







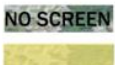


## Definitions of FEMA Flood Zone Designations

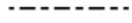
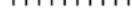

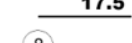
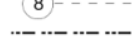






Flood Risk	Flood Frequency	Flood Zone	Flood Zone Definition
Area of High Flood Risk	1% Annual Chance	A	Areas subject to inundation by the 1-percent-annual-chance flood event (generally determined using “base” methodologies). Typically, limited or no field surveyed cross sections, measurements, and/or structures are included. Federally required insurance requirements and floodplain management standards apply.
		A1-A30, AE	Areas subject to inundation by the 1-percent-annual-chance flood event (generally determined using “enhanced” methodologies). Typically includes field surveyed cross sections, measurements, and/or structures. Federally required insurance requirements and floodplain management standards apply.
		A1-A30, AE (Floodway)	See AE and A1-A30 definition. Floodways are the area where the channel of a river or other watercourse and the adjacent land areas must be reserved to discharge the base flood without cumulatively increasing the water surface elevation more than a designated height. Communities must regulate development in these floodways to limit increases in upstream flood elevations. Federally required insurance requirements and floodplain management standards apply.
		AH	Areas subject to inundation by 1-percent-annual-chance shallow flooding (usually areas of ponding) where average depths are between one or three feet. <i>Base Flood Elevations</i> (BFEs) derived from detailed hydraulic analyses are shown in this zone. Federally required insurance requirements and floodplain management standards apply.
		AO	Areas subject to inundation by the 1-percent-annual-chance flood event with sheet flow, ponding, or shallow flooding. Base flood depths (feet above grade) are provided. Federally required insurance requirements and floodplain management standards apply.
		V	Areas along coasts subject to inundation by the 1-percent-annual-chance flood event with additional hazards associated with storm-induced waves (generally determined using “base” methodologies). Because “enhanced” hydraulic analyses have not been performed, no BFEs or flood depths are shown. Federally required insurance requirements and floodplain management standards apply.
		VE	Areas subject to inundation by the 1-percent-annual-chance flood event with additional hazards due to storm-induced velocity wave action. BFEs derived from “enhanced” hydraulic analyses are shown. Federally required insurance requirements and floodplain management standards apply.
Area of Moderate Flood Risk	1% Annual Chance	B, X (1% Depth less than 1 Foot)	Areas subject to inundation by the 1-percent-annual-chance flood event (generally determined using “base” or “enhanced” methodologies). Average flood depths are less than 1 foot. Typically, no federally required insurance requirements and floodplain management standards apply; however, state and local floodplain management standards may apply.
		B, X (1% Drainage Area less than 1 Square Mile)	Areas subject to inundation by the 1-percent-annual-chance flood event (generally determined using “base” or “enhanced” methodologies). Contributing drainage area causing the shallow flooding is less than 1 square mile and there is no history of destructive flooding or no significant potential to damage future development. Typically, no federally required insurance requirements and floodplain management standards apply, however state and local floodplain management standards may apply.
	0.2% Annual Chance	B, X (0.2% Annual Chance)	Areas subject to inundation between the 1-percent and 0.2-percent-annual-chance flood events (determined using “base” or “enhanced” methodologies). Typically, no federally required insurance requirements and floodplain management standards apply; however, state and local floodplain management standards may apply.
	Frequency Unknown	B, X (Area with Reduced Flood Risk due to Levee)	Areas behind accredited or provisionally accredited levee systems that meet or will meet requirements of National Flood Insurance Program regulations and are recognized as reducing areas subject to inundation by the 1-percent-annual-chance flood event. Typically, no federally required insurance requirements and floodplain management standards apply; however, state and local floodplain management standards may apply.

Flood Risk	Flood Frequency	Flood Zone	Flood Zone Definition
Area of Minimal Flood Risk	Less than 0.2% Annual Chance	C, X (Area of Minimal Flood Risk)	Areas subject to inundation beyond a 0.2-percent-annual-chance flood event in mapped drainage areas. Typically, no federally required insurance requirements and floodplain management standards apply; however, state and local floodplain management standards may apply.
Area of Unknown Flood Risk or other Special Condition	Frequency Unknown	D	Areas with possible but undetermined flood hazards. No flood hazard analysis has been conducted. Typically, no federally required insurance requirements and floodplain management standards apply; however, state and local floodplain management standards may apply.
	Frequency Unknown	Area Not Included	An area may be physically located within the overall geographical entity but may have its own separate community product or is unmapped entirely. Retirements and standards depend on the situation.

## Reading Flood Maps



SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) <i>Zone A, V, A99</i>
		With BFE or Depth <i>Zone AE, AO, AH, VE, AR</i>
OTHER AREAS OF FLOOD HAZARD		Regulatory Floodway
		0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile <i>Zone X</i>
		Future Conditions 1% Annual Chance Flood Hazard <i>Zone X</i>
		Area with Reduced Flood Risk due to Levee See Notes <i>Zone X</i>
		Area with Flood Risk due to Levee <i>Zone D</i>
OTHER AREAS		Area of Minimal Flood Hazard <i>Zone X</i>
		Area of Undetermined Flood Hazard <i>Zone D</i>

GENERAL STRUCTURES		Channel, Culvert, or Storm Sewer
		Levee, Dike, or Floodwall
		20.2 Cross Sections with 1% Annual Chance
		17.5 Water Surface Elevation
		8 Coastal Transect
OTHER FEATURES		Coastal Transect Baseline
		Profile Baseline
		Hydrographic Feature
		513 Base Flood Elevation Line (BFE)
		Limit of Study
		Jurisdiction Boundary