



# Definitions of FEMA Flood Zone Designations

Zones indicating mandatory purchase of flood insurance in participating communities

ZONE	DESCRIPTION
A	Areas subject to a one percent or greater annual chance of flooding in any given year. Because detailed hydraulic analyses have not been performed on these areas, no base flood elevations are shown.
AE, A1 - A30	Areas subject to a one percent or greater annual chance of flooding in any given year. Base flood elevations are shown as derived from detailed hydraulic analyses (Zone AE is used on new and revised maps in place of Zones A1 - A30).
AH	Areas subject to a one percent or greater annual chance of shallow flooding in any given year. Flooding is usually in the form of ponding with average depths between one and three feet. Base flood elevations are shown as derived from detailed hydraulic analyses.
AO	Areas subject to a one percent or greater annual chance of shallow flooding in any given year. Flooding is usually in the form of sheet flow with average depths between one and three feet. Average flood depths are shown as derived from detailed hydraulic analyses.
AR	Areas subject to a one percent or greater annual chance of flooding in any given year due to a temporary increase in flood hazard from a flood control system that provides less than its previous level of protection.
A99	Areas subject to a one percent or greater annual chance of flooding in any given year, but will ultimately be protected by a flood protection system under construction. No base flood elevations or flood depths are shown.
V	Areas along coasts subject to a one percent or greater annual chance of flooding in any given year that also have additional hazards associated with velocity wave action. Because detailed hydraulic analyses have not been performed on these areas, no base flood elevations are shown.
VE, V1 - V30	Areas along coasts subject to a one percent or greater annual chance of flooding in any given year that include additional hazards associated with velocity wave action. Base flood elevations are shown as derived from detailed hydraulic analyses. (Zone VE is used on new and revised maps in place of Zones V1 - V30.)

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Zones indicating non-mandatory (but available) purchase of flood insurance in participating communities

ZONE	DESCRIPTION
D	Areas of undetermined flood hazard where flooding is possible.
X, C	Areas of minimal flood hazard from the principal source of flood in the area and determined to be outside the 0.2 percent annual chance floodplain. (Zone X is used on new and revised maps in place of Zone C.)
X (Shaded), X500, B	Areas of moderate flood hazard from the principal source of flood in the area, determined to be within the limits of one percent and 0.2 percent annual chance floodplain. (Shaded Zone X is used on new and revised maps in place of Zone B.)
XFUT	For communities which elect to incorporate future floodplain conditions into their FIRMs, the future flood zone shown on the new map indicates the areas which the community believes will become the one percent annual chance floodplain (or the future Special Flood Hazard Area), due to projected urban development and land use.
None	Areas of undetermined flood hazard that do not appear on a Flood Insurance Rate Map or Flood Hazard Boundary Map, where flooding is possible.

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