Special Flood Hazard Areas are areas required by law to be protected from the 1% annual chance flood event, which is also known as the base flood. Areas designated as Special Flood Hazard Areas include Zones A, AO, A99, AH, V, and VE.

- **Zones A and AO**: Areas designated as Zones A and AO are subject to the 1% annual chance flood event. These areas require mandatory flood insurance for most new construction and improvements, and existing buildings in these areas may also require flood insurance as a condition of mortgage.!
- **Zones A99 and AH**: These zones are similar to Zones A and AO in that they require flood insurance, but they are less severe in terms of flood hazard.
- **Zones V and VE**: Zones V and VE are designated for areas that are particularly vulnerable to coastal flooding. Buildings in these zones may require elevation or flood resistance measures.

Flood Insurance Studies (FIS) are provided by the Federal Emergency Management Agency (FEMA) to determine flood hazards and risk. The FIRM (Flood Insurance Rate Map) is a product of the FIS that provides detailed information on floodplain boundaries and flood hazards.

**Legend**

- **SAFE ZONE**: Areas that are not subject to flooding.
- **MUST BE PROTECTED ZONES**: Areas where flood protection is required.

For more information on floodplain management, flood insurance, and flood-related regulations, contact your local flood insurance provider or visit the FEMA website.