

DEFINITIONS OF FEMA FLOOD ZONE DESIGNATIONS

Flood zones are geographic areas that FEMA has defined according to varying levels of flood risk. These zones are depicted on a community's Flood Insurance Rate Map (FIRM). Each zone reflects the severity or type of flooding in the area. For more information on the FEMA flood insurance program, visit the FEMA website at www.fema.gov.

Base Flood Elevations (BFEs) are shown on Flood Insurance Rate Maps (FIRMs) and the flood profiles. BFE is the computed elevation to which floodwater is anticipated to rise during the base flood. The BFE is the regulatory requirement for the elevation or floodproofing of structures. The relationship between the BFE and a structure's elevation determines the flood insurance premium.

The **2018 flood zones** are included in the list of map layers that can be displayed. The flood zones were approved and became effective August 16th, 2018. For questions, please contact your local floodplain administrator listed below.

MODERATE TO LOW RISK AREAS

ZONE	DESCRIPTION
X_500	Area of moderate flood hazard or 0.2% annual chance of flooding, usually the area between the limits of the 100 year and 500 year flood plains.
X	Areas of minimal flood hazard, determined to be outside the 500 year flood plain.

HIGH RISK AREAS

ZONE	DESCRIPTION
A	Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30 year mortgage. Base flood elevations (BFE) are not available for these zones.
AE	Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30 year mortgage. Base flood elevations (BFE) and flood hazard factors are determined.
AH	Areas with a 1% annual chance of flooding, usually in the form of a pond, with an average depth ranging from 1 to 3 ft. Base flood elevations (BFE) and flood hazard factors are determined.
VE	Coastal areas with a 1% or greater chance of flooding and an additional hazard associated with storm waves. These areas have a 26% chance of flooding over the life of a 30 year mortgage. Base flood elevations (BFE) derived from detailed analyses are shown at selected intervals within these zones.
A99	Areas with a 1% annual chance of flooding that will be protected by a Federal flood control system where construction has reached specified legal requirements.

SAGIS maps and data are for general information only.

Flood determination letters can be obtained from your local floodplain administrator.

Municipality	Phone/Email	Website
Chatham County	floodletters@chathamcounty.org	https://engineering.chathamcountyga.gov/FloodZones/FloodZoneDefinitions
Bloomington	912-748-5112	https://www.bloomington-ga.gov/copy-of-public-works-1
Garden City	912-963-2756	www.gardencityga.org/index.aspx?page=250
Pooler	912-748-7261	www.pooler-ga.gov/pooler-planning-zoning/flood-protection-main
Port Wentworth	912-964-4379	www.cityofportwentworth.com/page/srvc.planningdev
Savannah	912-651-6530	www.savannahga.gov/index.aspx?NID=936
Thunderbolt	912-654-5533	www.thunderboltga.org/Flood-Information
Tybee Island	912-472-5030	www.cityoftybee.org/207/Emergency-Management
Vernonburg	912-790-7660	