



AO-1

0.2 PCT ANNUAL CHANCE FLOOD HAZARD

Definitions of Flood Zones

Flood zones are geographic areas that the FEMA has identified on a community's Flood Insurance Rate Map (FIRM) based on the severity or type of flooding in the area.

Modifications

In communities that participate in the National Flood Insurance Program and renters in these zones:

ZONE	Description
B, C, and X	Areas outside the 1-percent annual chance flood zone where average depth of flooding where the contribution from the 1% annual chance flood is less than 1 foot within this zone. Insurance premiums are based on the 1% annual chance flood.

In communities that participate in the National Flood Insurance Program and apply to all of these zones:

ZONE	Description
A	Areas with a 1% annual chance flood where flood elevations are shown on the FIRM.