

Risk Level in a Flood Zone

Flood zones are land areas identified by the Federal Emergency Management Agency (FEMA). Everyone lives in a flood zone—it's just a question of whether you live in a low-, moderate- or high-risk area.

Special Flood Hazard Area (SFHA)

- A **high-risk area** has at least a 1 in 4 chance of flooding during a 30-year mortgage.
- This area has a **1% chance of flooding** in any given year.
- Properties in this zone are **required to have flood insurance** if they have a mortgage from a federally regulated or insured lender.

Moderate and Low Flood Hazard Areas

- A **moderate flood hazard area** is known as the 500-year floodplain.
- These areas have a **0.2% chance of flooding** in any given year.
- In this zone, **flood insurance is not required**, but is still recommended according to FEMA.

