Appendix C

Flood Zones by Jurisdiction

FEMA Flood Zone Designations

Flood zones are geographic areas that the FEMA has defined according to varying levels of flood risk. These zones are depicted on a community's Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map. Each zone reflects the severity or type of flooding in the area.

Moderate to Low Risk Areas

In communities that participate in the NFIP, flood insurance is available to all property owners and renters in these zones:

Zone	Description
B and X (shaded)	Area of moderate flood hazard, usually the area between the limits of the
	100- year and 500-year floods. B Zones are also used to designate base
	floodplains of lesser hazards, such as areas protected by levees from 100-
	year flood, or shallow flooding areas with average depths of less than one
	foot or drainage areas less than 1 square mile.
C and X	Area of minimal flood hazard, usually depicted on FIRMs as above the
(unshaded)	500-year flood level. Zone C may have ponding and local drainage
	problems that don't warrant a detailed study or designation as base
	floodplain. Zone X is the area determined to be outside the 500-year flood
	and protected by levee from 100- year flood.

High Risk Areas

In communities that participate in the NFIP, mandatory flood insurance purchase requirements apply to all of these zones:

Zone	Description
А	Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life
	of a 30-year mortgage. Because detailed analyses are not performed for such areas; no
	depths or base flood elevations are shown within these zones.
AE	The base floodplain where base flood elevations are provided. AE Zones are now used
	on new format FIRMs instead of A1-A30 Zones.
A1-30	These are known as numbered A Zones (e.g., A7 or A14). This is the base floodplain
	where the FIRM shows a BFE (old format).
AH	Areas with a 1% annual chance of shallow flooding, usually in the form of a pond, with
	an average depth ranging from 1 to 3 feet. These areas have a 26% chance of flooding
	over the life of a 30-year mortgage. Base flood elevations derived from detailed
	analyses are shown at selected intervals within these zones.
AO	River or stream flood hazard areas, and areas with a 1% or greater chance of shallow
	flooding each year, usually in the form of sheet flow, with an average depth ranging
	from 1 to 3 feet. These areas have a 26% chance of flooding over the life of a 30-year
	mortgage. Average flood depths derived from detailed analyses are shown within these
	zones.

AR	Areas with a temporarily increased flood risk due to the building or restoration of a
	flood control system (such as a levee or a dam). Mandatory flood insurance purchase
	requirements will apply, but rates will not exceed the rates for unnumbered A zones if
	the structure is built or restored in compliance with Zone AR floodplain management
	regulations.
A99	Areas with a 1% annual chance of flooding that will be protected by a Federal flood
	control system where construction has reached specified legal requirements. No depths
	or base flood elevations are shown within these zones.

High Risk- Coastal Areas

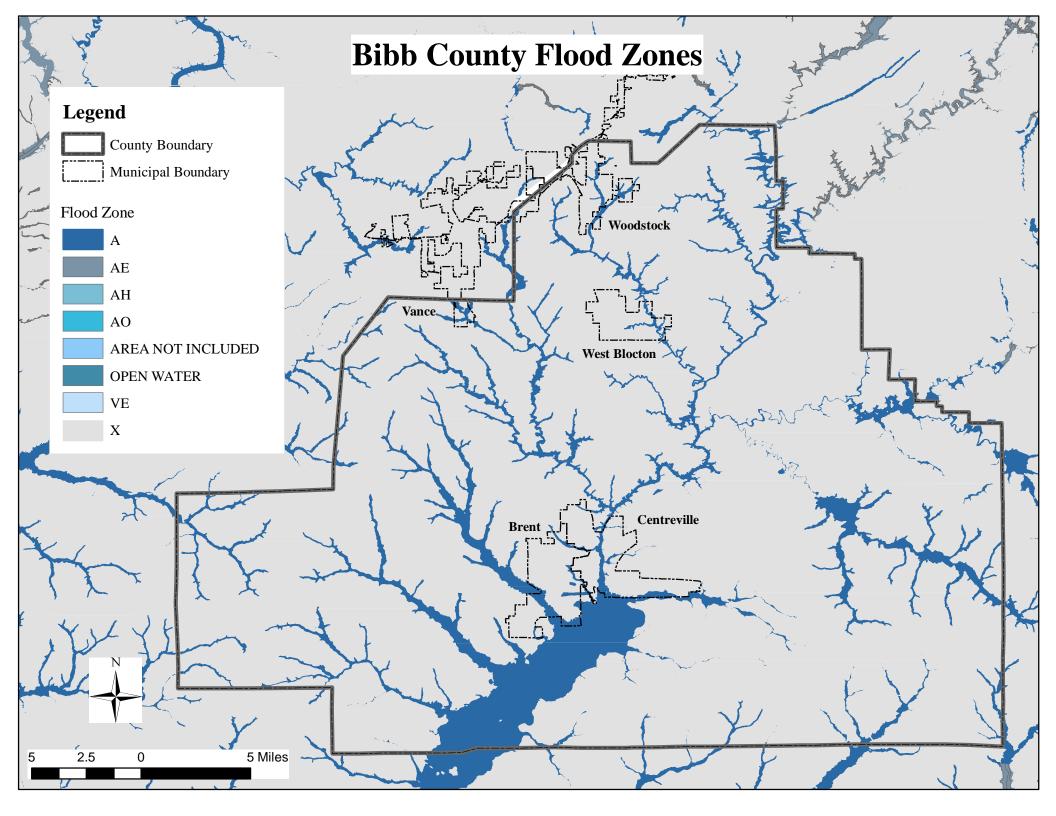
In communities that participate in the NFIP, mandatory flood insurance purchase requirements apply to all of these zones.

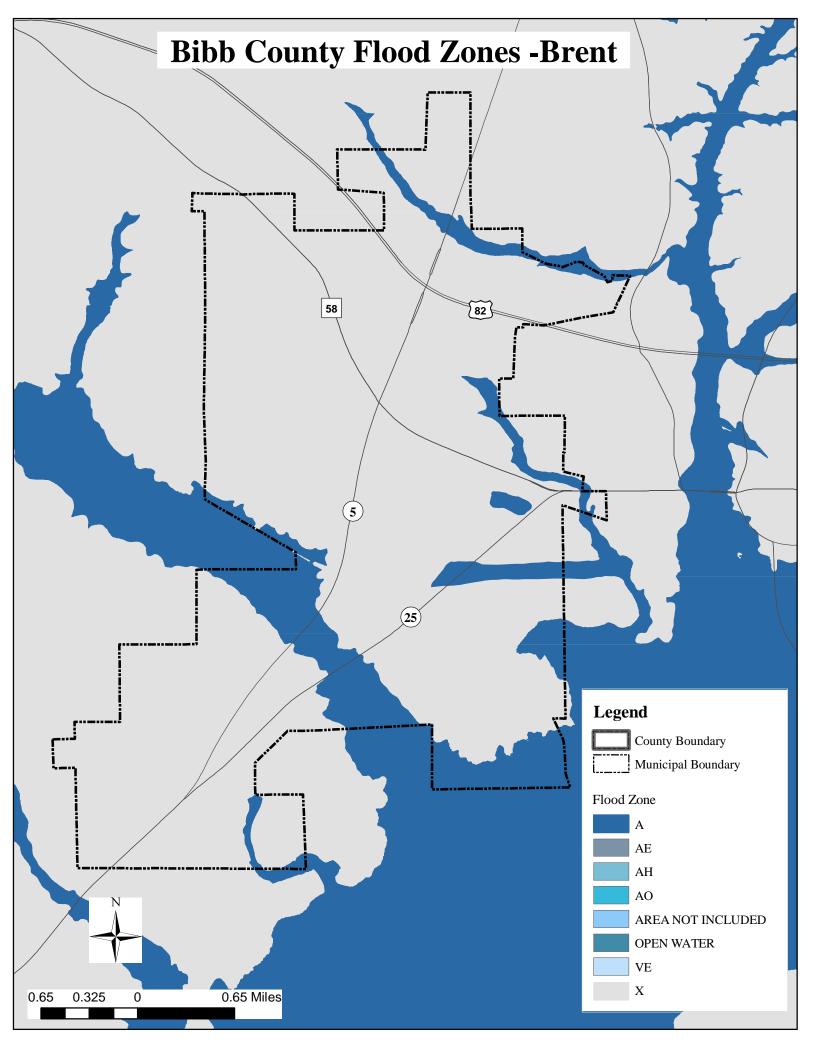
Zone	Description
V	Coastal areas with a 1% or greater chance of flooding and an additional hazard associated with storm waves. These areas have a 26% chance of flooding over the life of a 30-year mortgage. No base flood elevations are shown within these zones.
VE, V1-30	Coastal areas with a 1% or greater chance of flooding and an additional hazard associated with storm waves. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Base flood elevations derived from detailed analyses are shown at selected intervals within these zones.

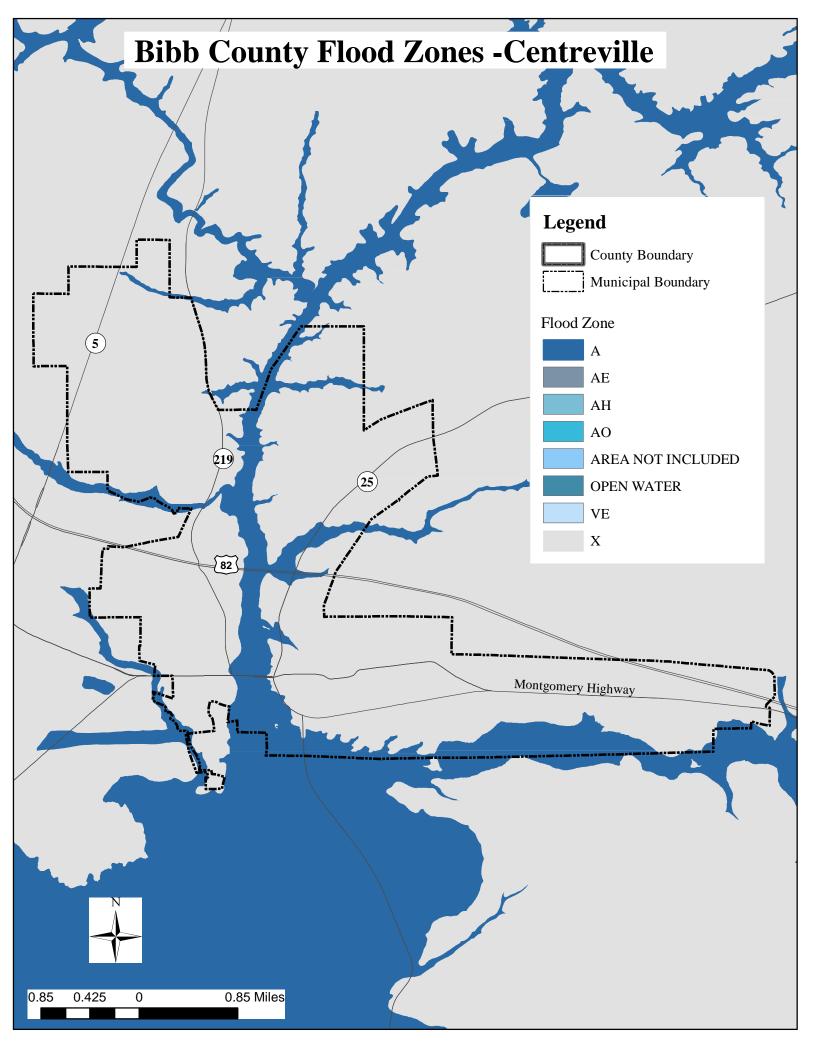
Undetermined Risk Areas

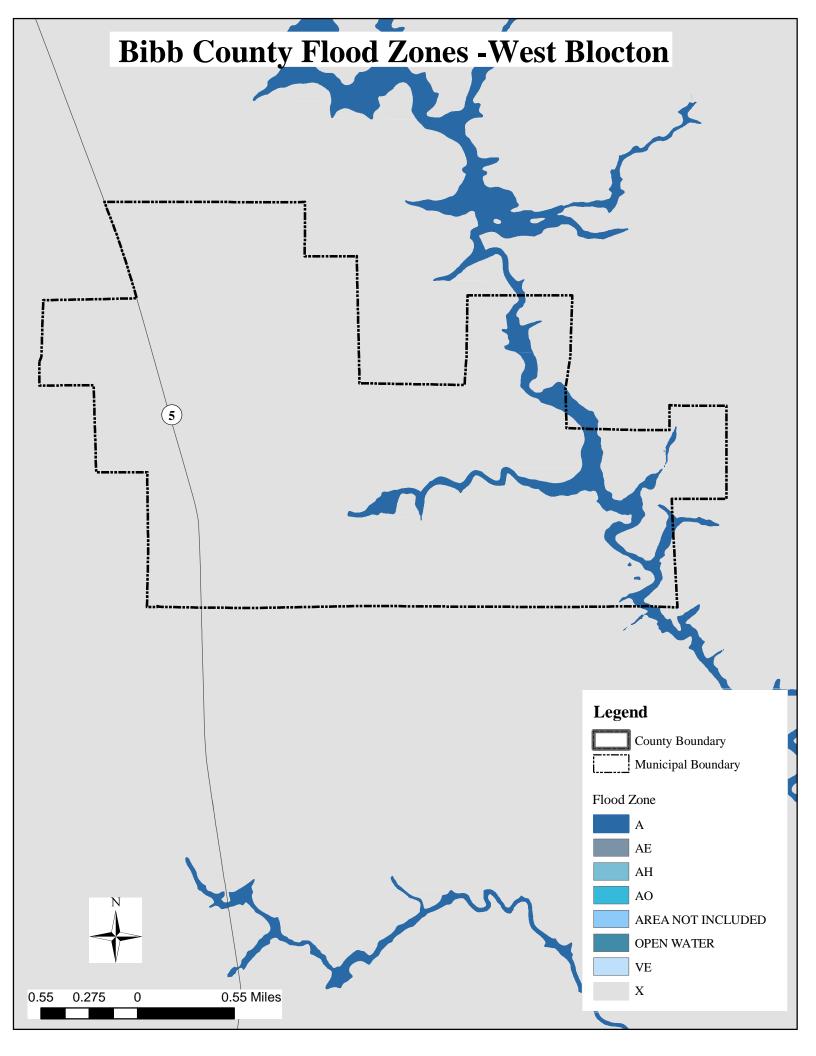
Zone	Description
D	Areas with possible but undetermined flood hazards. No flood hazard analysis
	has been conducted. Flood insurance rates are commensurate with the
	uncertainty of the flood risk.

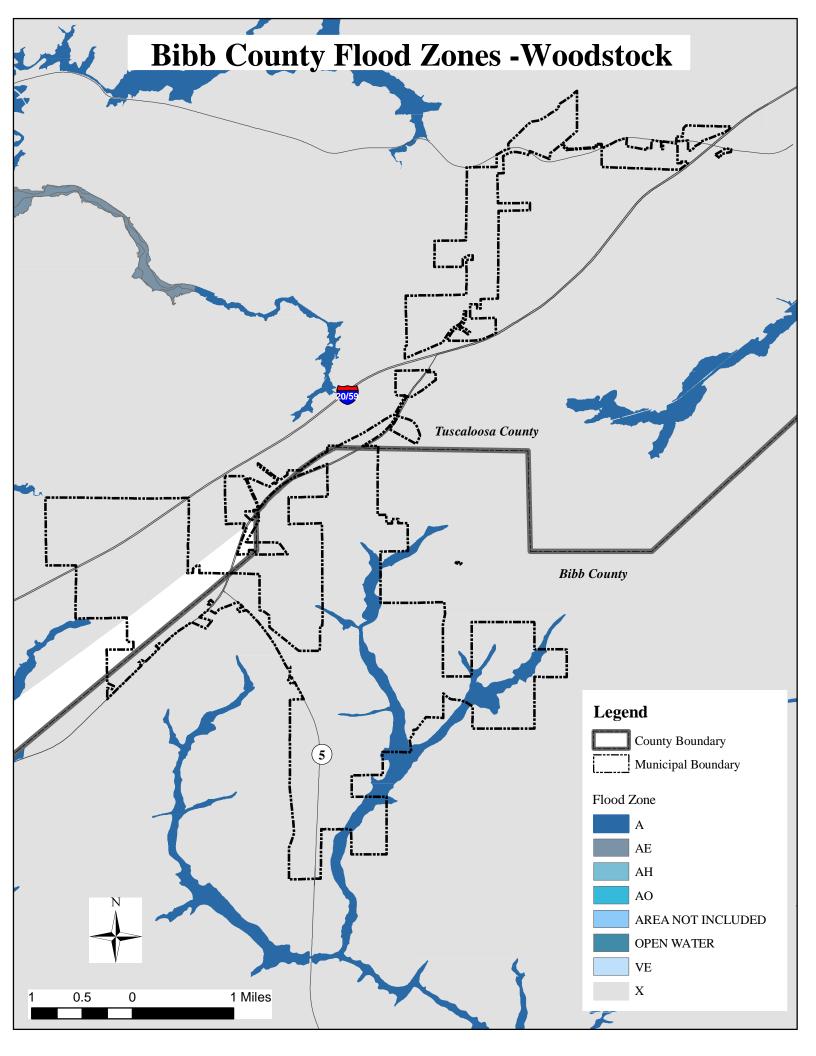
Source: FEMA Map Service Center: https://msc.fema.gov/portal/home

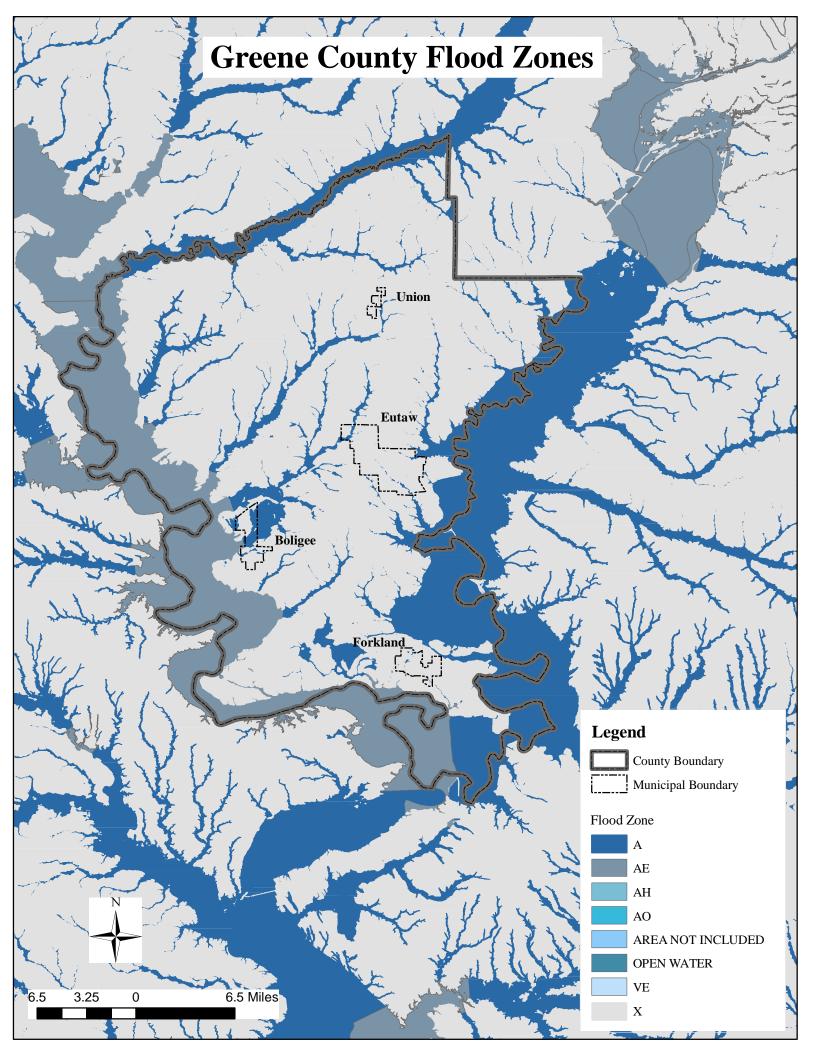


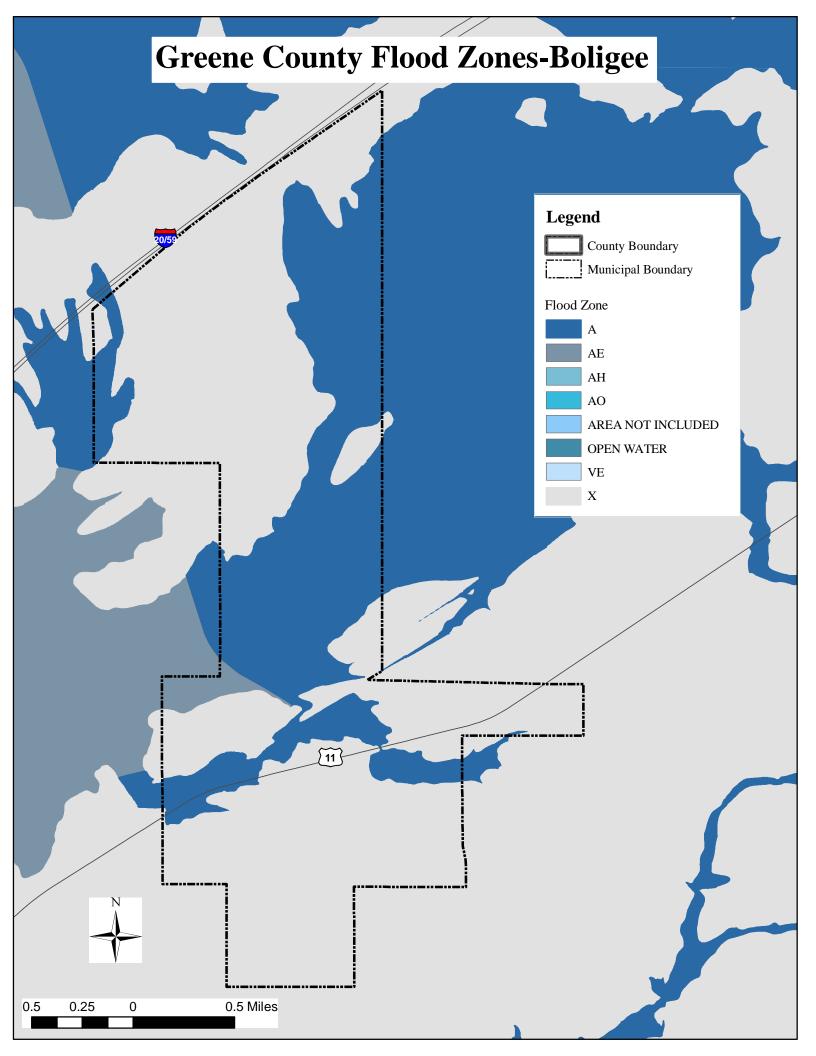


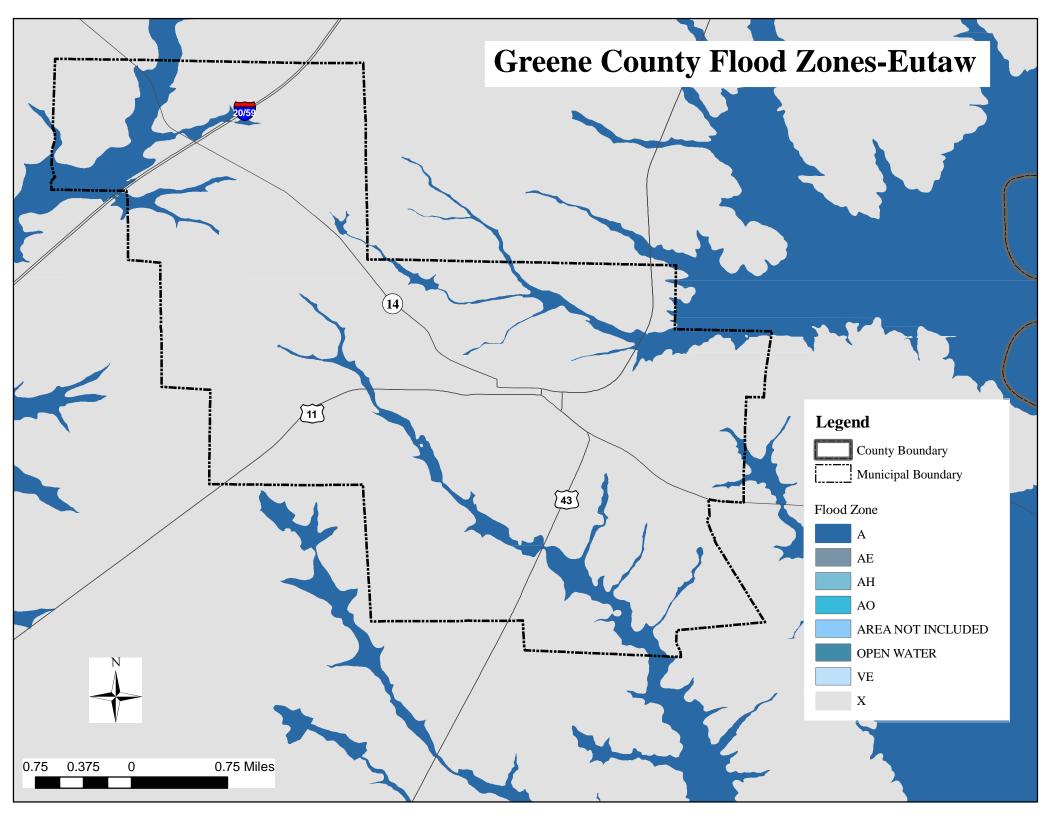


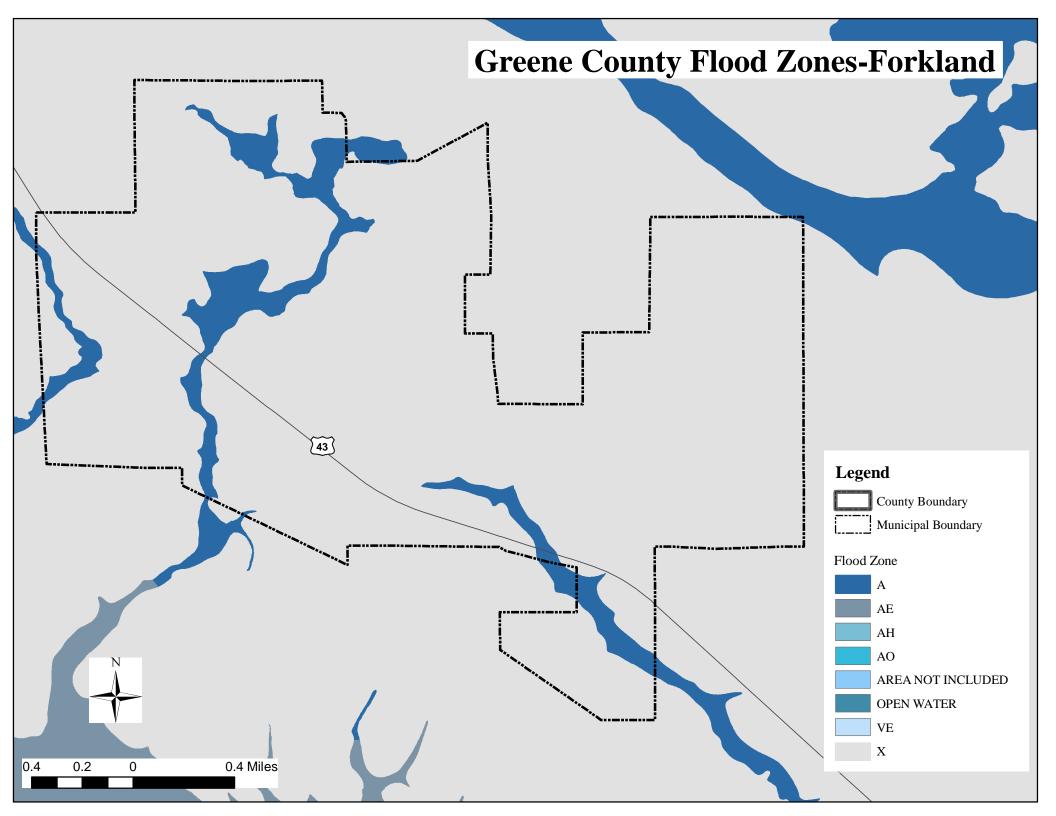


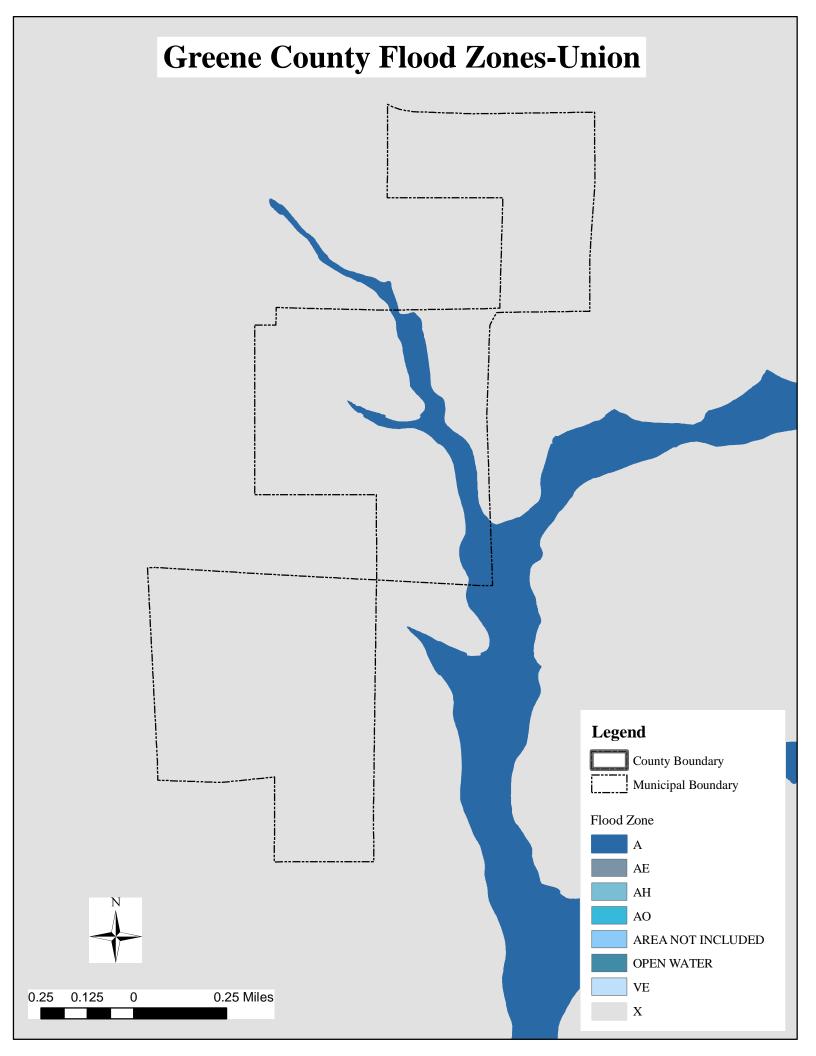


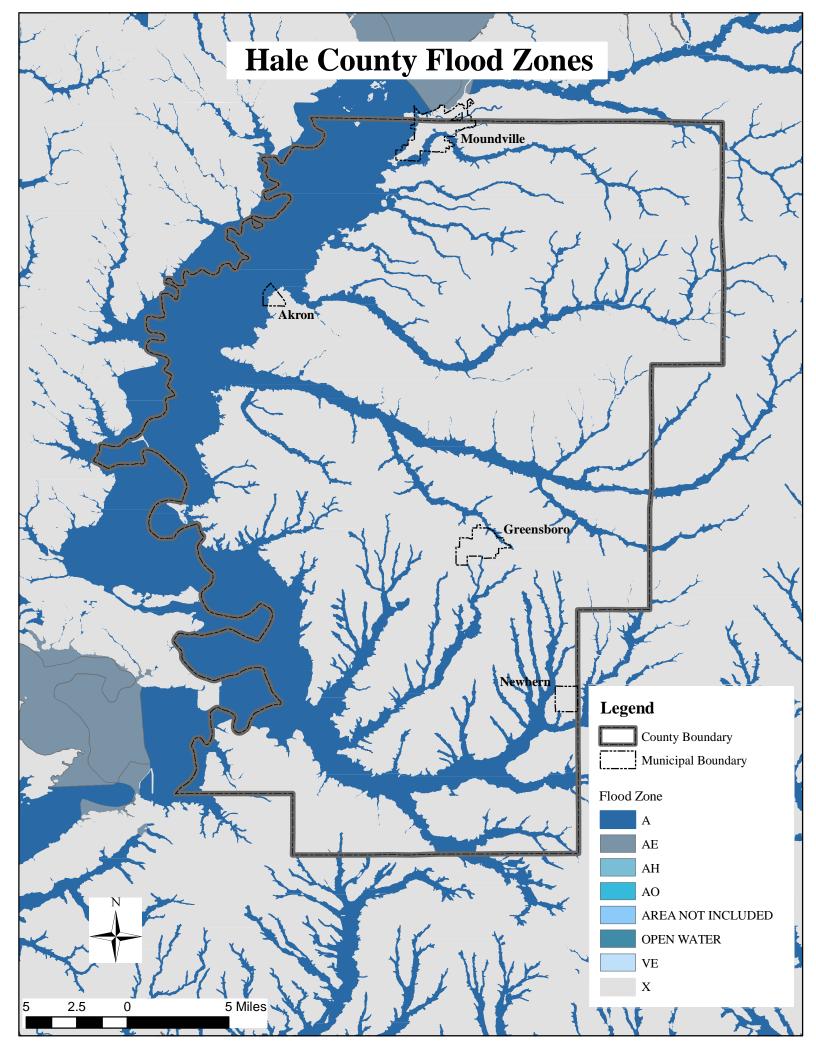












Hale County Flood Zones- Akron

