



Flood Zone Definitions

Flood Designation	Description
A	Subject to 100-year flood ¹ Base flood evaluation undetermined.
AExxxx ² Anxxxx ³	Both AE and An represent areas subject to 100-year flood with base flood elevation determined.
AHxxxx ⁴	Subject to 100-year shallow flooding (usually areas of ponding) with average depth of 1-3 feet. Base flood elevation undetermined.
AO	Subject to 100-year shallow flooding (usually sheet flow on sloping terrain) with average depth of 1-3 feet. Base flood elevation undetermined.
A99	Subject to 100-year flood, with federal flood protection system (levee/dam) under construction. Base flood elevation undetermined.
AR	Previously accredited flood protection system has been decertified and is in the process of being restored to provide a 100-year or greater level of flood protection.
V	Subject to 100-year flood and additional hazard associated with coastal storm waves. Base flood elevation undetermined.
Vexxxx ⁴ Vnxxxx ³	Both VE and B1-V30 represent areas subject to 100-year flood and additional hazard associated with coastal storm waves. Base flood elevation undetermined.
B SHX	Both B and SHX represent areas between the limits of the 100-year and 500-year flood; or certain areas subject to 100-year flood with average depths less than 1 foot or where the contributing drainage area is less than 1 square mile; or areas protected by levees from the 100-year flood.
C ⁵ X	Both C and X represent areas outside the 500-year flood plain.
D	Unstudied areas. Flood hazards are undetermined.
AEFxxxx ⁴ AnFxxxx ³	Floodway: an "F" can accompany zone designations AE and A1-A30 to represent areas in these zones that fall in the floodway.
UB1, UB2, UB3, UB31, UB4, UB5, UB51	Undeveloped Coastal Barriers: Areas adjacent to the Atlantic or Pacific Oceans or the Great Lakes, where flood insurance will not be available for substantially improved or new construction or structures. These areas are protected by law to discourage development in an attempt to preserve dunes, beaches, and wildlife habitats.
WTR/DFP	Areas falling under sea, ocean, bay, lake, or other body of water
DFP	Different Flood Panel: areas within a FEMA flood map panel for which official flood zone information is included on a different map panel.
UMP/DFP	Unmarked Polygons: areas on a FEMA flood map panel for which the zone label cannot be ascertained
NMA	Not Mapped by FEMA

¹ 1% or greater annual probability of flooding

² 0.2% or greater annual probability of flooding; these areas are particularly vulnerable to flooding if local drainage systems fail.

³ value of n ranges from 1-30, and value of xxxx indicates BFE – e.g. 0880

⁴ value of xxxx indicates Base Flood Elevation – e.g. 0880.

⁵ less than .02% annual probability of flooding