

FEMA Flood Zone Designations

-  Zone A – Areas with a 1% chance of flooding (inside the 100-year floodplain) and a 26% chance of flooding over the life of a 30-year mortgage.
-  Zone AE, A2 – Areas with a 1% chance of flooding (inside the 100-year floodplain) and a 26% chance of flooding over the life of a 30-year mortgage. In most instances, base flood elevations may be available.
-  Zone AH – Areas with a 1% chance of flooding (inside the 100-year floodplain) and a 26% chance of flooding over the life of a 30-year mortgage. Base flood elevations derived from detailed analyses may be shown at selected intervals within these zones.
-  Zone AO, A4 – River or stream flood hazard areas, and areas with a 1% or greater chance of shallow flooding each year, 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.
-  Zone B – Areas outside the 1% annual chance of flooding (also known as the 100-year flood plain), areas inside the 100-year floodplain where average depth of flooding is less than 1 foot, areas protected from the 100-year flood by levees, 100-year floodplain areas where the contributing drainage area is less than one square-mile.
-  Zone C or X – Outside the 500-year flood plain
-  Zone D – Areas with possible but undetermined flood hazards.
-  Zone X – Areas outside the 1% annual chance of flooding (also known as the 100-year flood plain).
-  Zone X500 – Outside the 500-year flood plain