flood zone	No
Flood Zone Code	X
County	Orange
FIPS Code	06059
Community Name	Irvine
Community Participation Status	E - Emergency
Community Number - Map Panel & Suffix	060222-9999Z
Panel Date	December 3, 2019
Original Panel Firm Date	February 12, 2009
Coastal Barrier Date	-
Coastal Barrier Resource Area (CBRA)	Out

The data within this report is compiled by Cotality from public and private sources. The data is deemed reliable, but is not guaranteed. The accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality.



📍 123 Seashell, Laguna Beach, CA 92656

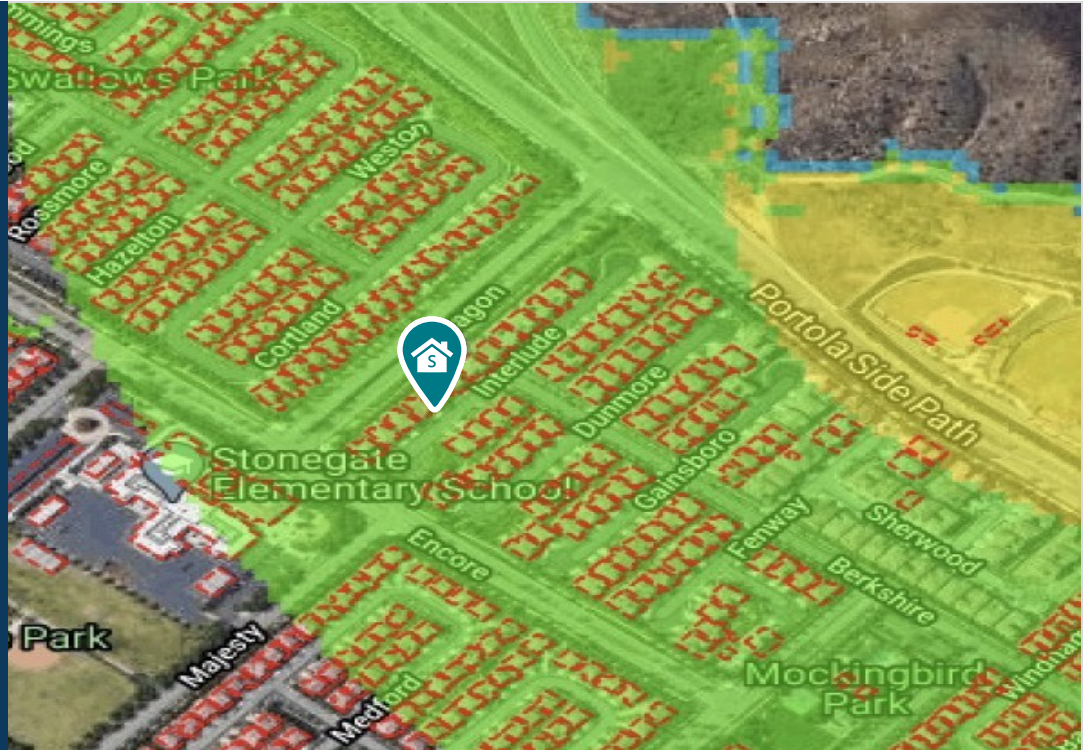
## PREMIUM FLOOD MAP

### FLOOD RISK SCORE



#### Flash Flood Risk

- Very Low Risk
- Low Risk
- Moderate Risk
- High Risk
- Very High Risk
- Extreme Risk
- Subject Property

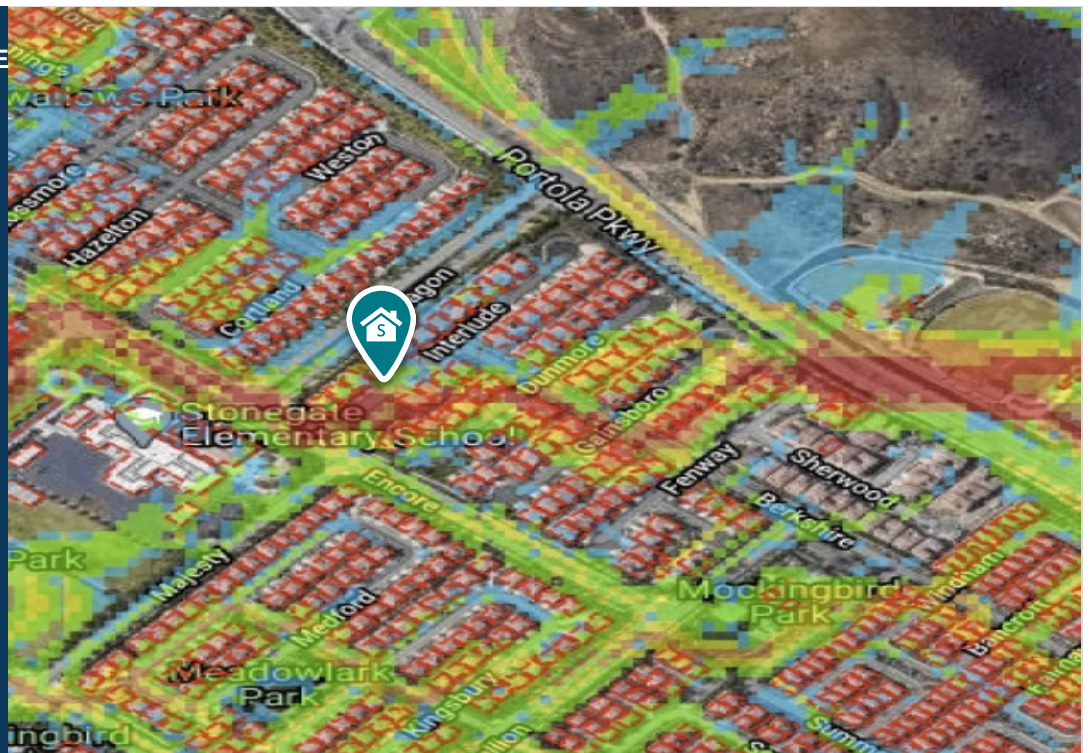


### FLASH FLOOD RISK SCORE



#### Flash Flood Risk

- Very Low Risk
- Low Risk
- Moderate Risk
- High Risk
- Very High Risk
- Extreme Risk
- Subject Property



 123 Seashell, Laguna Beach, CA 92656**PREMIUM FLOOD MAP**

<b>Flood Risk Rating</b>	<b>Moderate Risk</b>
<b>Flood Risk Score</b>	<b>40</b>
<b>Flash Flood Risk Rating</b>	<b>Moderate Risk</b>
<b>Flash Flood Risk Score</b>	<b>36</b>
<b>Distance to 100 Year Flood Plain</b>	<b>500 ft</b>
<b>Distance to 500 Year Flood Plain</b>	<b>1105 ft</b>
<b>100 Year Plain Note</b>	—
<b>500 Year Plain Note</b>	—
<b>Distance to Dam</b>	<b>3.6 Miles</b>
<b>Distance to Levee</b>	—
<b>Subwatershed Name</b>	<b>Salt Creek</b>
<b>Subwatershed Code</b>	<b>3040150503</b>
<b>Additional Impact Area</b>	<b>None</b>
<b>Property Elevation</b>	<b>50 ft</b>
<b>Water Surface Elevation</b>	<b>10 ft</b>
<b>Elevation Variance</b>	<b>40 ft</b>
<b>Additional Comments:</b>	<b>LOMA identified for multiple locations at this property dated June 30, 1998.</b>



## Flood Zone Determination

This report provides flood zone information based on the FEMA Flood Insurance Rate Maps (FIRMs). Also provides whether the property location is within a Special Flood Hazard Area (SFHA) and whether the property location is within 250 feet of the SFHA.

### SFHA (Flood Zone)

Indicates whether the property location is In or Out of a Special Flood Hazard Area (100-Year floodplain).

### Within 250 Feet of Flood Zone

Provides a Yes or No response if the property is within 250 feet of the SFHA boundary.

### Community

A 6-digit community number code for the community.

### Community Name

Name of the community.

### Flood Zone

Flood zone for the property location based on the FEMA FIRM.

### Panel

Two-to-four-digit number and suffix assigned by FEMA for the map panel.

### Panel Date

Date of the FEMA map panel.

### CBRA

Coastal Barrier Resource Act (CBRA) protects areas that serve as barriers against wind and tidal forces caused by coastal storms, and serves as habitat for aquatic species. Returns In or Out, for identifying whether the property is located within a CBRA zone.

### Map Number

FEMA Map Number for the Flood Insurance Rate Map.

### FIPS Code

The five-digit state and county FIPS code.



## Flood Risk Score

Cotality Flood Risk Score (FRS) is an advanced risk assessment tool that combines federal flood zones with hydrological science and critical risk data. Elevation and comprehensive hydrology data, combined with an internal database of over 90,000 dams, levees and customized flood analysis (for example, Howard Hanson Dam in Washington) provide an extensive flood risk management solution.

## Flash Flood Risk Score

Cotality Flash Flood Risk Score provides insurers with insight into a property's risk of flash flood exposure. Flash Flood Risk Score can be used to fill the gaps by insurers who focus mainly on riverine and coastal flooding.

Cotality Flash Flood Risk Score uses watershed hydrology, geological data about the land area, rainfall intensity and frequency with a 10m granularity to provide a risk score and risk rating. The risk score and risk ratings can be used by insurers to establish underwriting guidelines based on risk score or run through in batch to evaluate a portfolio's risk of flash flood risk exposure.

### Flood Risk Score

Flood Risk Score based on a sliding scale from 10-100. If Flood Risk Score is unavailable the Risk Score returned will be -9999.

### Flood Risk Rating

Flood Risk Score rating: Very Low | Low | Moderate | High | Very High | Extreme

### Flash Flood Risk Score

Flash Flood Risk Score based on a sliding scale from 1-100.

### Flash Flood Risk Rating

Flash Flood Risk Score rating: Very Low | Low | Moderate | High | Very High | Extreme

### Distance to 100 yr Flood Plain

Distance in feet between the property and the boundary of the 100-year flood zone located in the same catchment or subwatershed. If a 100-Year floodplain is not within the radius search, a value of -1 will be returned.

### Distance 100 yr Flood Plain Note

Note provided in absence of a distance.

### Distance 500 yr Flood Plain

Distance in feet between the property and the boundary of the 500-year flood zone. If a 500-Year floodplain is not found a value of -1 will be returned.

### Distance 500 yr Flood Plain Note

Note provided in absence of a distance.



### Distance to Dam

Dam distance in miles for dams located within the same subwatershed, have a hazard value of Significant ("S") or High ("H") and are within 7 miles of the property location.

### Levee Distance Miles

Levee distance in miles for levees located within the same subwatershed and within 7 miles of the property location.

### Subwatershed Name

Name of the subwatershed in which the property is located.

### Subwatershed Code

Hydrological Unit Code (HUC) in which the property is located.

### Additional Impact Areas

**Additional impact areas that contribute to the overall flood risk. These additional impact areas are currently defined:**

- **Tsunami Impact Area**
- **California DamImpact Area**
- **FEMA Designated Levee Protected Area**
- **Howard A Hanson Dam Impact Area**

### Property Elevation

Ground elevation in feet of the property using the location coordinates and is component for deriving the Elevation Variance Feet

### Water Surface Elevation Feet

Serves as the proxy for the elevation of the 100-year flood and is component for deriving the Elevation Variance Feet.

### Elevation Variance

A variance calculated in feet between the Property Elevation Feet and Water Surface Elevation Feet.

### Comments

Will provide additional detail about the flood risk if warranted.