

# Flood Insurance Rate Maps

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## What are Flood Insurance Rate Maps?

Flood Insurance Rate Maps, also known as FIRMs, are published by the Federal Emergency Management Agency (FEMA) to determine flood insurance requirements (as the name implies) and to assist communities in regulating new development.

Among other things, Flood Insurance Rate Maps show areas that have a 1% chance of flooding and a 0.2% chance of flooding in any given year (also known as the “100-year” and “500-year” floodplains). These areas are determined to be the areas of highest risk when a stream overflows its banks or when coastal waters experience tidal surges from tropical storms or hurricanes.

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## Not All Flood Risks Are Shown

There are other reasons for flooding that are not shown on Flood Insurance Rate Maps:

- Actual rainfall amounts may exceed those assumed in the computation of mapped floodplain. In Harris County, the 1% floodplains are based upon a rainfall of about 13 inches in 24 hours.
- Intense rainfalls can overwhelm local drainage systems - causing water to pond deeply in the streets or flow overland to the nearest stream, flooding homes along the way.
- Smaller channels may not have been studied. The stream near your home may have a floodplain that is not shown on the Flood Insurance Rate Maps.
- The Flood Insurance Rate Maps are estimates using the best technology and engineering tools, but nature can be unpredictable.

Remember, 65% of the area that flooded during Tropical Storm Allison was outside of the mapped regulatory floodplain. *Nationwide, one-third of the flood loss claims are from property located outside of the mapped 1% (100-year) floodplain.*

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## What's On a Flood Insurance Rate Map?

A Flood Insurance Rate Map will show several things, but most importantly it shows the areas of the highest risk of flooding caused by streams and tidal surge. Some of the information includes:

- 1% Floodplain (Zones AE, A, AO, and V)
  - Base Flood Elevations (elevation above mean sea level that the 1% flood reaches)
  - 0.2% Floodplain (Zone X Shaded)
  - Floodway
  - Corporate Limits
  - Streets and Highways
  - Engineering information such as survey benchmarks and the location of cross sections used in computer simulations.
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## What do the Zones Mean?

The following table shows the different zones on the Flood Insurance Rate Maps and what they mean. The legend on the Flood Insurance Rate Map has a more detailed description of the zones.

Zone	Common Name	Color	Level of Risk	Insurance Required*
Zone AE	1% (100-year) Floodplain	Dark Gray	1% Chance or Greater	Yes
Floodway	1% (100-year) Floodplain	Hatched Dark Gray	1% Chance or Greater	Yes
Zone VE	1% (100-year) Coastal Floodplain	Dark Gray	1% Chance or Greater	Yes
Zone X Shaded	0.2% (500-year) Floodplain	Light Gray	Between a 0.2% and a 1% chance	No
Zone X	Areas Outside the Floodplain	White (no color)	Less than a 0.2% chance	No

**\*Insurance may be required by your lender if you have a federally-backed mortgage.**

**Note: Zones A and AO** are also 1% (100-year) floodplains, but they do not have detailed base flood elevations like Zone AE. There are other zones on the Flood Insurance Rate Maps that are explained in the legend.