FEMA Flood Zone Panels

**Flood Zones**

- **D** - Conservation Area
- **VE** - 1% annual chance flood. Coastal flood zone with velocity hazard (wave action). Base Flood Elevations Determined.
- **AO** - 1% annual chance flood. Flood Depths of 1 to 3 feet (usually sheet flow on sloping terrain). Average Depths Determined.
- **AH** - 1% annual chance flood. Flood Depths of 1 to 3 feet (usually areas of ponding). Base Flood Elevations Determined.
- **AE** - 1% annual chance flood. Base Flood Elevations Determined.

**X (Moderate Risk)** - Areas of 0.2% annual chance flood, areas of 1% annual chance flood with average depths of less than 1 foot or with drainage areas less than 1 square mile, and areas protected by levees from 1% chance annual flood.

**X (Minimal Risk)** - Areas determined to be outside of the 0.2% annual chance flood.