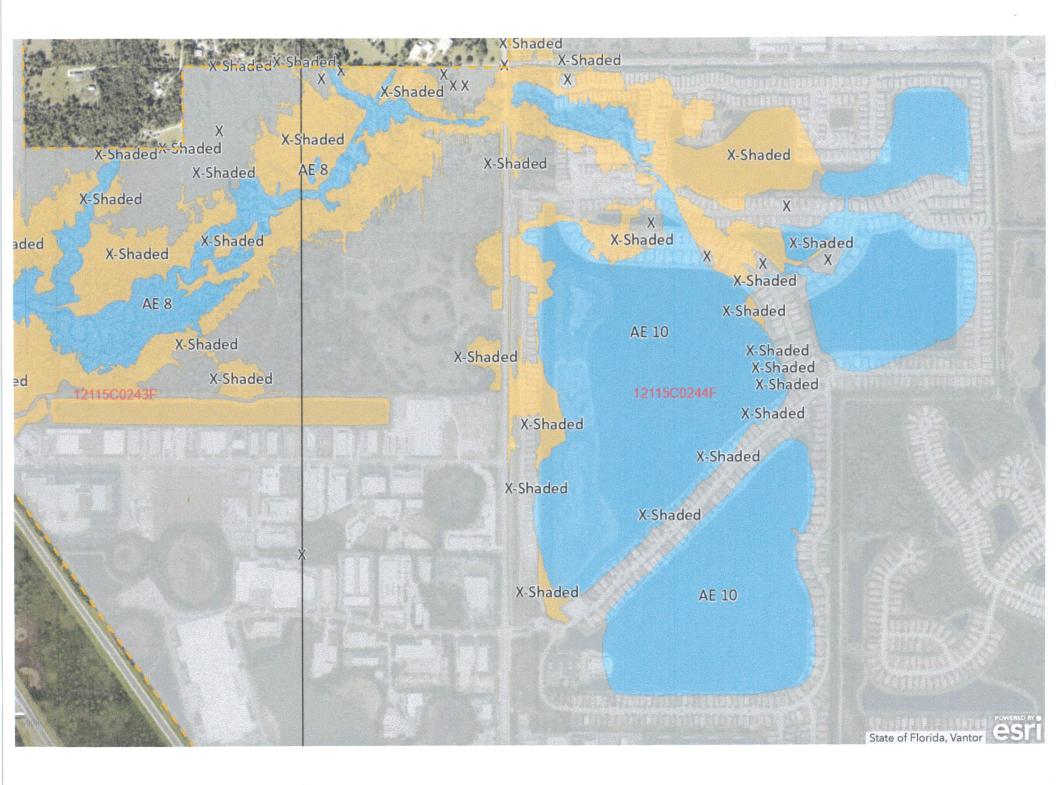
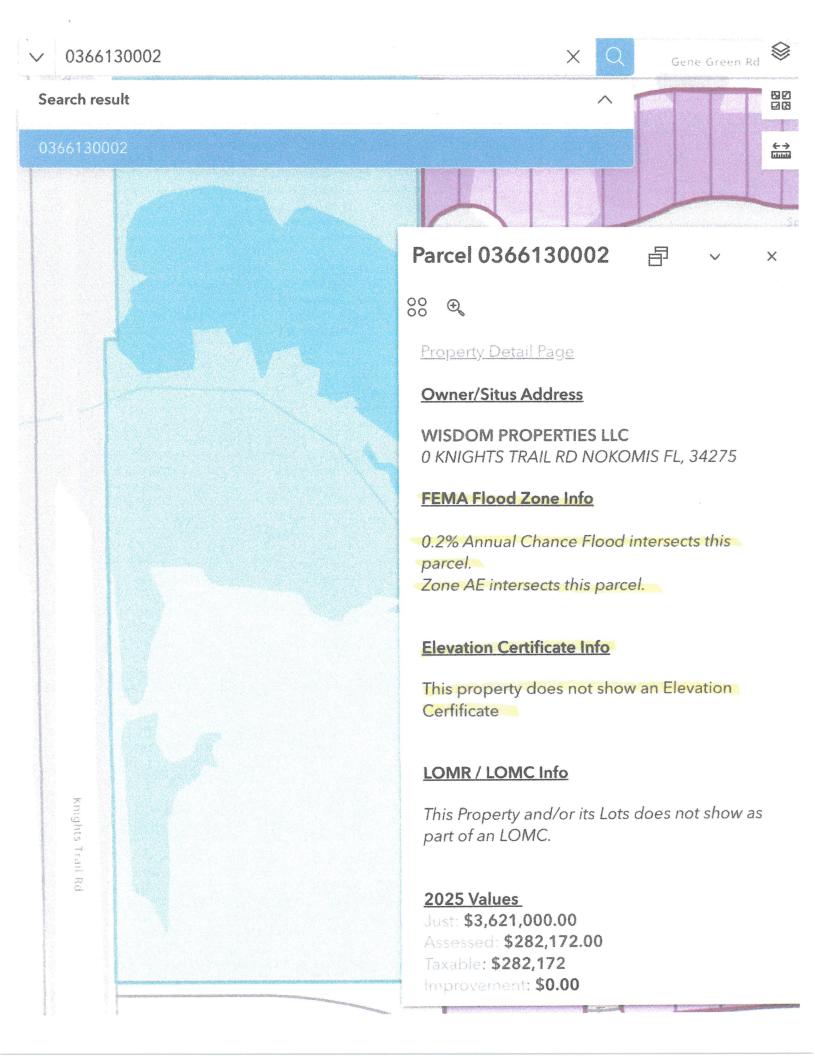
TOSCANA ISLES

FEMA Flood Map ZONE: AE









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connection to the National Flood Insurance Program (NFIP).

The Importance of FEMA Flood Zones

Your flood zone can provide crucial information on the physical and financial risks to your property as a result of flood. Unfortunately, FEMA flood maps often struggle to fully account for changes in flood patterns due to climate change. The maps are also unable to account for pluvial surface flooding caused by intense rainfall. The type of flood zone that you are in affects the cost of flood insurance policies and flood insurance is mandatory in some flood zones. Special Flood Hazard Areas (SFHAs) are the areas that are at the greatest risk of flooding, mudflow, or flood-related erosion.

	FEMA	Flood Zone Design	nations	
Undetermined Risk	Low Risk	Moderate Risk	High Risk	Coastal High Risk
	Increasing	Risk -	-	
Zone D	Zones C and X (unshaded)	Zones B and X (shaded)	Zones A, AE, A1-30, AH, AO, A99	Zones V, VE, V1-30
	Non-Special Flood Hazard Area (NSFHA)		Special Flood Hazard Area (SFHA)	

High risk areas are started by either "A" or "V", low and moderate flood risk areas begin with "B", "C", or "X". "D" labels undetermined flood zones, where flood risk exists but is unmeasured. To better understand what each flood zone means for a property's likelihood of flood, FEMA maps often use the terminology of "100 and 500-year flood zones". A 100-year flood area is one in which there is a 1% annual chance of flood and a 500-year flood corresponds to a 0.2 percent chance on average. More explanation of much of this information on flood zone categories can be found on government flood resources.

Low and Moderate Risk Areas (FEMA Zones B, C, X)

In these areas, flood risk is present, but reduced from the intensity of high risk areas. These zones are not considered a part of the Special Flood Hazard Area, and are otherwise known as Non-Special Flood Hazard Areas (NSFHAs).

Although these areas typically have less than a one percent chance of flooding each year, it is still a good idea to be wary of flood dangers in these zones. One in five insurance claims come from low and moderate risk areas; these areas receive one-third of federal disaster assistance. Federal flood insurance is not

The specific flood zone designation for a property covered by this map would be a letter or letter/number combination (e.g., Zone X, AE, VE) found within that map panel, rather than the panel number itself.

Common flood zone designations in Venice include:

- Zone X (unshaded): Areas of minimal flood hazard, outside the 100-year and 500-year floodplains (low risk).
- Zone X (shaded or X500): Areas of moderate flood hazard, usually between the limits of the 100-year and 500-year floods (0.2% annual chance flood hazard).
- Zone AE: High-risk areas subject to inundation by the 1-percent annual chance flood event (100-year floodplain) with Base Flood Elevations (BFEs) determined. Mandatory flood insurance purchase requirements apply.
- Coastal A Zone/LiMWA: High-risk coastal areas within Zone AE that have a Limit of Moderate Wave Action, indicating a higher potential for wave damage.
- Zone VE: High-risk coastal areas with additional hazards from high-velocity storm waves (wave heights equal to or greater than 3 feet). Mandatory flood insurance purchase requirements apply.