

Specific Flood Zones and their Definitions

The following Flood Zones are considered Special Flood Hazard Areas (SFHAs) for which mandatory flood insurance purchase requirements apply:

Zone A: Areas of 100-year flood; no Base Flood Elevations determined.

Zone AE and A1-A30: Areas of 100-year flood; Base Flood Elevations determined.

Zone AH: Areas of 100-year shallow flooding with flood depths of 1 to 3 feet (usually areas of ponding); Base Flood Elevations determined.

Zone AO: Areas of 100-year shallow flooding (usually as a result of sheet flow on sloping terrain) with flood depths of 1 to 3 feet. Includes areas of alluvial fan flooding; velocities also determined.

Zone AR: Areas protected from flood hazards by flood control structures, such as levees, that are being restored. Upon restoration of subject flood control structures, the AR area will be revised and shown as being protected from the 100-year flood; Base Flood Elevations/Depths may be determined.

Zone A99: Areas to be protected from 100-year flood by Federal flood protection system under construction; no Base Flood Elevations determined.

Zone V: Areas of 100-year coastal flood associated with storm waves; no Base Flood Elevations determined.

Zone VE and V1-V30: Areas of 100-year coastal flood associated with storm waves; Base Flood Elevations determined.

The following zones are not considered SFHAs and mandatory flood insurance purchase requirements do not apply; however, FEMA still recommends the purchase of flood insurance for these zones:

Zone B: Areas between limits of the 100-year flood and 500-year flood; certain areas subject to 100-year flooding with average depths less than one (1) foot or where the contributing drainage area is less than one square mile; areas protected by levees from the base flood. Also may be represented as "BX", or "Shaded X".

Zone C: Areas outside the 100-year floodplain with chance of minimal flooding.

Zone D: Areas in which flood hazards are undetermined.

Zone "NONE": Areas in which flood hazards are undetermined and/or no NFIP map is published.

Zone X: Areas outside the 500-year flood plain; areas of 500-year flood; areas of 100-year flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; areas protected by levees from 100-year flood. Includes non-shaded areas (equivalent to zone C and may be represented as CX) and shaded areas (equivalent to zone B and may be represented as BX).