

## Definitions of FEMA Flood Zone Designations

Flood zones are geographic areas that the FEMA has defined according to varying levels of flood risk. These zones are depicted on a community's Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map. Each zone reflects the severity or type of flooding in the area.

### Moderate to Low Risk Areas

In communities that participate in the NFIP, flood insurance is available to all property owners and renters in these zones:

ZONE	DESCRIPTION
B and X (shaded)	Area of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods. Are also used to designate base floodplains of lesser hazards, such as areas protected by levees from 100-year flood, or shallow flooding areas with average depths of less than one foot or drainage areas less than 1 square mile.
C and X (unshaded)	Area of minimal flood hazard, usually depicted on FIRMs as above the 500-year flood level.

### High Risk Areas

In communities that participate in the NFIP, mandatory flood insurance purchase requirements apply to all of these zones:

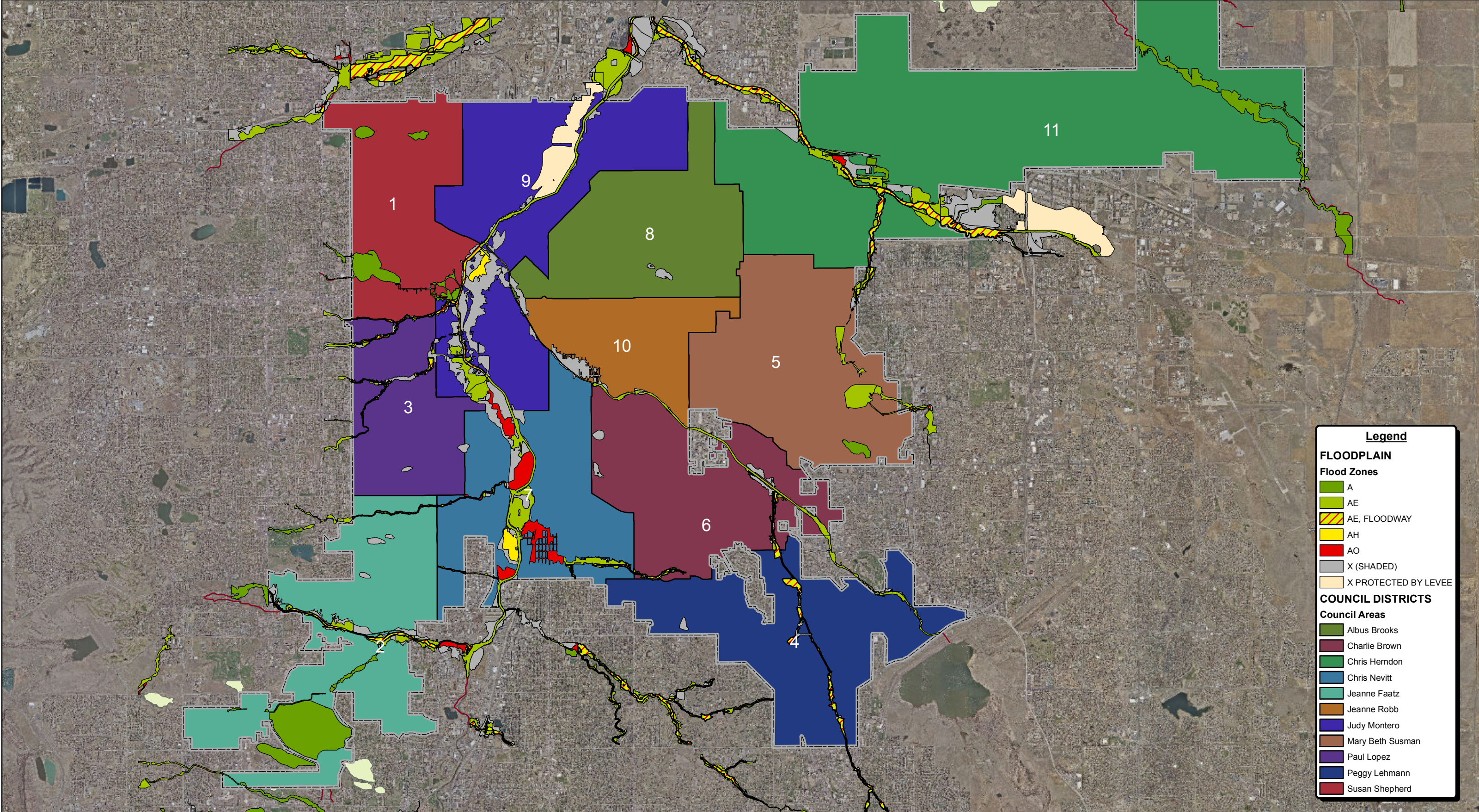
ZONE	DESCRIPTION
A	Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. Because detailed analyses are not performed for such areas; no depths or base flood elevations are shown within these zones.
AE	The base floodplain where base flood elevations are provided. AE Zones are now used on new format FIRMs instead of A1-A30 Zones.
A1-30	These are known as numbered A Zones (e.g., A7 or A14). This is the base floodplain where the FIRM shows a BFE (old format).
AH	Areas with a 1% annual chance of shallow flooding, usually in the form of a pond, with an average depth ranging from 1 to 3 feet. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Base flood elevations derived from detailed analyses are shown at selected intervals within these zones.
AO	River or stream flood hazard areas, and areas with a 1% or greater chance of shallow flooding each year, usually in the form of sheet flow, with an average depth ranging from 1 to 3 feet. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Average flood depths derived from detailed analyses are shown within these zones.
AR	Areas with a temporarily increased flood risk due to the building or restoration of a flood control system (such as a levee or a dam). Mandatory flood insurance purchase requirements will apply, but rates will not exceed the rates for unnumbered A zones if the structure is built or restored in compliance with Zone AR floodplain management regulations.
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. No depths or base flood elevations are shown within these zones.



# GIS Floodplain Map

## Council Districts with Flood Zones

08-14-2013



**Legend**

**FLOODPLAIN**

**Flood Zones**

- A
- AE
- AE, FLOODWAY
- AH
- AO
- X (SHADED)
- X PROTECTED BY LEVEE

**COUNCIL DISTRICTS**

**Council Areas**

- Albus Brooks
- Charlie Brown
- Chris Herndon
- Chris Nevitt
- Jeanne Faatz
- Jeanne Robb
- Judy Montero
- Mary Beth Susman
- Paul Lopez
- Peggy Lehmann
- Susan Sheperd

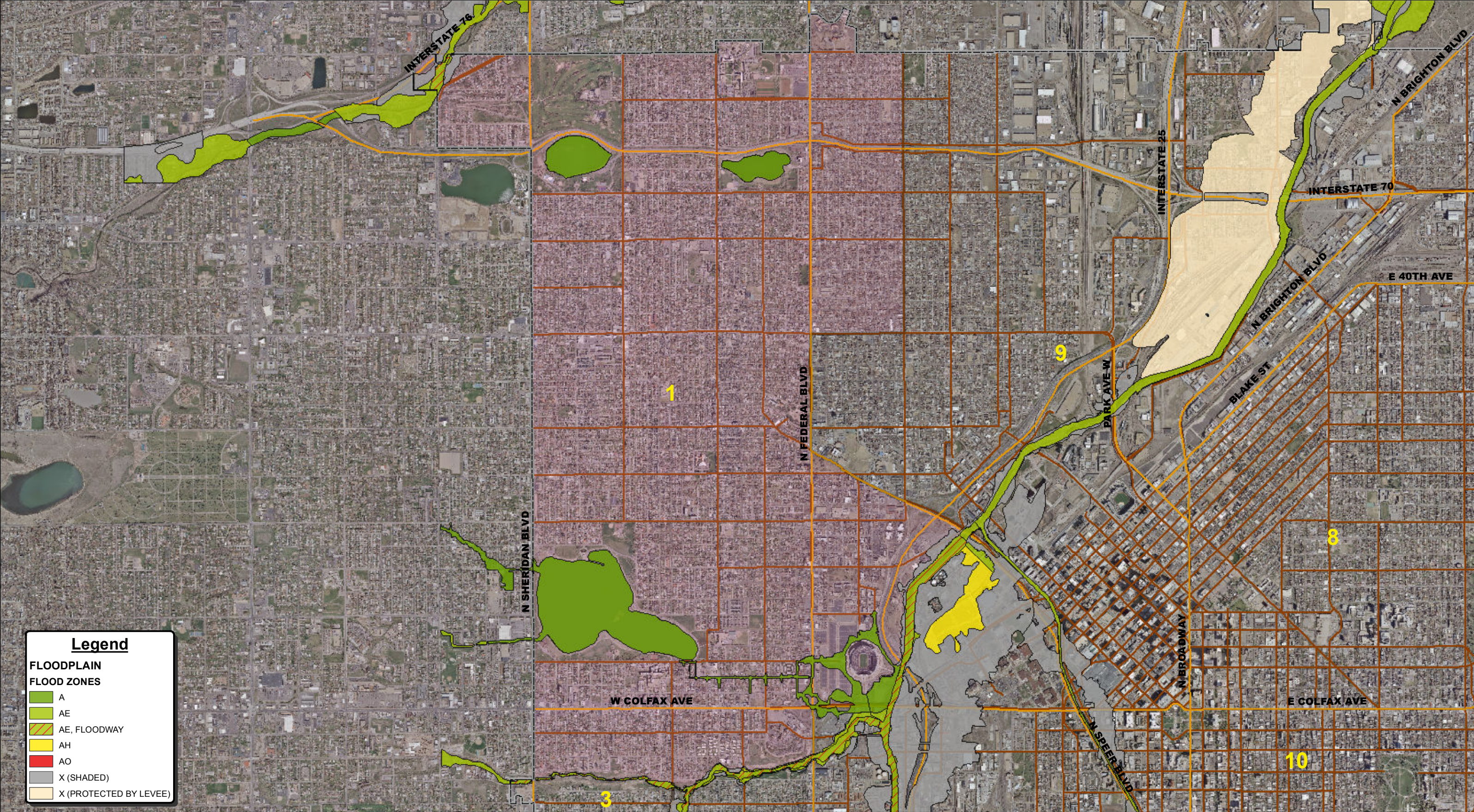


**Floodplain Maps**

**Council District 1**



GIS Floodplain Map  
 Council District 1 - Susan Shepard  
 08-14-2013



**Legend**

**FLOODPLAIN**

**FLOOD ZONES**

- A
- AE
- AE, FLOODWAY
- AH
- AO
- X (SHADED)
- X (PROTECTED BY LEVEE)

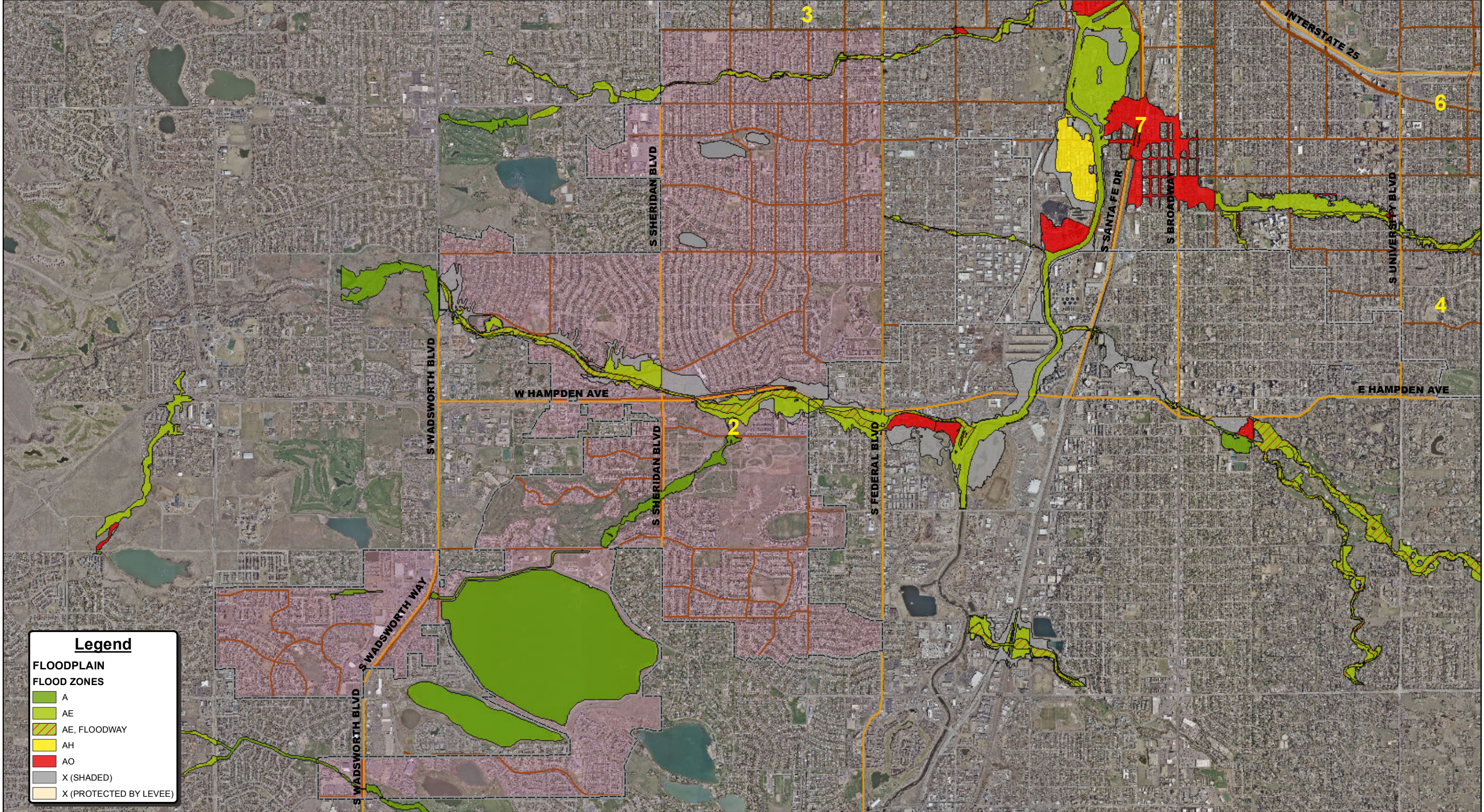


Floodplain Maps

Council District 2



GIS Floodplain Map  
 Council District 2 - Jeanne Faatz  
 08-14-2013



**Legend**

**FLOODPLAIN**

**FLOOD ZONES**

- A
- AE
- AE, FLOODWAY
- AH
- AO
- X (SHADED)
- X (PROTECTED BY LEVEE)

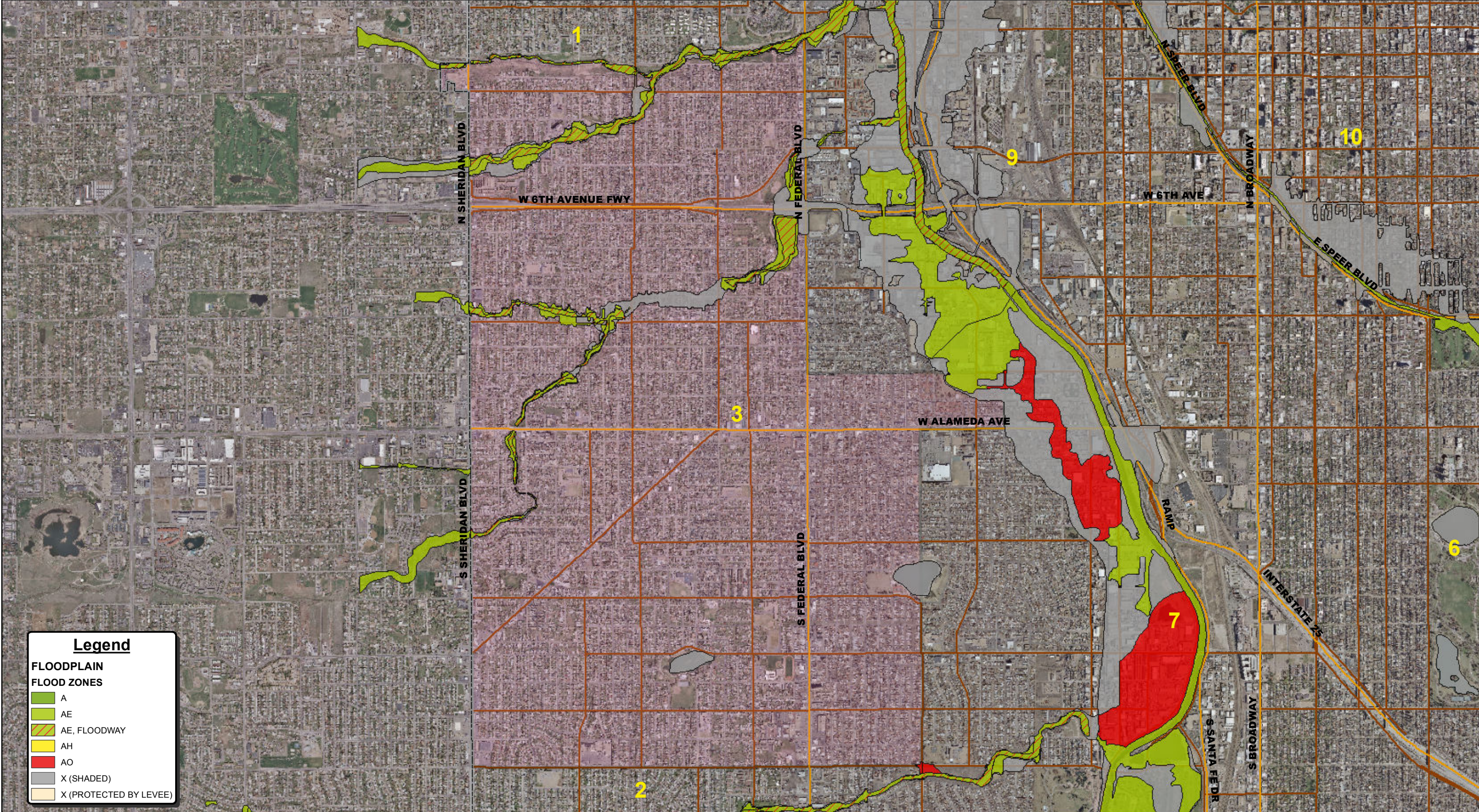
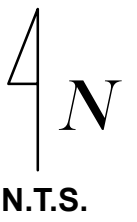


Floodplain Maps

Council District 3



GIS Floodplain Map  
 Council District 3 - Paul Lopez  
 08-14-2013



**Legend**

**FLOODPLAIN**

**FLOOD ZONES**

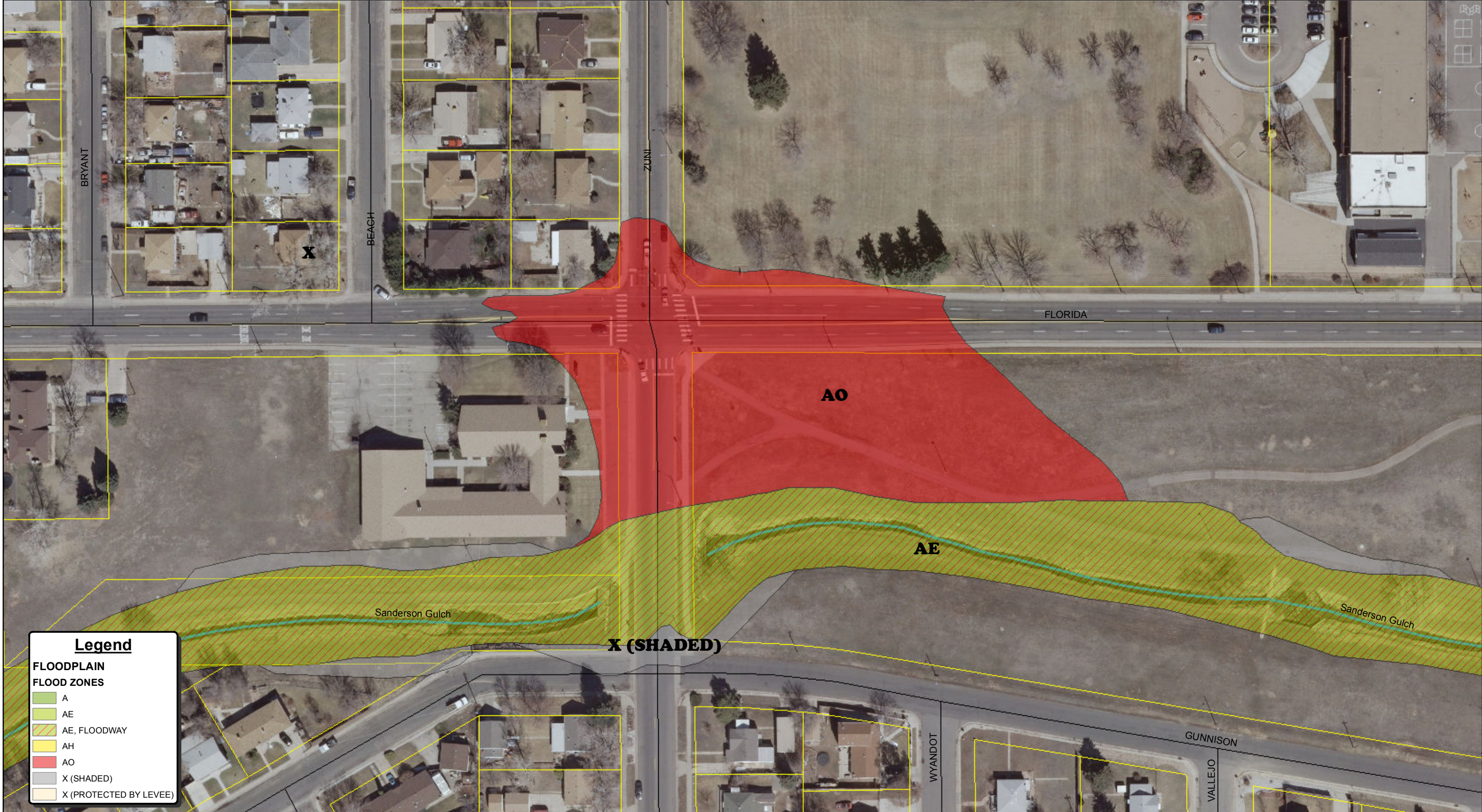
- A
- AE
- AE, FLOODWAY
- AH
- AO
- X (SHADED)
- X (PROTECTED BY LEVEE)



# GIS Floodplain Map

## AO Zones (Districts 3 & 7) - Sanderson Gulch at Zuni

08-14-2013



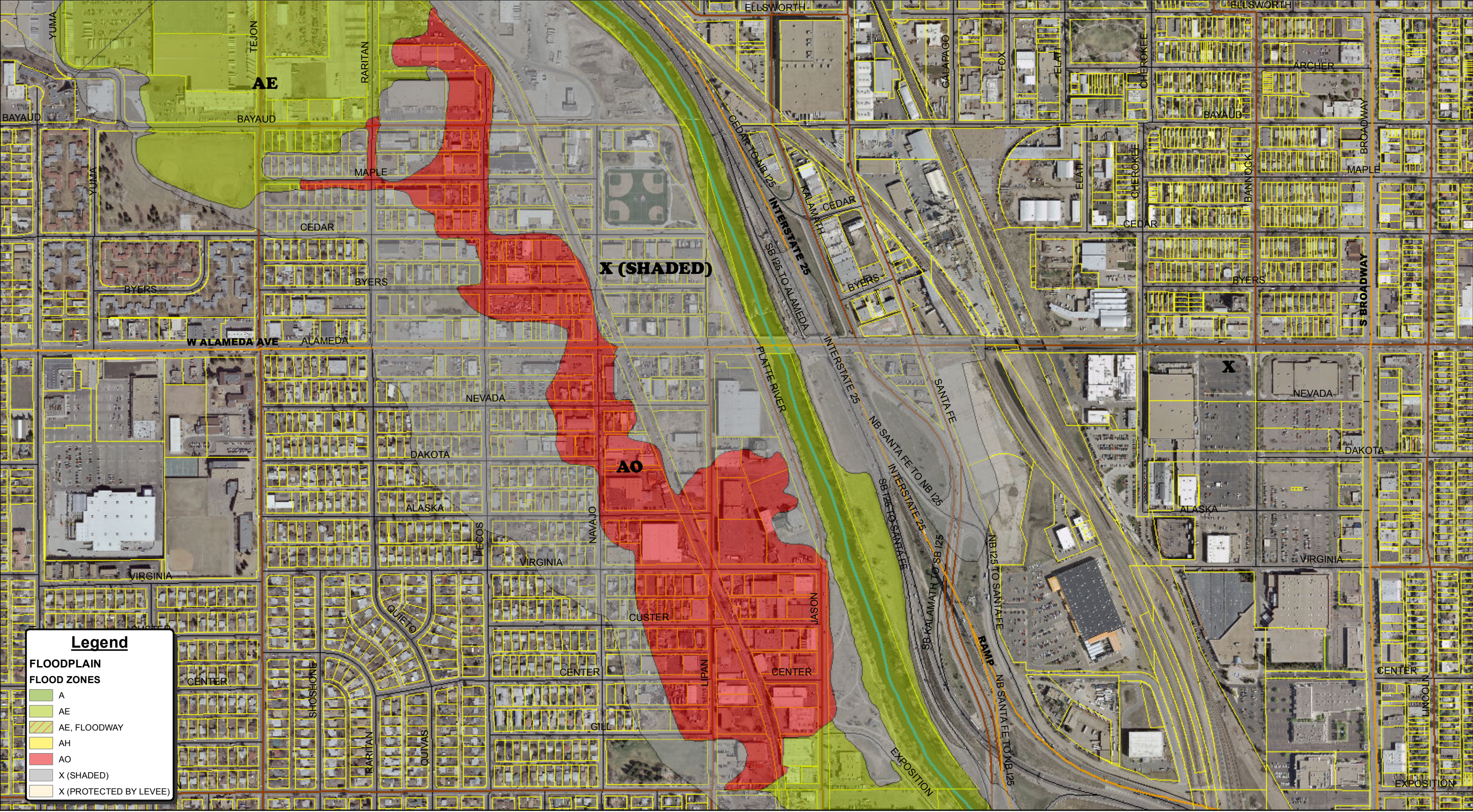
Legend	
<b>FLOODPLAIN FLOOD ZONES</b>	
<span style="display: inline-block; width: 15px; height: 10px; background-color: #90EE90; border: 1px solid black;"></span>	A
<span style="display: inline-block; width: 15px; height: 10px; background-color: #90EE90; border: 1px solid black;"></span>	AE
<span style="display: inline-block; width: 15px; height: 10px; background-color: #FFFF00; border: 1px solid black;"></span>	AE, FLOODWAY
<span style="display: inline-block; width: 15px; height: 10px; background-color: #FFFF00; border: 1px solid black;"></span>	AH
<span style="display: inline-block; width: 15px; height: 10px; background-color: #FF0000; border: 1px solid black;"></span>	AO
<span style="display: inline-block; width: 15px; height: 10px; background-color: #808080; border: 1px solid black;"></span>	X (SHADED)
<span style="display: inline-block; width: 15px; height: 10px; background-color: #FFD700; border: 1px solid black;"></span>	X (PROTECTED BY LEVEE)



# GIS Floodplain Map

## AO Zones (Districts 3 & 7) - South Platte River, West Bank Split Flow

08-14-2013



**Legend**

**FLOODPLAIN FLOOD ZONES**

- A
- AE
- AE, FLOODWAY
- AH
- AO
- X (SHADED)
- X (PROTECTED BY LEVEE)

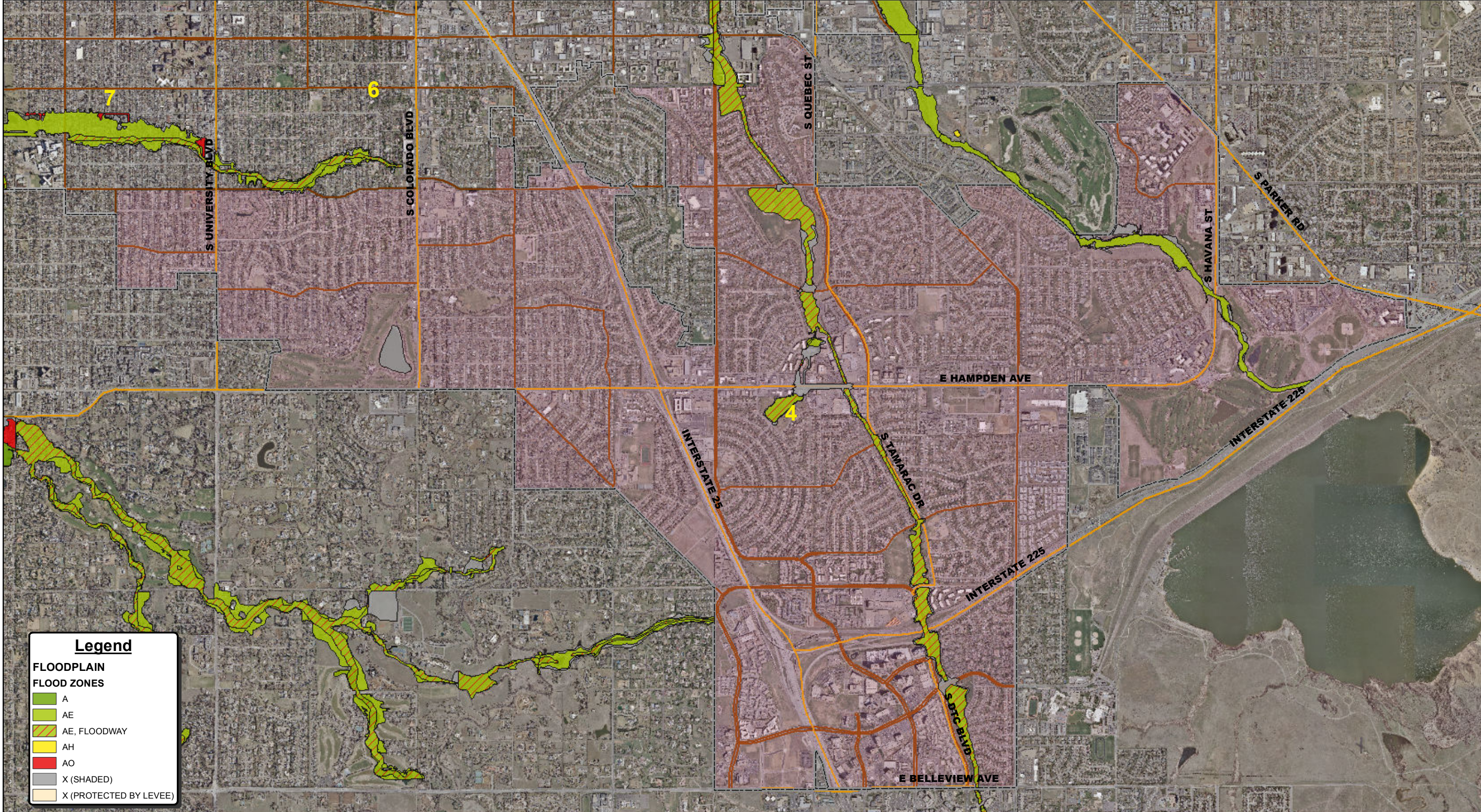
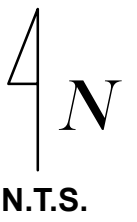


Floodplain Maps

Council District 4



GIS Floodplain Map  
Council District 4 - Peggy Lehmann  
08-14-2013



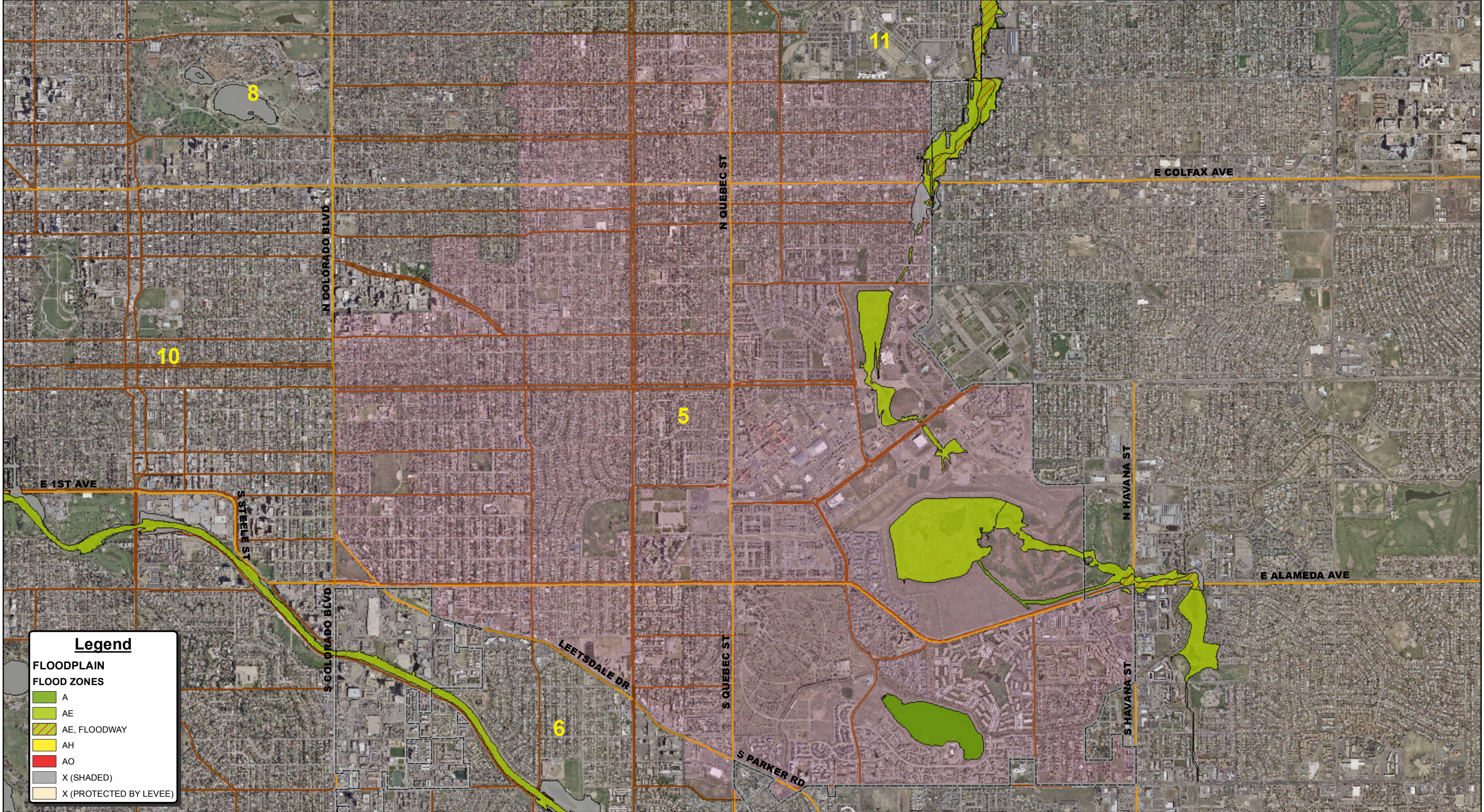


Floodplain Maps

Council District 5



GIS Floodplain Map  
 Council District 5 - Mary Beth Susman  
 08-14-2013



**Legend**

**FLOODPLAIN**

**FLOOD ZONES**

- A
- AE
- AE, FLOODWAY
- AH
- AO
- X (SHADED)
- X (PROTECTED BY LEVEE)

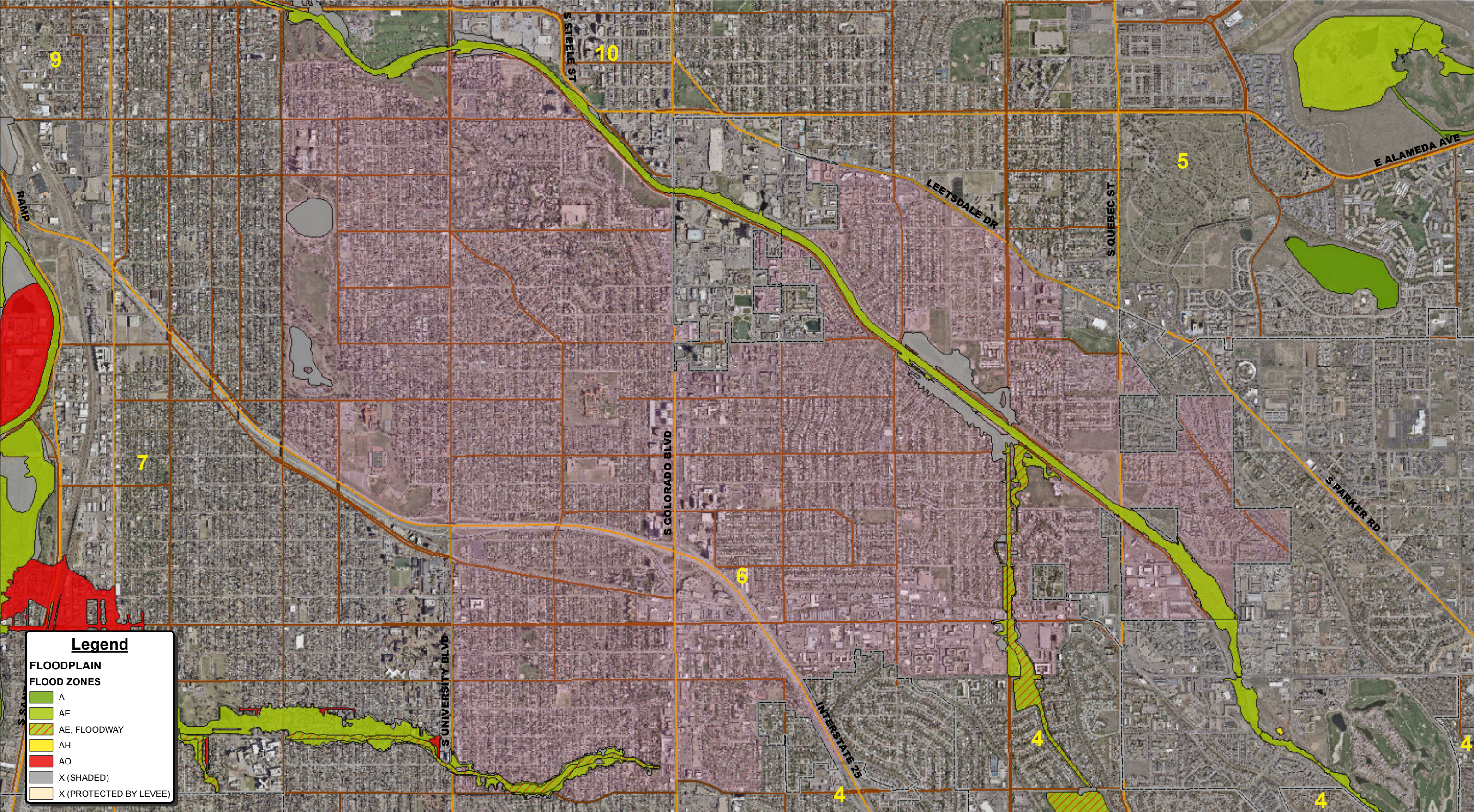


Floodplain Maps

Council District 6



GIS Floodplain Map  
 Council District 6 - Charlie Brown  
 08-14-2013



**Legend**

**FLOODPLAIN**

**FLOOD ZONES**

- A
- AE
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- AH
- AO
- X (SHADED)
- X (PROTECTED BY LEVEE)



Floodplain Maps

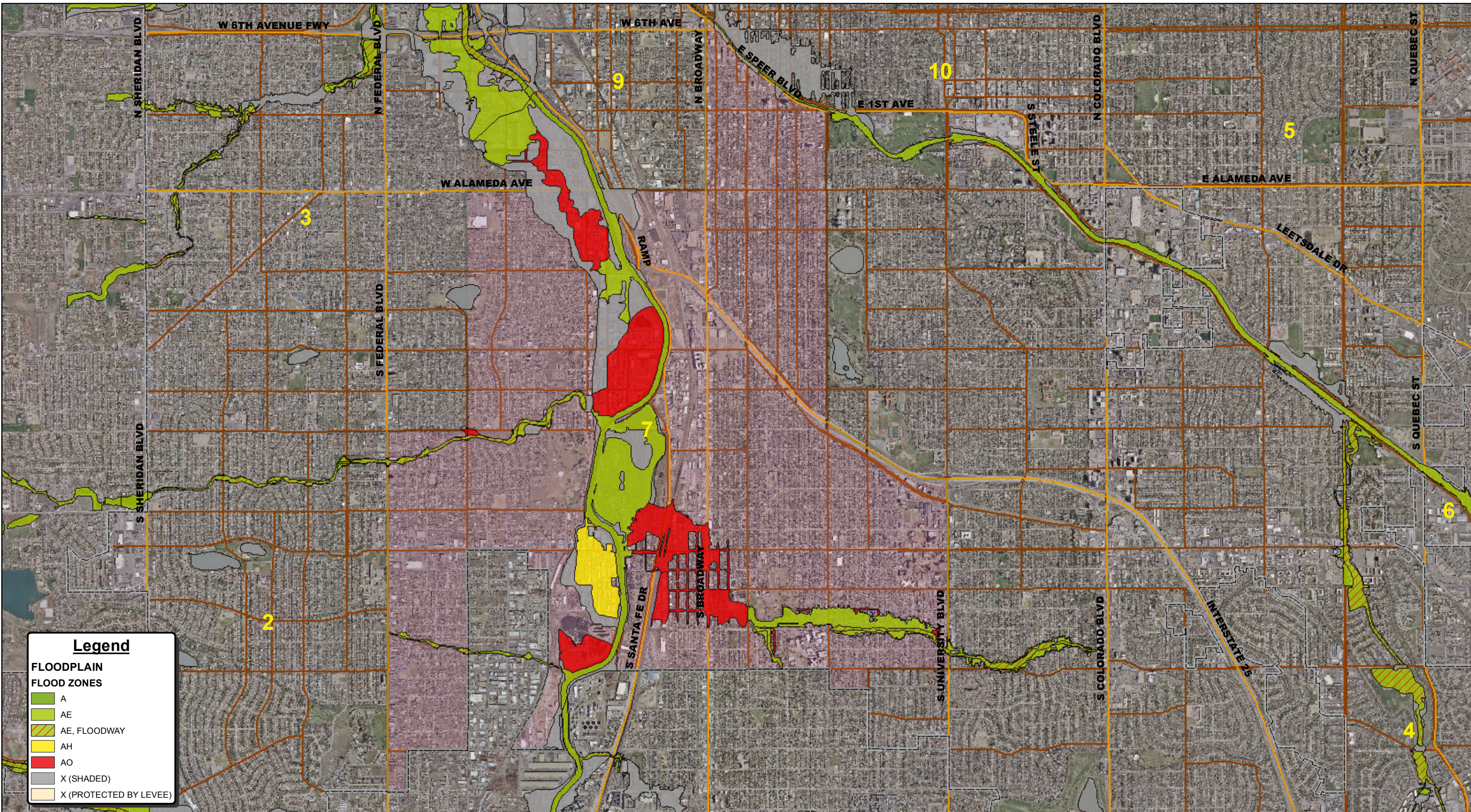
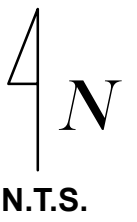
Council District 7



# GIS Floodplain Map

## Council District 7 - Chris Nevitt

08-14-2013



**Legend**

**FLOODPLAIN**

**FLOOD ZONES**

- A
- AE
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- AO
- X (SHADED)
- X (PROTECTED BY LEVEE)



# GIS Floodplain Map

## AO Zones (District 7) - Arapahoe Plant

08-14-2013



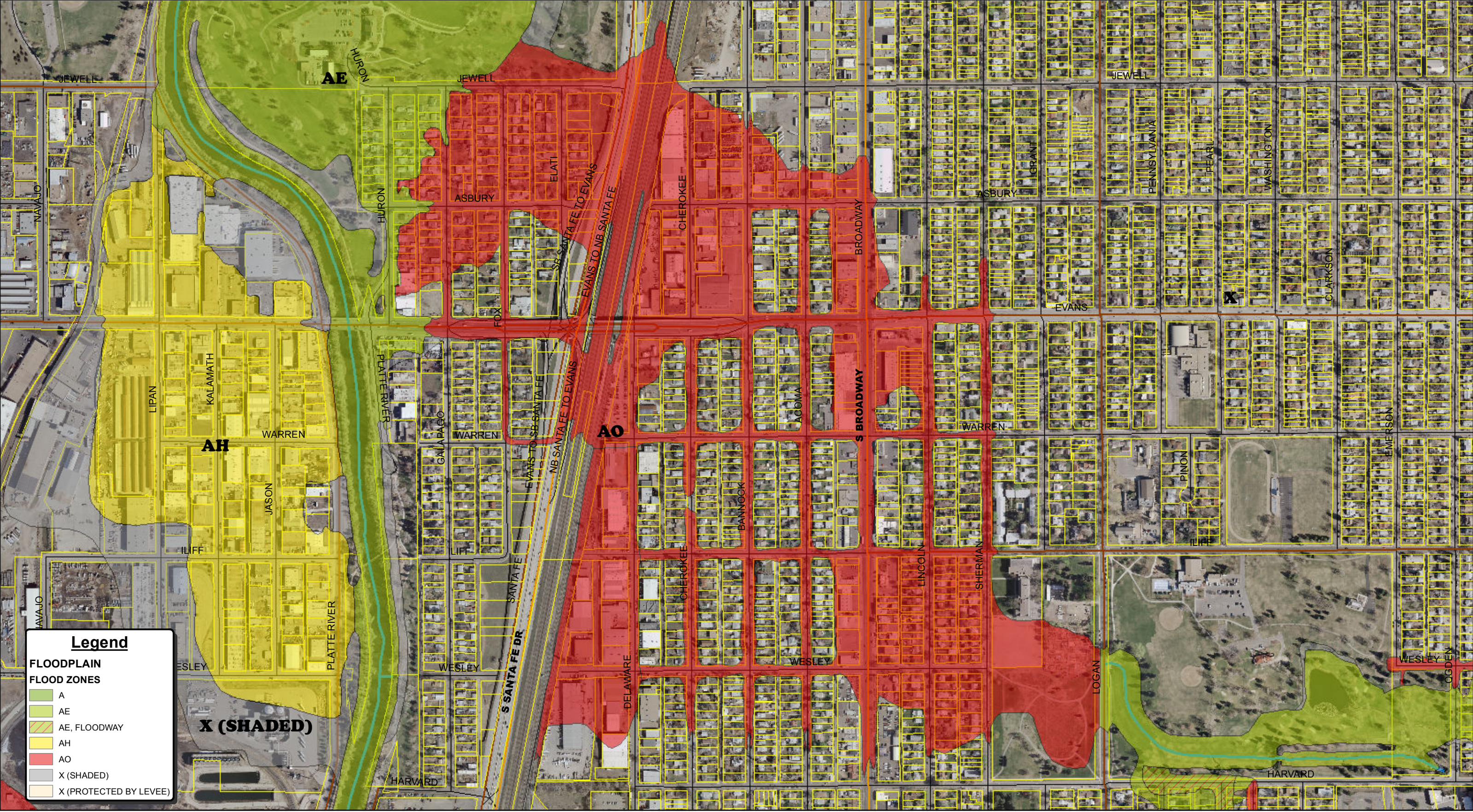
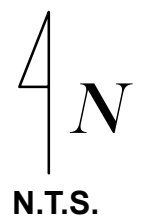
Legend	
<b>FLOODPLAIN FLOOD ZONES</b>	
<span style="display: inline-block; width: 15px; height: 10px; background-color: #90EE90; border: 1px solid black;"></span>	A
<span style="display: inline-block; width: 15px; height: 10px; background-color: #90EE90; border: 1px solid black;"></span>	AE
<span style="display: inline-block; width: 15px; height: 10px; background-color: #FFFF00; border: 1px solid black;"></span>	AE, FLOODWAY
<span style="display: inline-block; width: 15px; height: 10px; background-color: #FFFF00; border: 1px solid black;"></span>	AH
<span style="display: inline-block; width: 15px; height: 10px; background-color: #FF0000; border: 1px solid black;"></span>	AO
<span style="display: inline-block; width: 15px; height: 10px; background-color: #D3D3D3; border: 1px solid black;"></span>	X (SHADED)
<span style="display: inline-block; width: 15px; height: 10px; background-color: #FFDAB9; border: 1px solid black;"></span>	X (PROTECTED BY LEVEE)



# GIS Floodplain Map

## AO Zones (District 7) - Harvard Gulch Overflow

08-14-2013



**Legend**

**FLOODPLAIN**

**FLOOD ZONES**

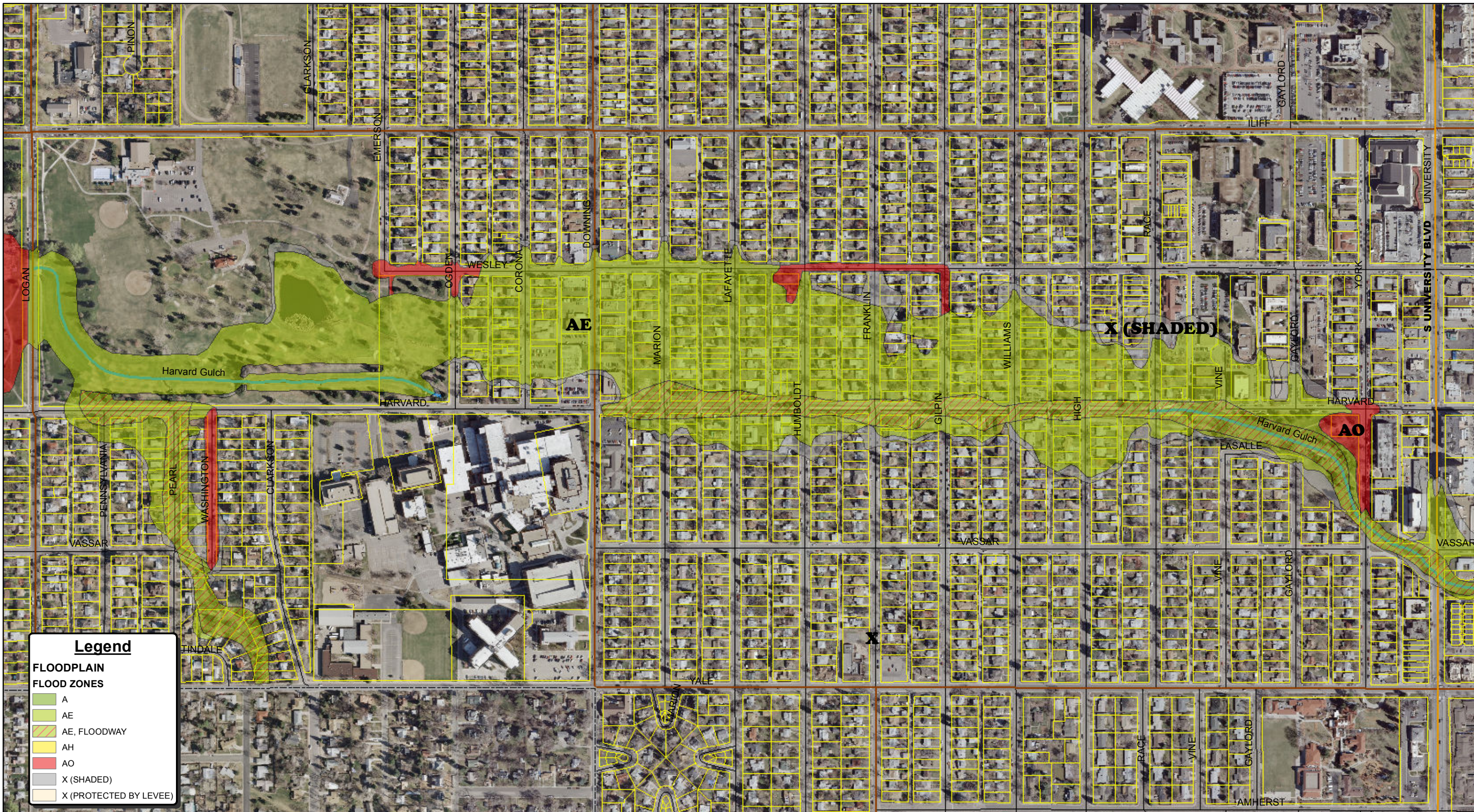
- A
- AE
- AE, FLOODWAY
- AH
- AO
- X (SHADED)
- X (PROTECTED BY LEVEE)



# GIS Floodplain Map

## AO Zones (District 7) - Harvard Gulch

08-14-2013



**Legend**

**FLOODPLAIN FLOOD ZONES**

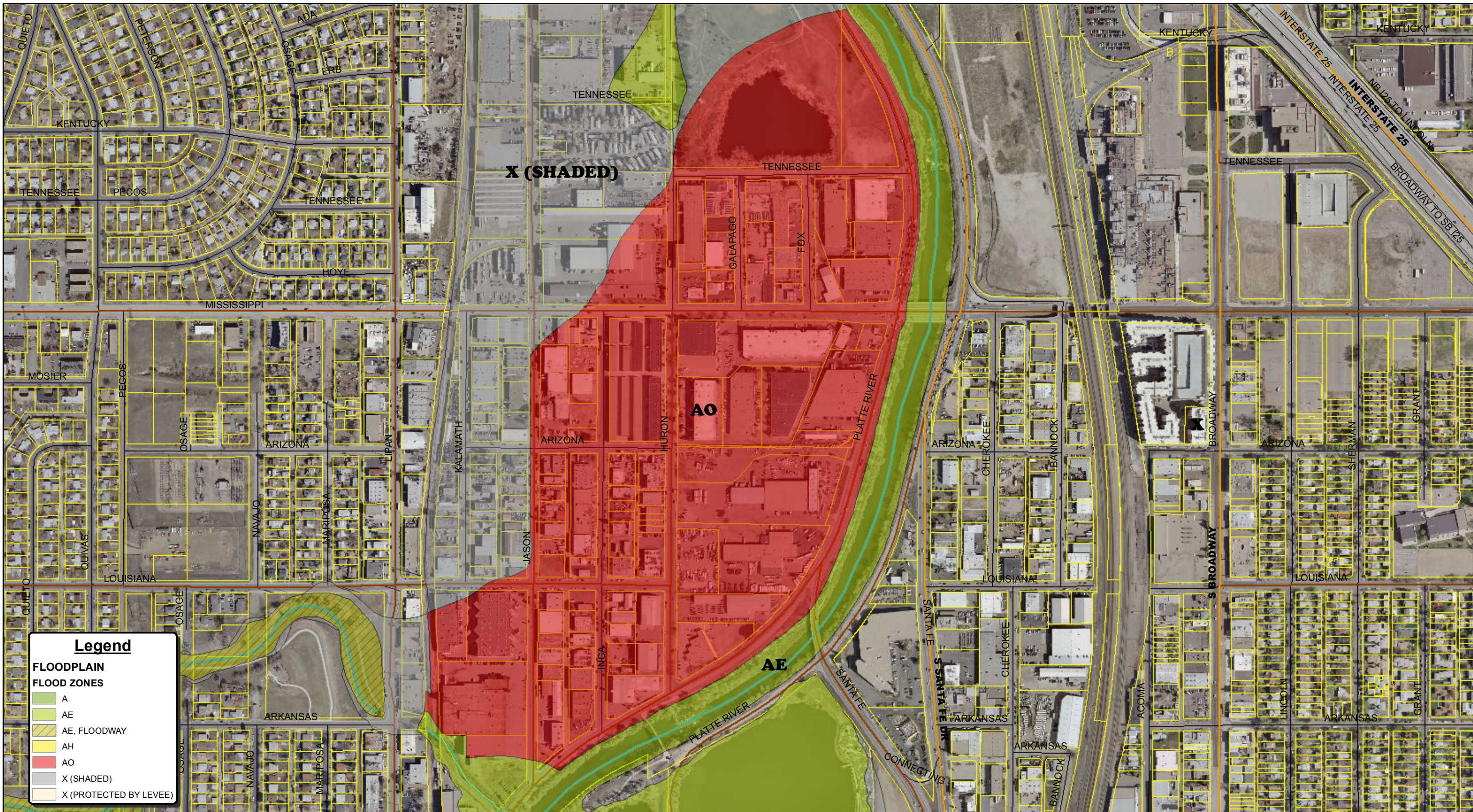
- A
- AE
- AE, FLOODWAY
- AH
- AO
- X (SHADED)
- X (PROTECTED BY LEVEE)



# GIS Floodplain Map

## AO Zones (District 7) - Sanderson Gulch Overflow

08-14-2013





Floodplain Maps

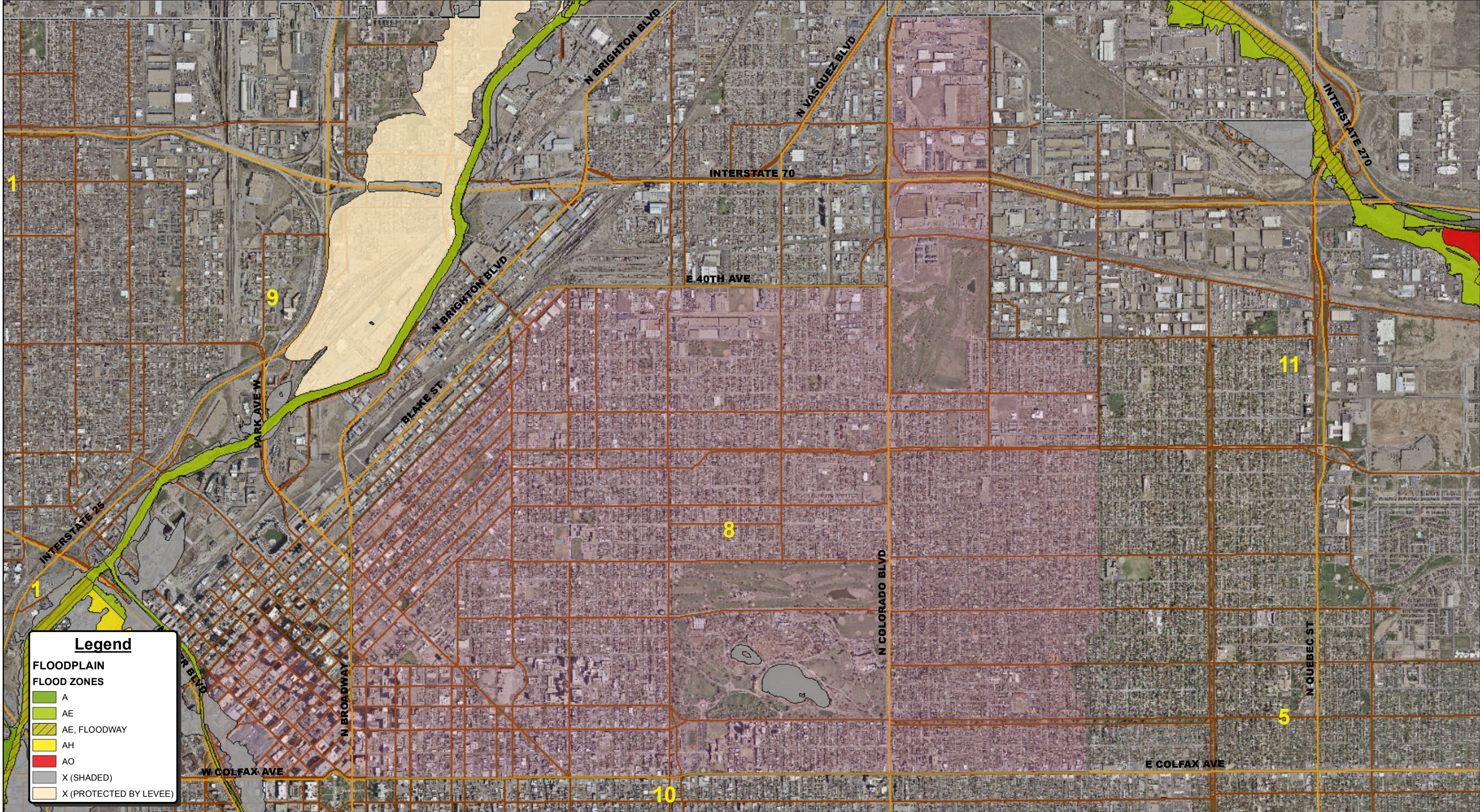
Council District 8



# GIS Floodplain Map

## Council District 8 - Albus Brooks

08-14-2013



**Legend**

**FLOODPLAIN**

**FLOOD ZONES**

- A
- AE
- AE, FLOODWAY
- AH
- AO
- X (SHADED)
- X (PROTECTED BY LEVEE)

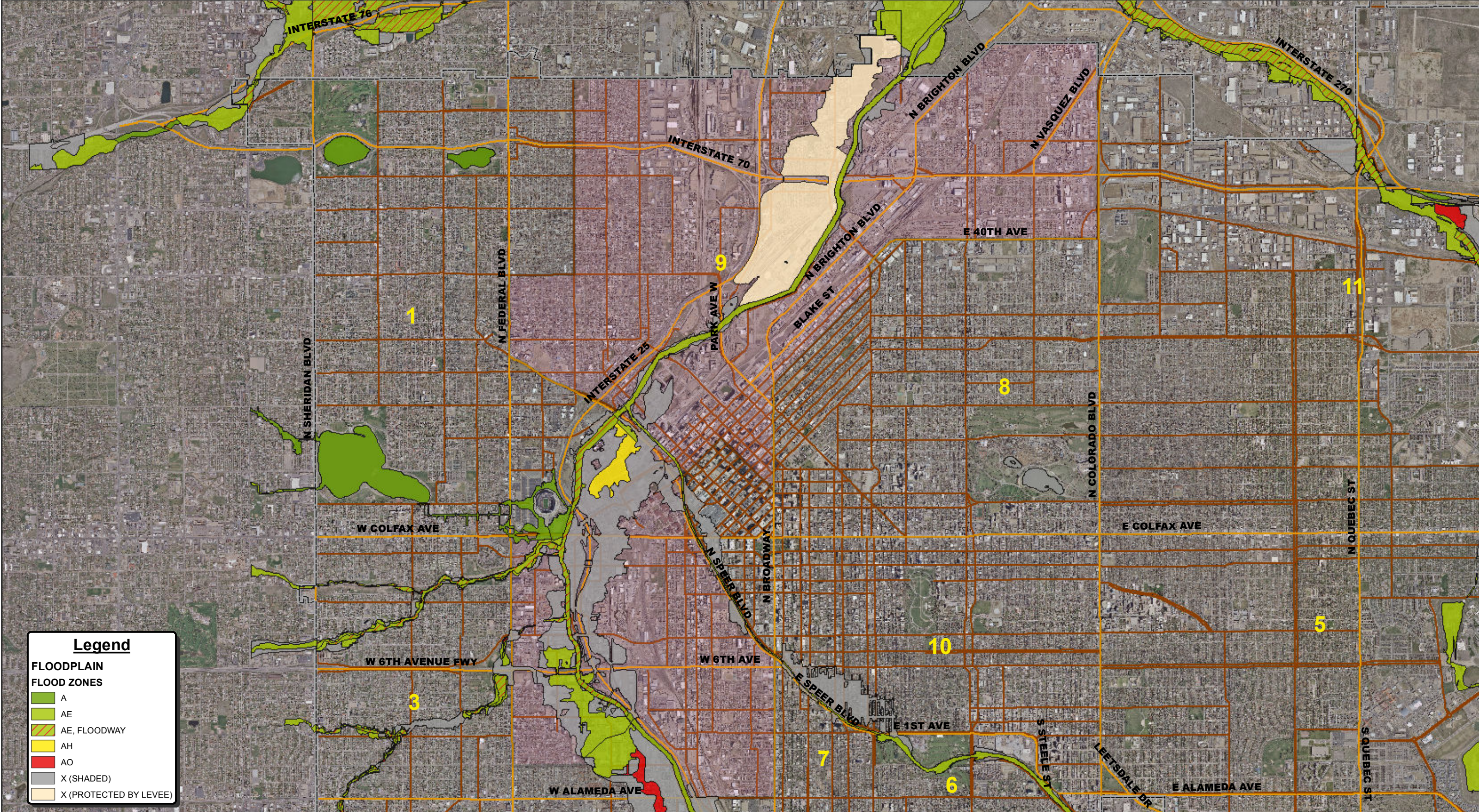


Floodplain Maps

Council District 9



GIS Floodplain Map  
 Council District 9 - Judy Montero  
 08-14-2013



**Legend**

**FLOODPLAIN FLOOD ZONES**

- A
- AE
- AE, FLOODWAY
- AH
- AO
- X (SHADED)
- X (PROTECTED BY LEVEE)

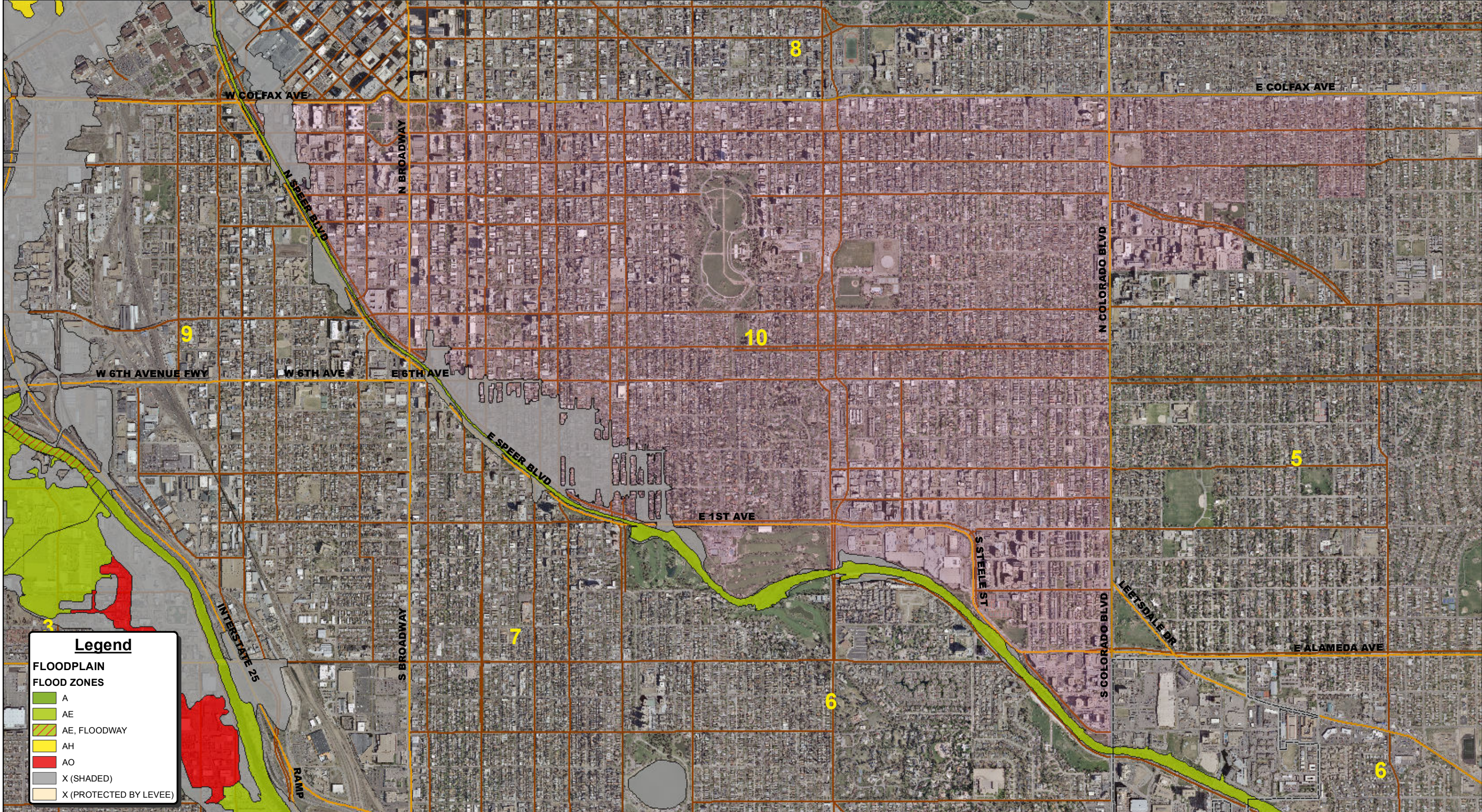


# Floodplain Maps

## Council District 10



GIS Floodplain Map  
 Council District 10 - Jeanne Robb  
 08-14-2013



**Legend**

**FLOODPLAIN**

**FLOOD ZONES**

- A
- AE
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- AH
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- X (PROTECTED BY LEVEE)

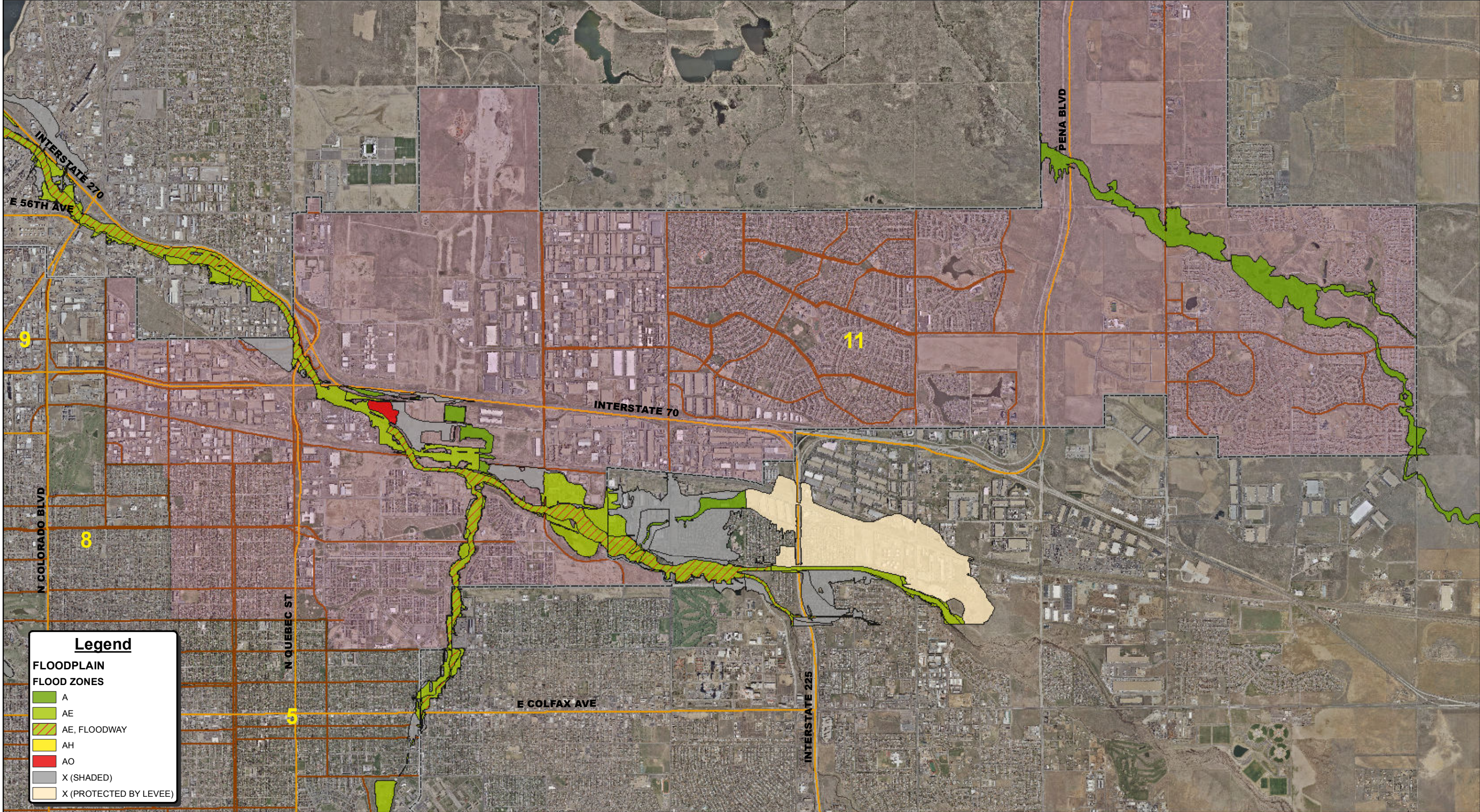


# Floodplain Maps

## Council District 11



GIS Floodplain Map  
Council District 11 - Chris Herndon  
08-14-2013



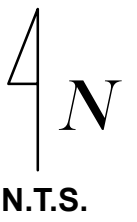
Legend	
FLOODPLAIN	
FLOOD ZONES	
	A
	AE
	AE, FLOODWAY
	AH
	AO
	X (SHADED)
	X (PROTECTED BY LEVEE)



# GIS Floodplain Map

## AO Zones (District 11) - Sand Creek

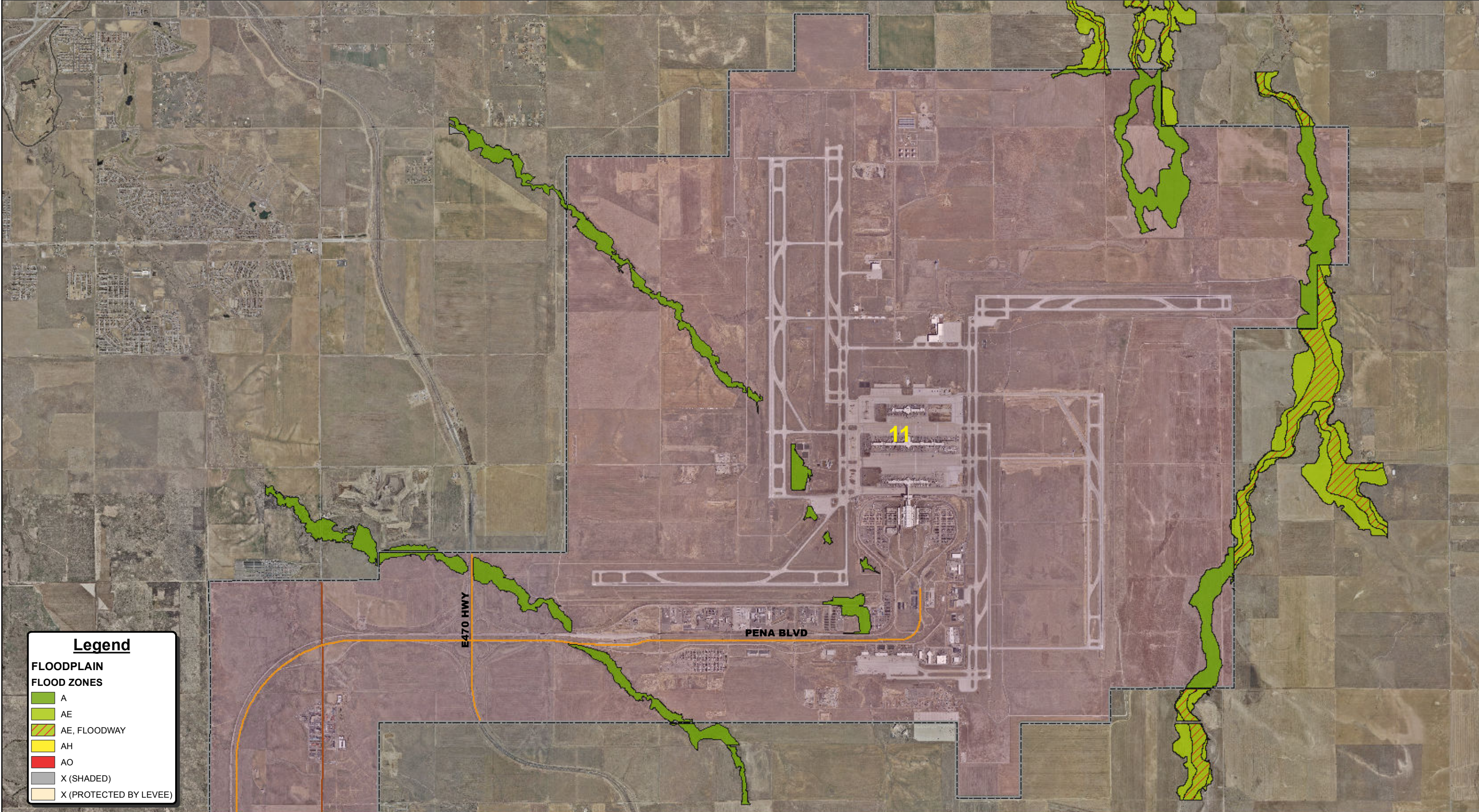
08-14-2013



Legend	
<b>FLOODPLAIN</b>	
<b>FLOOD ZONES</b>	
	A
	AE
	AE, FLOODWAY
	AH
	AO
	X (SHADED)
	X (PROTECTED BY LEVEE)



GIS Floodplain Map  
Council District 11 (DIA) - Chris Herndon  
08-14-2013



**Legend**

**FLOODPLAIN  
FLOOD ZONES**

- A
- AE
- AE, FLOODWAY
- AH
- AO
- X (SHADED)
- X (PROTECTED BY LEVEE)