

Floodplain Definitions

Flood Zone

Flood Zones: X AE A AO VE Floodway X(5) D AH

100-year Flood

Special Flood Hazard Area (SFHA)

Base Flood Elevation (BFE)

Flood Zone - A designation assigned by **Federal Emergency Management Agency** (FEMA) defining the various **flooding** characteristics of different lands based on a **100-year** storm. All lands are given a **flood zone** designation, but the term **flood zone** is somewhat misleading. Some **flood zones** (e.g. X and X(5)) are not expected to extensively **flood** during a 100-year storm. This does not imply that any referenced property will or will not be free from **flooding** or damage. A property not in a **SFHA** may be damaged by a **flood** greater than that predicted on the **flood** insurance rate **map** (FIRM) or from a local drainage problem not shown on the **map**. This does not create liability on the part of the city or any officer or employee thereof, for any damage that results from reliance on this information.

[Top](#)

Flood Zones:

X - areas outside the **100-year** floodplain or **SFHA**, areas of **100-year** sheet flow **flooding** where average depths are less than one foot, areas of **100-year** stream **flooding** where the contributing drainage area is less than one square mile or areas protected from the **100-year** **flood** by levees. No **BFEs** or depths are shown within this **zone**. **Flood** insurance is not mandatory and will be issued at preferred rates. **FEMA Elevation Certificate**s are not required for construction within these areas.

[Top](#)

AE - areas within the **100-year** floodplain or **SFHA** and the **BFEs** have been established. **Flood** insurance is mandatory. **FEMA Elevation Certificate**s are required for construction within these areas. A **FEMA Elevation Certificate** is required at the time the **floor** slab is complete and one is required at the time of final construction.

[Top](#)

A - areas within the **100-year** floodplain or **SFHA**, but the **BFEs** have not been established. **Flood** insurance is mandatory. **FEMA Elevation Certificate**s are required for construction within these areas. A **FEMA Elevation Certificate** is required at the time the **floor** slab is complete and one is required at the time of final construction.

[Top](#)

AO - areas of relatively shallow **flooding** within the **100-year** floodplain or **SFHA**. No **BFEs** have been established, but a depth of **flooding** from one to three feet has. Most **AO flood zones** within Jacksonville are designated to **flood** two feet. **Flood** insurance is mandatory. **FEMA Elevation Certificate**s are required for construction within these areas. A **FEMA Elevation Certificate** is required at the time the **floor** slab is complete and one is required at the time of final construction.

Top

VE - areas within the **100-year** coastal floodplain or **SFHA** that also have additional hazards associated with storm waves. **BFEs** have been established. **Flood** insurance is mandatory. Prior to approval of construction within a **VE zone**, the developer must demonstrate that any structures built will be able to withstand the wave action. **FEMA Elevation Certificate**s are required for construction within these areas. A **FEMA Elevation Certificate** is required at the time the **floor** slab is complete and one is required at the time of final construction.

Top

Floodway - areas within the **100-year** floodplain or **SFHA** that should be left intact. Construction and filling within these areas is severely restricted. **BFEs** have been established. If construction is allowed within a floodway, **flood** insurance will be mandatory. A no-rise certification and **FEMA Elevation Certificate**s are required for construction within these areas. The no-rise certification is required prior to construction, a **FEMA Elevation Certificate** is required at the time the **floor** slab is complete and a **FEMA Elevation Certificate** is required at the time of final construction.

Top

X(5) - areas outside the **100-year** floodplain or **SFHA** but within the 500-year floodplain. **BFEs** have not been established and **flood** insurance is not mandatory. **FEMA Elevation Certificate**s are not required for construction within these areas.

Top

D - 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 not mandatory, but coverage is available. The **flood** insurance rates for properties in **Zone D** are commensurate with the uncertainty of the **flood** risk. Construction within these areas is evaluated on a case by case basis.

Top

AH - areas of **100-year** shallow **flooding** with a constant water-surface elevation (usually areas of ponding) where average depths are between 1 and 3 feet. The **BFEs** derived from the detailed hydraulic analyses are shown at selected intervals within this **zone**. **Flood** insurance is mandatory. **FEMA Elevation Certificate**s are required for construction within these areas. A **FEMA Elevation Certificate** is required at the time the **floor** slab is complete and one is required at the time of final construction.

Top

100-year flood - a **flood** occurring from a storm event that happens an average of every 100 years. This does not mean that a storm of this type will happen every 100-hundred years and only every 100 years. There is a 1 percent chance that a storm of this magnitude will occur in any given year. According to the City of Jacksonville's 2010 comprehensive plan, a 100-year storm roughly equates to a category 3 hurricane.

Top

Special Flood Hazard Area - an area of land that, in the opinion of **FEMA**, would be

inundated by a **100-year flood**.

Top

Base Flood Elevation - the height in feet that the **100-year flood** is expected to rise above sea level. Elevations are based on National Geodetic Vertical Datum of 1929.

Top