



FEMA Base Flood Elevation

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The purpose of this page is to define base flood elevation, a commonly used term in floodplain management.

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The computed elevation to which floodwater is anticipated to rise during the base flood. Base Flood Elevations (BFEs) are shown on Flood Insurance Rate Maps (FIRMs) and on the flood profiles.

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The BFE is the regulatory requirement for the elevation or floodproofing of structures. The relationship between the BFE and a structure's elevation determines the flood insurance premium.

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FEMA Flood Zones

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Flood hazard areas identified on the Flood Insurance Rate Map are identified as a ^① Special Flood Hazard Area (SFHA). SFHA are defined as the area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. The 1-percent annual chance flood is also referred to as the base flood or 100-year flood. SFHAs are labeled as Zone A, Zone AO, Zone AH, Zones A1-A30, Zone AE, Zone A99, Zone AR, Zone AR/AE, Zone AR/AO, Zone AR/A1-A30, Zone AR/A, Zone V, Zone VE, and Zones V1-V30. Moderate flood hazard areas, labeled Zone B or Zone X (shaded) are also shown on the FIRM, and are the areas between the limits of the base flood and the 0.2-percent-annual-chance (or 500-year) flood. The areas of ^② minimal flood hazard, which are the areas outside the SFHA and higher than the elevation of the 0.2-percent-annual-chance flood, are labeled Zone C or Zone X (unshaded). ^③

To see flood maps for a specific address, visit FEMA's Flood Map Service Center (<http://msc.fema.gov/portal>).



FEMA Zone **VE** and V1-30

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Navigation

The purpose of this page is to define Zones VE and V1-30, commonly used terms in floodplain management.

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Areas subject to **inundation by the 1-percent-annual-chance flood event with additional hazards due to storm-induced velocity wave action.** Base Flood Elevations (BFEs) derived from detailed hydraulic analyses are shown. Mandatory flood insurance purchase requirements and floodplain management standards apply.

> NFIP Requirement

> Guidance

> Related Keywords

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FEMA Coastal High Hazard Area



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An area of special flood hazard extending from offshore to the inland limit of a primary frontal dune along an open coast and any other area subject to high velocity wave action from storms or seismic sources. The coastal high hazard area is identified as Zone V on Flood Insurance Rate Maps (FIRMs). Special floodplain management requirements apply in V Zones including the requirement that all buildings be elevated on piles or columns.

> NFIP Requirement

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Flood Zones: B, C, & X

This document explains flood zones B, C, and X as they relate to InterFlood maps.

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What is Flood Zone X?

Flood zone reporting is obviously a source of concern for appraisers, considering the National Flood Insurance Program (NFIP) requires federally regulated lenders to carry flood insurance for those properties at risk of flood as reported by FEMA. However, irregularities in flood zone reporting by FEMA can sometimes make zone determination difficult.

In 1985, in an attempt to minimize the number of zone designations, FEMA changed their zone reporting, replacing zones B and C with a new designation, X. Areas previously marked as zone C were replaced with unshaded areas marked as X. Areas marked zone B were replaced with shaded areas also marked as X. Unfortunately, FEMA does not strictly adhere to this new zone reporting policy, sometimes still using zones B and C on flood maps published after the 1985 zone changes.

The good news for appraisers is that zones B, C and X are equivalent with regard to NFIP flood insurance requirements. FEMA defines these as zones of minimal hazard and as such, properties in these areas have no flood insurance requirements although insurance is available. Links to several official FEMA publications are listed below for documentation of changes regarding zones B, C and X.