

# Flood hazard zone designations shown on the Collier County Digital Flood Insurance Rate Map (DFIRM), and what they mean

## **Zone A** [light gray color on the DFIRM Viewer]

Zone A is the flood insurance rate zone used for 1-percent-annual-chance (base flood) floodplains that are determined for the Flood Insurance Study (FIS) by approximate methods of analysis. Because detailed hydraulic analyses are not performed for such areas, no Base Flood Elevations (BFEs) or depths are shown in this zone. Mandatory flood insurance purchase requirements apply.

## **Zone AE** [blue color on the DFIRM Viewer]

Zones AE is the flood insurance rate zone used for the 1-percent-annual-chance floodplains that are determined for the FIS by detailed methods of analysis. In most instances, BFEs derived from the detailed hydraulic analyses are shown at selected intervals in this zone. Mandatory flood insurance purchase requirements apply. AE zones are also coastal areas of inundation by the 1-percent-annual-chance flood, including areas with the 2-percent wave run-up, elevation less than 3.0 feet above the ground, and areas with wave heights less than 3.0 feet. These areas are subdivided into elevation zones with BFEs assigned. The AE zone will generally extend inland to the limit of the 1-percent-annual-chance Stillwater Flood Level (SWEL).

## **Zone AH** [golden tan color on the DFIRM Viewer]

Zone AH is the flood insurance rate zone used for areas of 1-percent-annual-chance shallow flooding from rainfall with a constant water-surface elevation (usually areas of ponding) where average depths are less than 3 feet. BFEs derived from detailed hydraulic analyses are shown at selected intervals within this zone. Mandatory flood insurance purchase requirements apply.

## **Zone VE** [red color on the DFIRM Viewer]

VE zones are coastal high hazard areas where wave action and/or high-velocity water can cause structural damage during the base flood. They are subdivided into elevation zones with BFEs assigned.

## **Zone X (shaded)** (also labeled as X500 on the DFIRM viewer) [purple color on the DFIRM Viewer]

Zones X (shaded) are areas of 0.2-percent-annual-chance (a.k.a. 500-year flood) floodplain, areas of 1-percent-annual-chance (base flood) sheet flow flooding with average depths of less than 1 foot, areas of base flood stream flooding with a contributing drainage area of less than 1 square mile, or areas protected from the base flood by levees. No BFEs or depths are shown in this zone, and insurance purchase is not required.

## **Zones X (unshaded)** [yellow color on the DFIRM Viewer]

Zones X (unshaded) are flood insurance rate zones used for areas outside the 0.2-percent-annual-chance (a.k.a. 500-year flood) floodplain. No BFEs or depths are shown in this zone, and insurance purchase is not required.

## **Zone D** (this was eliminated and is not on the currently effective FIRM)

The Zone D designation is used for areas where there are possible but undetermined flood hazards. In areas designated as Zone D, no analysis of flood hazards has been conducted. Flood insurance is optional and available, and the flood insurance rates for properties in Zone D are commensurate with the uncertainty of the flood risk.