

The “100 Year Standard”

* A national standard was needed to assess and manage flood risk. After extensive studies and coordination with federal and State agencies, the 1 percent annual chance flood (also referred to as the 100 year or “Base Flood”) was chosen to be the standard.

* The 1 percent annual chance flood was chosen on the basis that it provides a higher level of protection while not imposing overly stringent requirements or costs on the property owners.

* The 1 percent annual chance (or 100 year flood) represents a magnitude and frequency that has a statistical probability of being equaled or exceeded in any given year, or stated alternatively the 100 year flood has a 26 percent chance (1 in 4) of occurring over the life of a 30 year mortgage

Zone ‘A’

* Zone “A” - Areas of 100 year flood; base flood elevations and flood hazard factors not determined.

* Zone “A0” – Areas of 100 year shallow flooding where depths are between 1 and 3 feet, average depths of inundation are shown, but no flood hazards are determined.

* Zone “AH” – Areas of 100 year shallow flooding where depths are between 1 and 3 feet, base flood elevations are shown, but no flood hazards are determined.

* Zones “AE” and “A1-A30” Areas of 100 year flood, base flood elevations and flood hazards determined.

Zone “V”

* Zone “V” – Areas of 100 year coastal flood with velocity (wave action), base flood elevations and flood hazard factors not determined

* Zone “V1-V30” and “VE” – Areas of 100 year coastal flooding with velocity (wave action), base flood elevations and flood hazards determined

Zone “B” and Shaded “X”

* Shaded Zone “X”, and Zone “B” – Areas between the limits of the 100 year flood (1 percent annual chance), and the 500 year flood (0.2 percent annual chance) areas of 100 year flood with average depths of less than 1 foot, or where the contributing drainage areas are less than 1 square mile, or areas protected by levees from the 100 year flood.

Zones “C” and “X”

* Zone “C” – Areas of minimal flooding

* Zone “X” (unshaded) Areas determined to be outside the 500 year (0.2 percent chance annual flood) floodplain

What Zones require Federal insurance?

* Zone	name	color	risk	insurance required
* “A”,” AE”	1%(100 year)	dark grey	>1%	yes,
* “AH”,”A0”	1%(100 year)	dark grey	>1%	yes
* “A1-A30”	1%(100 year)	dark grey	>1%	yes
* Floodway	1%(100 year)	hatched dark grey	>1%	yes
* “V”,” VE”	1%(coastal Flood)	dark grey	>1%	yes
* “V1-V30”	1%(coastal Flood)	dark grey	>1%	yes
* “B”,” X”	0.2%(500 year)	light grey	0.2% to 1%	no
* “C”	outside 500year	white	<.02%	no
* “X”	outside 500 year	white	<0.2%	no

Flood Insurance Rate Maps

* The Flood Insurance Rate Maps are published by the Federal Emergency Management Agency, and show flood hazards graphically. These are shown by differences in shading on the map. To determine if the property is in a Special Flood Hazard Area, the property is graphically plotted on these maps.

* Each map has a scale, and a north arrow, and some major features on it. (roads, forest boundaries, etc..) some of these are at the same scale as the USGS Quadrangle sheets, while others are not. Some have Latitudes and Longitudes on them, while others do not.

Access to Flood Insurance Rate Maps

* The repository for the maps is shown on the index to the set (usually the county) this is generally the Local Flood Plain Administrator.

* Maps can also be ordered from F.E.M.A. either as a county set, or individual maps.

* One of the easiest ways to view these maps is to go the the FEMA web site.

* Many land surveyors have a set of these maps in their office.

Viewing FIRM panels from the FEMA web site.

* A FIRMette is a paper copy of a user defined portion of a Flood Insurance Rate Map (FIRM) created from your computer. They

can be created from the FEMA web site. The address is www.store.msc.fema.gov

Letters of Map Change (LOMC)

- When the Firm panels do not reflect the ground, a Letter of Map Change may be issued. This is a letter From FEMA stating what, if anything is removed from the Flood Hazard Area. The Base Flood Elevation must be determined by detailed methods, if not provided on the maps, and then field verified on the ground. Sometimes it removes structures from the Flood Hazard Areas, sometimes it removes entire properties, others it removes portions of properties.
- These LOMC’s can be viewed on the FEMA web site by clicking on the + (plus) sign next to the appropriate Firm Panel.
- LOMC’s are based on individual properties, and do not cause the FIRM panel to be reprinted.
- **Elevation Certificates**
- When a property plots in the Flood Zone, on the FIRM map, an Elevation certificate is usually required. The Elevation Certificate is on a FEMA Form, references the property location, FIRM panel, date of panel, date of index, Base Flood Elevation, type of construction of structure, ground elevations at base of structure, garage elevation, finished floor elevation, and lowest horizontal structural member (if in a “V” Zone) as well as lowest elevation of machinery servicing the building. The insurance agent then uses this information to rate a National Flood Program policy.
- Costs on elevation certificates are dependent on how far the surveyor has to run from known benchmarks to the site. To gather the information required to fill this form out.