FEMA Flood Insurance Zone Definitions

Zone A
Zone A is the flood insurance risk zone that corresponds to the 1-percent-annual-chance floodplains that are determined by approximate methods. This zone includes areas of shallow flooding where average water depths are less than 1 foot. No BFEs or base flood depths are shown within this zone.

Zone AE
Zone AE is the flood insurance risk zone that corresponds to the 1-percent-annual-chance floodplains that are determined by detailed methods. Whole-foot BFEs derived from the detailed hydraulic analyses are shown at selected intervals within this zone.

Zone AH
Zone AH is the flood insurance risk zone that corresponds to the areas of 1-percent-annual-chance shallow flooding (usually areas of ponding) where average depths are between 1 and 3 feet. Whole-foot BFEs derived from the detailed hydraulic analyses are shown at selected intervals within this zone.

Zone AO
Zone AO is the flood insurance risk zone that corresponds to the areas of 1-percent-annual-chance shallow flooding (usually sheet flow on sloping terrain) where average depths are between 1 and 3 feet. Average whole-foot base flood depths derived from the detailed hydraulic analyses are shown within this zone.

Zone X
Zone X is the flood insurance risk zone that corresponds to areas outside the 0.2-percent-annual-chance floodplain, areas within the 0.2-percent-annual-chance floodplain, areas of 1-percent-annual-chance flooding where the contributing drainage area is less than 1 square mile, and areas protected from the 1-percent-annual-chance flood by levees. No BFEs or base flood depths are shown within this zone.