

## WHAT ARE FLOOD HAZARD ZONES AND WHAT DO THEY MEAN?

The Flood Insurance Rate Map (**FIRM**) is used in regular program communities by lenders to determine the flood insurance requirements and by insurance agents to determine flood insurance premium rates for specific properties. The map includes areas within the 100-year flood boundary, which are termed "Special Flood Hazard Areas" (SFHAs). *A "100-year flood" does not refer to a flood that occurs once every 100 years, but refers to a flood level with a 1 percent or greater chance of being equaled or exceeded in any given year.*

The SFHAs may be further subdivided into insurance risk rate zones. Areas between the 100-year and 500-year flood boundaries are termed "moderate flood hazard areas". The remaining areas are above the 500-year flood level and are termed "minimal flood hazard areas".

Historically, about one-third of claims paid by the NFIP are for flood damage in areas identified as having only "moderate" and "minimal" risk of flood. Flooding in these areas often is the result of inadequate local drainage systems, and such flooding sources with small drainage areas are generally not identified on FIRMs.

The SFHAs are subdivided into flood hazard zones (insurance risk rate zones) according to the following criteria:

**Zone A** is the flood insurance rate zone that corresponds to the 1-percent annual chance floodplains that are determined in the Flood Insurance Study by approximate methods of analysis. Because detailed hydraulic analyses are not performed for such areas, no Base Flood Elevations or depths are shown within this zone. Mandatory flood insurance purchase requirements apply.

**Zones AE and A1-A30** are the flood insurance rate zones that correspond to the 1-percent annual chance floodplains that are determined in the Flood Insurance Study by detailed methods of analysis. In most instances, Base Flood Elevations derived from the detailed hydraulic analyses are shown at selected intervals within this zone. Mandatory flood insurance purchase requirements apply.

**Zone AH** is the flood insurance rate zone that corresponds to the areas of 1-percent annual chance shallow flooding with a constant water-surface elevation (usually areas of ponding) where average depths are between 1 and 3 feet. The Base Flood Elevations derived from the detailed hydraulic analyses are shown at selected intervals within this zone. Mandatory flood insurance purchase requirements apply.

**Zone AO** is the flood insurance rate zone that corresponds to the areas of 1-percent shallow flooding (usually sheet flow on sloping terrain) where average depths are between 1 and 3 feet. Average flood depths derived from the detailed hydraulic analyses are shown within this zone. In addition, alluvial fan flood hazards are shown as Zone AO on the Flood Insurance Rate Map. Mandatory flood insurance purchase requirements apply.

**Zone AR** is the flood insurance rate zone used to depict areas protected from flood hazards by flood control structures, such as a levee, that are being restored. FEMA will consider using the Zone AR designation for a community if the flood protection system has been deemed restorable by a Federal agency in consultation with a local project sponsor; a minimum level of flood protection is still provided to

the community by the system; and restoration of the flood protection system is scheduled to begin within a designated time period and in accordance with a progress plan negotiated between the community and FEMA. Mandatory purchase requirements for flood insurance will apply in Zone AR, but the rate will not exceed the rate for an unnumbered Zone A if the structure is built in compliance with Zone AR floodplain management regulations.

For floodplain management in Zone AR areas, the property owner is not required to elevate an existing structure when making improvements to the structure. However, for new construction, the structure must be elevated (or floodproofed for non-residential structures) so that the lowest floor, including basement, is a minimum of 3 feet above the highest adjacent existing grade, if the depth of the Base Flood Elevation (BFE) does not exceed 5 feet at the proposed development site. For infill sites, rehabilitation of existing structures, or redevelopment of previously developed areas, there is a 3-foot elevation requirement regardless of the depth of the BFE at the project site.

The Zone AR designation will be removed and the restored flood control system will be shown as providing protection from the 1-percent annual chance flood on the National Flood Insurance Program map upon completion of the restoration project and submittal of all the necessary data to FEMA.

**Zone A99** is the flood insurance rate zone that corresponds to areas within the 1-percent annual chance floodplain that will be protected by a Federal flood protection system where construction has reached specified statutory milestones. No Base Flood Elevations or depths are shown within this zone. Mandatory flood insurance purchase requirements apply.

**Zone D** designation is used for areas where there are possible but undetermined flood hazards. In areas designated as Zone D, no analysis of flood hazards has been conducted. Mandatory flood insurance purchase requirements do not apply, but coverage is available. The flood insurance rates for properties in Zone D are commensurate with the uncertainty of the flood risk.

**Zone V** is the flood insurance rate zone that corresponds to areas within the 1-percent annual chance coastal floodplains that have additional hazards associated with storm waves. Because approximate hydraulic analyses are performed for such areas, no Base Flood Elevations are shown within this zone. Mandatory flood insurance purchase requirements apply.

**Zone VE** is the flood insurance rate zone that corresponds to areas within the 1-percent annual chance coastal floodplain that have additional hazards associated with storm waves. Base Flood Elevations derived from the detailed hydraulic analyses are shown at selected intervals within this zone. Mandatory flood insurance purchase requirements apply.

**Zones B, C, and X** are the flood insurance rate zones that correspond to areas outside the 1-percent annual chance floodplain, areas of 1-percent annual chance sheet flow flooding where average depths are less than 1 foot, areas of 1-percent annual chance stream flooding where the contributing drainage area is less than 1 square mile, or areas protected from the 1-percent annual chance flood by levees. No Base Flood Elevations or depths are shown within this zone. Insurance purchase is not required in these zones.