

## Definitions of FEMA Flood Zone Designations

FEMA flood zones are geographic areas that the FEMA has defined according to varying levels of flood risk. A flood is any relatively high streamflow overtopping the natural or artificial banks in any reach of a stream. Each zone reflects the severity or type of flooding in the area.

FEMA Map Service Center: <https://hazards.fema.gov/wps/portal/mapviewer>

•Where available, a GIS shapefile has been placed in the NRCS service center's F:\geodata\hydrography folder.

### Moderate to Low Risk Areas

ZONE	DESCRIPTION
<b>B and X (shaded)</b>	<b>Between the limits of the 100-year and 500-year Floodplain</b> , area with a 0.2% (or 1 in 500 chance) annual chance of flooding. This zone is 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.
<b>C and X (unshaded)</b>	<b>500-year Floodplain</b> , area of minimal flood hazard.

### High Risk Areas

ZONE	DESCRIPTION
<b>A</b>	<b>100-year Floodplain</b> , areas with a 1% annual chance of flooding. Because detailed analyses are not performed for such areas; no depths or base flood elevations are shown within these zones.
<b>AE A1-30 (old format)</b>	<b>100-year Floodplain</b> . The base floodplain where base flood elevations are provided. AE Zones are now used on new format FIRMs instead of A1-A30 Zones.
<b>AH</b>	<b>100-year Floodplain</b> , 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. flood elevations derived from detailed analyses are shown at selected intervals within these zones.
<b>AO</b>	<b>100-year Floodplain</b> , 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. Average flood depths derived from detailed analyses are shown within these zones.
<b>AR</b>	Areas with a <u>temporarily</u> increased flood risk due to the building or restoration of a flood control system (such as a levee or a dam).
<b>A99</b>	100-year Floodplain, areas with a 1% annual chance of flooding <u>that will be protected by a Federal flood control system</u> where construction has reached specified legal requirements. No depths or base flood elevations are shown within these zones.

### Undetermined Risk Areas

ZONE	DESCRIPTION
<b>D</b>	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.

Data Provided by FEMA Map Service Center, P.O. Box 3617 Oakton, Virginia 22124-9617 Phone: (877) 336-2627.

Online at: <https://msc.fema.gov/>