



Definitions of FEMA Flood Zone Designations

Flood zones are geographic areas that the FEMA has defined according to varying levels of flood risk, depicted on a community's Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map. Each zone represents a different 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, C, and X	Areas outside the 1-percent annual chance floodplain, areas of 1% annual chance flooding where average depths are less than 1 foot, areas of 1% annual chance flooding where the contributing drainage area is less than 1 square mile, or areas of 1% annual chance flood by levees. No Base Flood Elevations or depths are shown within this zone. Insurance purchase is not required in these zones.

High Risk Areas

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

ZONE	DESCRIPTION
A	Areas with a 1% annual chance of flooding and a 26% chance of flooding over a 30-year mortgage. Because detailed analyses are not performed for such areas, base flood elevations are shown within these zones.
AE, A1-A, A30	Areas with a 1% annual chance of flooding and a 26% chance of flooding over a 30-year mortgage. In most instances, base flood elevations derived from detailed analyses are shown within these zones.