



Foundation of Real Estate Associates

Supporting Professionals in the Real Estate Industry

Definitions of FEMA Flood Zone Designations

Zones for which the mandatory purchase of flood insurance applies in participating communities.

ZONE	DESCRIPTION
A	Areas subject to a one percent or greater chance of flooding in any given year. Because no detailed hydraulic analyses have been performed on these areas, no base flood elevations are shown.
AE, A1 – A30	Areas subject to a one percent or greater chance of flooding in any given year. Base flood elevations are shown as derived from detailed hydraulic analyses. (Zone AE is used on new and revised maps in place of Zones A1-A30).
AH	Areas subject to a one percent or greater chance of shallow flooding in any given year. Flooding is usually in the form of “ponding” with the average depths between one and three feet. Base flood elevations are shown as derived from detailed hydraulic analyses.
AO	Areas subject to a one percent or greater chance of shallow flooding in any given year. Flooding is usually in the form of sheet flow with average depths between one and three feet. Average flood depths are shown as derived from detailed hydraulic analyses.
AR	Areas subject to a one percent or greater chance of flooding in any given year, which results from a temporary increase in flood hazard because a flood control system that provided protection is no longer providing the same level of protection.
A99	Areas subject to a one percent or greater chance of flooding in any given year, but which ultimately will be protected by completion of a flood protection system under construction. No base flood elevations or flood depths are shown.
V	Areas along coasts subject to a one percent or greater chance of flooding in any given year with additional hazards associated with velocity wave action. Because no detailed hydraulic analyses have been performed on these areas, no base flood elevations are shown.
VE, V1 – V30	Areas along coasts subject to a one percent or greater chance of flooding in any given year with additional hazards associated with velocity wave action. Base flood elevations are shown as derived from detailed hydraulic analyses. (Zone VE is used on new and revised maps in place of Zones V1-V30).



Foundation of Real Estate Associates

Supporting Professionals in the Real Estate Industry

Zones for which the mandatory purchase of flood insurance does not apply, but flood insurance is available in participating communities.

ZONE	DESCRIPTION
D	Areas of undetermined flood hazard where flooding is possible.
X, C	Areas of minimal flood hazard from the principal source of flood in the area and determined to be outside of the 0.2 percent annual chance floodplain. (Zone X is used on new and revised maps in place of Zone C).
X (Shaded), X500, B	Areas of moderate flood hazard from the principal source of flood in the area; areas subject to a 0.2 percent annual chance flood (500 year flood); areas protected by levees from the one percent annual chance flood; areas of future conditions one percent annual chance flood. (Shaded Zone X is used on new and revised maps in place of Zone B).
None	Areas of undetermined flood hazard that do not appear on a Flood Insurance Rate Map or Flood Hazard Boundary Map where flooding is possible.

Contact Us

Foundation of Real Estate Associates
4907 Morena Blvd. #1415
San Diego, CA 92117
800.882.4410
Fax: 858.273.8026
support@freaaflood.com