

# Flood Zones Frequently Asked Questions

## What are flood zones?

Flood zones are land areas identified by the Federal Emergency Management Agency (FEMA). Each flood zone describes that land area in terms of its risk of flooding. Everyone lives in a flood zone—it's just a question of whether you live in a low, moderate, or high risk area.

## How do I find out whether or not my property is at risk, and if it is, at what level?

Go to [www.floodsmart.gov](http://www.floodsmart.gov) and fill out the Flood Risk Profile to find your flood risk.

## What is a Flood Insurance Rate Map (FIRM) and how do I use it?

A FIRM is a map created by the NFIP for floodplain management and insurance purposes. Digital versions of these maps are called DFIRMs.

A FIRM will generally show a community's base flood elevations, flood zones, and floodplain boundaries. As a property owner/renter, you can use this map to get a reliable indication of what flood zone you're in. However, maps are constantly being updated due to changes in geography, construction and mitigation activities, and meteorological events.

Therefore, for a truly accurate determination, contact your insurance agent or company, or your community floodplain manager.



## What is a Special Flood Hazard Area (SFHA)?

Land areas that are at high risk for flooding are called Special Flood Hazard Areas (SFHAs), or floodplains. These areas are indicated on Flood Insurance Rate Maps (FIRMs).

A home located within an SFHA has a 26 percent chance of suffering flood damage during the term of a 30-year mortgage.

## What is a Non-Special Flood Hazard Area (NSFHA)?

A Non-Special Flood Hazard Area (NSFHA) is an area that is in a low-to-moderate risk flood zone. An NSFHA is not in any immediate danger from flooding caused by overflowing rivers or hard rains.

However, it's important to note that structures within a NSFHA are still at risk. In fact, one out of four floods occur in an NSFHA! Get the facts before you decide that your property is not at risk.

## What is a "100-year flood"?

A 100-year flood is a flood that has a one percent chance of being equaled or exceeded in any given year. A base flood may also be referred to as a 100-year storm and the area inundated during the base flood is sometimes called the 100-year floodplain.

## What does the "100-year flood" mean?

The term "100-year flood" is misleading. It is not the flood that will occur once every 100 years. Rather, it is the flood elevation that has a one percent chance of being equaled or exceeded each year. The 100-year flood could occur more than once in a relatively short period of time. The 100-year flood, which is the standard used by most federal and state agencies, is used by the National Flood Insurance Program (NFIP) as the standard for floodplain management and to determine the need for flood insurance. A structure located within a special flood hazard area shown on an NFIP map has a 26 percent chance of suffering flood damage during the term of a 30-year mortgage.

## What is a Base Flood Elevation (BFE)?

A Base Flood Elevation (BFE) is the height of the base flood, usually in feet, in relation to the National Geodetic Vertical Datum of 1929, the North American Vertical Datum of 1988, or other datum referenced in the Flood Insurance Study report, or average depth of the base flood, usually in feet, above the ground surface.



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