

Quick Guide to Understanding Flood Zones

Understanding the Basics

What are flood zones?

Flood zones are land areas identified by the Federal Emergency Management Agency (FEMA). Each flood zone describes that land area in terms of its risk of flooding. Everyone lives in a flood zone—it's just a question of whether you live in a low, moderate, or high risk area.

What is a Special Flood Hazard Area (SFHA)?

Land areas that are at high risk for flooding are called Special Flood Hazard Areas (SFHAs), or floodplains. These areas are indicated on Flood Insurance Rate Maps (FIRMs). A home located within an SFHA has a 26 percent chance of suffering flood damage during the term of a 30-year mortgage.

What is a Non-Special Flood Hazard Area (NSFHA)?

A Non-Special Flood Hazard Area (NSFHA) is an area that is in a moderate-to-low risk flood zone (Zones B, C, X). An NSFHA is not in any immediate danger from flooding caused by overflowing rivers or hard rains. However, it's important to note that structures within a NSFHA are still at risk. In fact, one out of four floods occurs in an NSFHA!

Central Point Flood Zones Defined

The following flood zone definitions are Central Point. Flood zones that do not apply to Central Point are not defined below.

Flood Zone A

Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. Because detailed analyses are not performed for such areas; no depths or base flood elevations are shown within these zones.

Flood Zone A8

These are known as numbered A Zones (e.g., A7 or A14). This is the base floodplain where the FIRM shows a BFE (old format).

Flood Zone AE

The base floodplain where base flood elevations are provided. AE Zones are now used on new format FIRMs instead of A1-A30 Zones.

Flood 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. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Average flood depths derived from detailed analyses are shown within these zones.

Flood Zone B

Area of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods. B Zones are 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.

Flood Zone X (Un-shaded)

Area of minimal flood hazard, usually depicted on FIRMs as above the 500-year flood level. Zone C may have ponding and local drainage problems that don't warrant a detailed study or designation as base floodplain. Zone X is the area determined to be outside the 500-year flood.