

Definitions of FEMA Flood Zone Designations:

Flood zones are geographic areas that the FEMA has defined according to varying levels of flood risk. These zones are depicted on a community's Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map. Each zone reflects the 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:

KEY	ZONE	DESCRIPTION
PANEL 32031C3063G eff. 3/16/2009		FEMA DFIRM Panel Number
	1% Annual Chance	Zone A. Areas with a 1% annual chance of flooding. Because detailed analyses are not performed no depths or base flood elevations are shown within A zones.
Includes A, AE, AH, AO		Zone AE. Areas with a 1% annual chance of flooding. In most instances, base flood elevations derived from detailed analyses are shown at selected intervals within AE zones.
		Zone AH. 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. Base flood elevations derived from detailed analyses are shown at selected intervals within these zones.
		Zone AO. 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.
	Regulatory Floodway	A "Regulatory Floodway" is the channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than a designated height.
	D	Zone D. Possible but undetermined flood hazards, as no analysis of flood hazards has been conducted.
	0.2% Annual Chance	Zone X (shaded). Areas outside the 1-percent annual chance floodplain, areas of 1% annual chance sheet flow flooding where average depths are less than 1 foot, areas of 1% annual chance stream flooding where the contributing drainage area is less than 1 square mile, or areas protected from the 1% annual chance flood by levees.

NOTES TO USERS

This map is for use to show the overall locations of flood zones. It does not necessarily identify all areas subject to flooding, particularly from local drainage sources of small size.