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Definitions of FEMA Flood Zone Designations

Flood zones are geographic areas that the FEMA has defined according to varying levels of flood risk. These zones are depicted on a community's Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map. Each zone reflects the severity or type of flooding in the area.

Moderate to Low Risk Areas

In communities that participate in the NFIP, flood insurance is available to all property owners and renters in these zones:

ZONE	DESCRIPTION
B and X (shaded)	Area of moderate flood hazard, usually the area between the limits of the 100-
	year and 500-year floods. B Zones are also used to designate base floodplains of
	lesser hazards, such as areas protected by levees from 100-year flood, or shallow
	flooding areas with average depths of less than one foot or drainage areas less
	than 1 square mile.
C and X	Area of minimal flood hazard, usually depicted on FIRMs as above the 500-year
(unshaded)	flood level. Zone C may have ponding and local drainage problems that don't
	warrant a detailed study or designation as base floodplain. Zone X is the area
	determined to be outside the 500-year flood and protected by levee from 100-
	year flood.

High Risk Areas

In communities that participate in the NFIP, mandatory flood insurance purchase requirements apply to all of these zones:

ZONE	DESCRIPTION
Α	Areas with a 1% annual chance of flooding and a 26% chance of flooding over the
	life of a 30-year mortgage. Because detailed analyses are not performed for such
	areas; no depths or base flood elevations are shown within these zones.
AE	The base floodplain where base flood elevations are provided. AE Zones are now
	used on new format FIRMs instead of A1-A30 Zones.
A1-30	These are known as numbered A Zones (e.g., A7 or A14). This is the base
	floodplain where the FIRM shows a BFE (old format).
AH	Areas with a 1% annual chance of shallow flooding, usually in the form of a pond,
	with an average depth ranging from 1 to 3 feet. These areas have a 26% chance
	of flooding over the life of a 30-year mortgage. Base flood elevations derived
	from detailed analyses are shown at selected intervals within these zones.
AO	River or stream flood hazard areas, and areas with a 1% or greater chance of
	shallow flooding each year, usually in the form of sheet flow, with an average
	depth ranging from 1 to 3 feet. These areas have a 26% chance of flooding over
	the life of a 30-year mortgage. Average flood depths derived from detailed
	analyses are shown within these zones.
AR	Areas with a temporarily increased flood risk due to the building or restoration of
	a flood control system (such as a levee or a dam). Mandatory flood insurance
	purchase requirements will apply, but rates will not exceed the rates for
	unnumbered A zones if the structure is built or restored in compliance with Zone
	AR floodplain management regulations.

A99	Areas with a 1% annual chance of flooding that will be protected by a Federal
	flood control system where construction has reached specified legal
	requirements. No depths or base flood elevations are shown within these zones.

High Risk - Coastal Areas

In communities that participate in the NFIP, mandatory flood insurance purchase requirements apply to all of these zones.

ZONE	DESCRIPTION
V	Coastal areas with a 1% or greater chance of flooding and an additional hazard associated with storm waves. These areas have a 26% chance of flooding over the life of a 30-year mortgage. No base flood elevations are shown within these zones.
VE, V1 - 30	Coastal areas with a 1% or greater chance of flooding and an additional hazard associated with storm waves. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Base flood elevations derived from detailed analyses are shown at selected intervals within these zones.

Undetermined Risk Areas

ZONE	DESCRIPTION
D	Areas with possible but undetermined flood hazards. No flood hazard analysis has been conducted. Flood insurance rates are commensurate with the
	uncertainty of the flood risk.