

FEMA FLOOD ZONE DEFINITIONS

FEMA has created their Flood Insurance Rate Maps (FIRMs) to show the areas of high-risk, moderate-to-low risk, and areas where the risk is undetermined. These are the following.

HIGH-RISK AREAS: ALSO KNOWN AS THE SPECIAL FLOOD HAZARD AREA

High-risk areas have at least a 1% annual chance of flooding. This flood is also referred to as the Base Flood. Flood insurance is required for structures in these high-risk areas if they have a federally-backed mortgage. These areas are shown on the flood maps as follows.

- ZONE A** Area inundated by the Base Flood with no Base Flood Elevations determined.
- ZONE AE** Area inundated by the Base Flood with Base Flood Elevations determined.
- ZONE AH** Area inundated by the Base Flood with flood depths of 1 to 3 feet (usually areas of ponding); Base Flood Elevations determined.
- ZONE AO** Area inundated by the Base Flood with flood depths of 1 to 3 feet (usually sheet flow on sloping terrain); average depths determined. For areas of alluvial fan flooding, velocities are also determined.
- ZONE V** Coastal flood zone with velocity hazard (wave action); no Base Flood Elevations determined.
- ZONE VE** Coastal flood zone with velocity hazard (wave action); Base Flood Elevations determined.

MODERATE-TO-LOW RISK AREAS: THESE ARE NON-SPECIAL FLOOD HAZARD AREAS

In moderate-to-low risk areas, the risk of being flooded is reduced, but not completely removed. These areas are outside the 1% annual chance floodplain, so flood insurance is not required. However, insurance can be obtained at a reduced cost for property owners and renters. These moderate-to-low risk areas are shown on the flood maps as follows.

- ZONE X (0.2%)** This zone designation is for multiple risks including areas of the 0.2% annual chance flood; areas of the 1% annual chance flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from the 1% annual chance flood.
- ZONE X** Areas determined to be outside the 0.2% annual chance floodplain.

UNDETERMINED-RISK AREAS

No flood-hazard analysis has been conducted in these areas, but a flood risk still exists. Flood insurance rates reflect the uncertainty of the flood risk. These areas are shown on the flood maps as follows.

- ZONE D** Areas in which flood hazards are undetermined, but possible.