

FEMA FLOOD ZONE DEFINITIONS

FEMA has created their Flood Insurance Rate Maps (FIRMs) to show the areas of high-risk, moderate-to-low risk, and areas where the risk is undetermined. These are the following.

HIGH-RISK AREAS: ALSO KNOWN AS THE SPECIAL FLOOD HAZARD AREA

High-risk areas have at least a 1% (1-in-100) annual chance of flooding. This flood is also referred to as the Base Flood. Flood insurance is required for structures in these high-risk areas if they have a federally-backed mortgage. These areas are shown on the flood maps as follows.

- ZONE A** Area inundated by the Base Flood with no Base Flood Elevations determined.
- ZONE AE** Area inundated by the Base Flood with Base Flood Elevations determined.
- ZONE AH** Area inundated by the Base Flood with flood depths of 1 to 3 feet (usually areas of ponding); Base Flood Elevations determined.
- ZONE AO** Area inundated by the Base Flood with flood depths of 1 to 3 feet (usually sheet flow on sloping terrain); average depths determined. For areas of alluvial fan flooding, velocities are also determined.
- ZONE V** Coastal flood zone with velocity hazard (wave action); no Base Flood Elevations determined.
- ZONE VE** Coastal flood zone with velocity hazard (wave action); Base Flood Elevations determined.

MODERATE-TO-LOW RISK AREAS: THESE ARE NON-SPECIAL FLOOD HAZARD AREAS

In moderate-to-low risk areas, the risk of being flooded is reduced, but not completely removed. These areas are outside the 1% (1-in-100) annual chance floodplain, so flood insurance is not required. However, any property owner or renter in unincorporated areas and in most cities in Los Angeles County can get flood insurance through the National Flood Insurance Program. Just contact your insurance agent. These moderate-to-low risk areas are shown on the flood maps as follows.

- ZONE X (0.2%)** This zone designation is for multiple risks including areas of the 0.2% (1-in-500) annual chance flood; areas of the 1% (1-in-100) annual chance flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from the 1% (1-in-100) annual chance flood.
- ZONE X** Areas determined to be outside the 0.2% (1-in-500) annual chance floodplain.

UNDETERMINED-RISK AREAS

No flood-hazard analysis has been conducted in these areas, but a flood risk still exists. These areas are shown on the flood maps as follows.

- ZONE D** Areas in which flood hazards are undetermined, but possible.