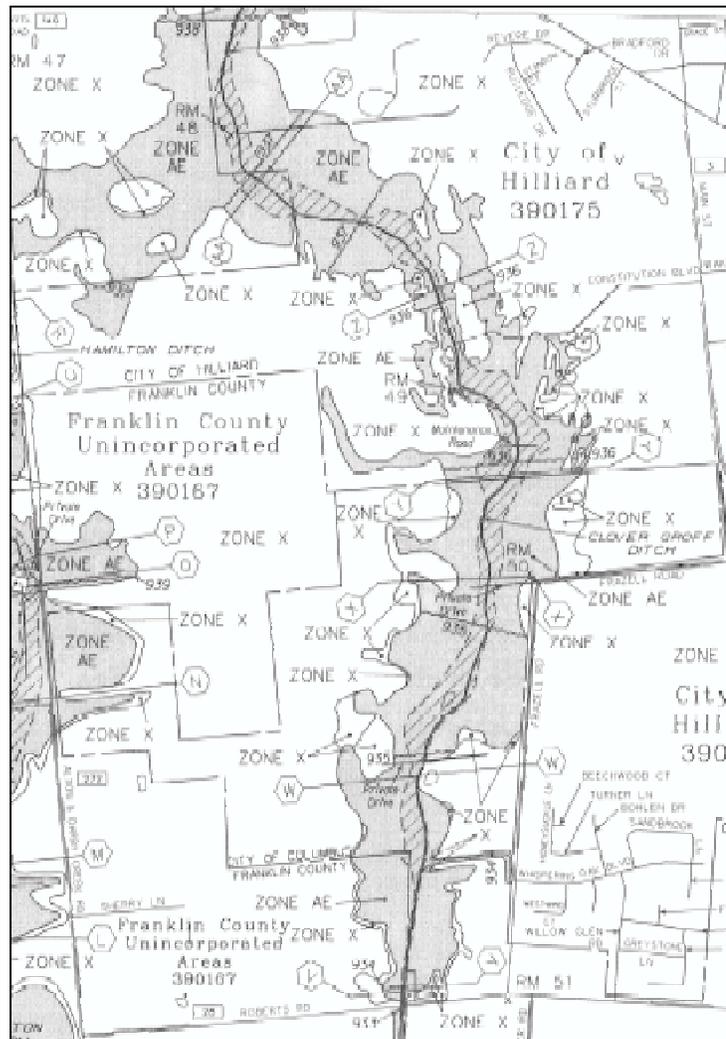


Zone A – Areas which have been determined by approximate methods to be Special Flood Hazard Areas. They show no elevations and are known as “unnumbered A zones.” Regulations for development apply to these areas.

Zones A1 through A30 and Zone AE - Zones where the elevation of the base flood has been calculated and is shown on the map, sometimes as a wavy line that crosses the floodplain. On newer maps or revisions after 1985, Zone AE is used rather than numbered A Zones. Regulations apply in these zones.

Zone AO - An area of 100 year shallow flooding where depths are between one and three feet. Average depths of inundation may be shown, but no elevations are indicated. Regulations apply.



Zone AH - An area of 100 year shallow flooding with a constant water-surface elevation (usually areas of ponding) where average depths are between one and three feet. The BFEs derived from the detailed hydraulic analyses are shown at selected intervals within this zone. Regulations do apply to these areas.

Zone B and (lightly shaded) Zone X – Generally the 500-year flood zone. It may also indicate certain areas subject to 100-year flooding with average depths less than one foot or areas where the contributing drainage area is less than one square mile. In Zone B or Zone X under the NFIP, regulation is not required. However, these mapped areas are reviewed by other federal agencies when siting critical facilities.

Zone C - An area of minimal flooding. The NFIP does not require regulation of development in Zone C.

Zone X - This is the same Zone as is referred to, in older maps, as Zone B or C. It denotes areas of lesser flood hazard. Regulations for construction do not apply to Zone X.¹⁶

4.5 MAKING MAP DETERMINATIONS

The FIRM is used to determine if proposed development, or any part of it, is located within the SFHA. Any development that falls within the SFHA is subject to the provisions of the local floodplain management ordinance. In order to make a determination, begin with the FIRM or FHBM index to locate the map panel for the area containing the site. If there is an asterisk on the panel number, either no flood hazard has been identified in that area or it is entirely one flood zone and the panel was not printed. Be sure the map panel is the most recent one printed by comparing the suffix letter for that panel with the suffix letter shown on the current map index. Some communities may have different panels with different effective dates due to revisions that do not affect the whole community.

Local officials are required to know how to determine the boundary of a floodplain, decide on what the BFE is for a site, and determine the boundary of the floodway.

SFHAs with BFEs

In SFHAs with BFEs, determining the BFE is relatively straightforward. If the site is not close to a cross-section with an elevation, you can:

- Use the higher of the BFEs on either side of the proposed site, or
- Refer to the flood profile in the Flood Insurance Study report and determine the BFE by measuring the distance from a known landmark or cross-section along the waterway.

SFHAs without BFEs

For many SFHAs, BFEs are not determined. In these “Unnumbered A Zones” additional data must be sought and, if no other detailed information is available, then approximate methods can be used. Additional data on flood elevations may be available from your Public Works or County Engineer’s Department, the Ohio Department of Transportation (especially near bridges), the U.S. Army Corps of Engineers, the U.S. Geological Survey, and the Natural Resources Conservation Service. The ODNR, Division of Water is the official state repository of flood data and we may have data available that is not published in a FIS or FIRM.

If the site is near the detailed study portion of a stream, it may be possible to extend the Flood Profile to approximate the BFE. Local knowledge of historic high water marks may provide guidance. If all other data sources have been exhausted, review below to learn how topographic maps or simple surveys can be useful. Some communities may

¹⁶ Excerpted and adapted from the Maine Floodplain Management Handbook (April, 2002)