



## HANDOUT - FLOOD ZONES & HURRICANE CATEGORIES

### Flood Zones & Descriptions

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.

**Floodplain-** Any land area susceptible to being inundated by water from any source of flooding.

**"Coastal floodplain"** means those portions of the *floodplain* district subject to coastal or tidal flooding by a one hundred-year flood, where detailed study.

**"Riverine floodplain"** means those portions of land within the *floodplain* district subject to inundation by a one hundred-year flood and determined to be.

Flood Zone	Description
<b>SFHA-High Risk Areas</b>	
A	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	Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. Base flood elevations derived from detailed analyses are provided. AE Zones are now used on new format FIRMs instead of A1-A30 Zones.
VE	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.
AO	River or stream flood hazard area, and areas with a 1-percent or greater chance of swallow flooding each year, usually in the form of sheet flow, with an average depth ranging from 1-3 feet. These areas have a 26% chance of flooding over the life of a 30-year mortgage.
<b>Moderate Risk Areas</b>	
0.2% Annual Chance Flood Hazard	Area of minimal flood hazard usually depicted on FIRMs as above the 500-year flood level. Zone X is the area determined to be outside the 500-year flood and protected by levee from 100- year flood. Average flood depths derived from detailed analyses are shown within these zones.
<b>Minimum Risk Areas</b>	
X	Area of minimal flood hazard usually depicted on FIRMs as above the 500-year flood level. Zone X is the area determined to be outside the 500-year flood and protected by levee from 100- year flood. Average flood depths derived from detailed analyses are shown within these zones.



### Hurricane Categories & Descriptions

The **Saffir-Simpson Hurricane Wind Scale** is a 1 to 5 rating based on a hurricane's sustained wind speed. This scale estimates potential property damage. Hurricanes reaching Category 3 and higher are considered major hurricanes because of their potential for significant loss of life and damage.

Saffir-Simpson Hurricane Wind Scale	
Category Wind Speed	Effects
Category 1 74-95 mph	<b>Very dangerous winds will produce some damage:</b> Well-constructed frame homes could have damage to roof, shingles, and vinyl siding and gutters. Large branches of trees will snap, and shallowly rooted trees may be toppled. Extensive damage to power lines and poles likely will result in power outages that could last a few to several days.
Category 2 96-110 mph	<b>Extremely dangerous winds will cause extensive damage:</b> Well-constructed frame homes could sustain major roof and siding damage. Many shallowly rooted trees will be snapped or uprooted and block numerous roads. Near-total power loss is expected with outages that could last from several days to weeks.
Category 3-Major 111-129 mph	<b>Devastating damage will occur:</b> Well-built framed homes may incur major damage or removal of roof decking and gable ends. Many trees will be snapped or uprooted, blocking numerous roads. Electricity and water will be unavailable for several days to weeks after the storm passes.
Category 4-Major 130-156 mph	<b>Catastrophic damage will occur:</b> Well-built framed homes can sustain severe damage with loss of most of the roof structure and/or some exterior walls. Most trees will be snapped or uprooted, and power poles downed. Fallen trees and power poles will isolate residential areas. Power outages will last weeks to possible months. Most of the area will be uninhabitable for weeks or months.
Category 5-Major >157 mph	<b>Catastrophic damage will occur:</b> A high percentage of framed homes will be destroyed, with total roof failure and wall collapse. Fallen trees and power poles will isolate residential areas. Power outages will last for weeks to possibly months. Most of the area will be uninhabitable for weeks or months.