

SPECIAL FLOOD  
HAZARD AREAS

Without Base Flood Elevation (BFE)  
Zone A, V, A99

With BFE or Depth

Regulatory Floodway Zone AE, AO, AH, VE, AR

0.2% Annual Chance Flood Hazard, Areas  
of 1% annual chance flood with average  
depth less than one foot or with drainage  
areas of less than one square mile Zone X

AREA OF MINIMAL FLOOD HAZARD  
Zone X

LOW RISK

HIGH RISK

Zone AE

HIG FLOOD CRISIS

FLOODWAY  
Zone AE

MODERATE  
RISK

PROPERTIES IN THE SPECIAL FLOOD HAZARD  
AREA HAVE 25% CHANCE OF FLOODING OVER  
THE LIFE OF A 30-YEAR MORTGAGE

0.2 PCT ANNUAL CHANCE FLOOD HAZARD  
Zone X

Visit [msc.fema.gov/portal/search](http://msc.fema.gov/portal/search) or call 817-840-3575  
to find out what flood zone your home is in.