

FLOOD ZONES

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PREFERRED ZONES

Zone X (previously C)

Flood insurance is not required by federal mortgage programs for preferred zones. These are areas determined to be outside the 500-year floodplain and determined to be outside the 1% and .2% annual chance floodplains.

ZONE B, X500

Areas of 500-yr flood; areas of 100-yr flood with avg. depths of less than 1 foot or with drainage areas less than 1 sq mile and areas protected by levees from 100-yr flood. An area inundated by .2% annual chance flooding.

ZONE A

An area inundated by 1% annual chance flooding, for which **no** BFEs have been determined.

ZONE AE

An area inundated by 1% annual chance flooding, for which BFEs **have been** determined.

ZONE AH

An area inundated by 1% annual chance flooding (usually an area of ponding), for which BFEs have been determined. **Flood depths range from 1-3 feet.**

ZONE AO

An area inundated by 1% annual chance flooding (usually sheet flow on sloping terrain) for which average depths have been determined. **Flood depths range from 1 to 3 feet.**

ZONE AR

An area inundated by flooding, for which BFEs or average depths have been determined. This is an area that was previously, and will again, be protected from the 1% annual chance flood by a Federal flood protection system whose restoration is Federally funded and underway.

ZONE AI-A30

An area inundated by 1% annual chance flooding, for which BFEs have been determined.

ZONE D

An area of undetermined but possible flood hazards.

UNDES

An area of undesignated flood hazard. A body of open water, located within a community's jurisdictional limits, that has no defined flood hazard.

ZONE VE

An area inundated by 1% annual chance flooding with velocity hazard (**wave action**); BFEs have been determined.

ZONE V(1-30)

Coastal flood with velocity hazard (**wave action**); BFEs have **not** been determined.

FWIC

An area where the floodway is contained within the channel banks and the channel is too narrow to show to scale. BFEs are not shown in this area (**Floodway contained in channel**).

100IC

An area where the 1% annual chance flooding is contained within the channel banks and the channel is too narrow to show to scale. BFEs are not shown in this area (**1% Annual Chance Flood Discharge Contained in Channel**).

500IC

An area where the 0.2% annual chance flooding is contained within the channel banks and the channel is too narrow to show to scale. (**2% Annual Chance Flood Discharge Contained in Channel**).

ZONE V

Coastal High Hazard Area. An area of special flood hazard extending from offshore to the inland limit of a primary frontal dune along an open coast and any other area subject to high velocity wave action from storms or seismic sources. All buildings be elevated on piles or columns.

CBRA

Coastal Barrier Resource Act was established to encourage conservation of hurricane prone, biologically-rich coastal barriers. **CBRA zones are ineligible for federal programs or assistance including the National Flood Insurance Program (NFIP).**