

FLOOD ZONE OVERVIEW

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Flood Hazard Zone

Maps, Classifications, & Information

Congress mandates that federally regulated or insured lenders require flood insurance for all buildings located in a Special Flood Hazard Area (SFHA) with a federally backed loan. Because insurance agents agree to sell and service flood insurance to property owners, both insurance agents and lenders play an important role in this process.

Buildings in Special Flood Hazard Areas (SFHAs) must be built to minimize future flood damage. At a minimum, residences must be built so that the lowest floor (including basement) is elevated to or above the Base Flood Elevation. Other requirements may apply in coastal areas if you are considering developing land in the SFHA. Also be aware that existing buildings in the SFHA not constructed in accordance with such standards will carry high flood insurance premiums.

source: FEMA

Current FEMA Guidance for Flood Hazard Zones

Hazard zone mapping is the final product of the detailed analyses of a coastal flood study process undertaken by a Mapping Partner, performed either by the study contractor (SC), map revision requester, or Cooperating Technical Partner (CTP). The results of the coastal flood study are described in the FIS report and delineated onto a Flood Insurance Rate Map (FIRM). The FIRM depiction of the Special Flood Hazard Area (SFHA) for coastal hazards, as determined by detailed studies of storm surge flooding, storm-induced erosion, and wave effects, is generally subdivided into six different zones, including:

- **VE Zones**, also known as the coastal high hazard areas. They are areas subject to high velocity water including waves; they are defined by the 1% annual chance (base) flood limits (also known as the 100-year flood) and wave effects 3 feet or greater. The hazard zone is mapped with base flood elevations (BFEs) that reflect the combined influence of stillwater flood elevations, primary frontal dunes, and wave effects 3 feet or greater.
- **AE Zones**, also within the 100-year flood limits, are defined with BFEs that reflect the combined influence of stillwater flood elevations and wave effects less than 3 feet. The AE Zone generally extends from the landward VE zone limit to the limits of the 100-year flood from coastal sources, or until it reaches the confluence with riverine flood sources. The AE Zones also depict the SFHA due to riverine flood sources, but instead of being subdivided into separate zones of differing BFEs with possible wave effects added, they represent the flood profile determined by hydrologic and hydraulic investigations and have no wave effects.
- **AO Zones**, representing coastal hazard areas that are mapped with flood depths instead of base flood elevations. Depths are mapped from 1 to 3 feet, in whole-foot increments. These SFHAs generally are located in areas of sheet flow and runoff from coastal FLOOD HAZARD

ZONES 3 FEMA COASTAL FLOOD HAZARD ANALYSIS AND MAPPING GUIDELINES FOCUSED STUDY REPORTS flooding where a BFE cannot be established. The AO Zone is also used in riverine flood mapping.

- **AH Zones**, representing coastal hazard areas associated with shallow flow or ponding, with water depths of 1 to 3 feet. These areas are usually not subdivided, and BFEs are mapped.
- **X Zone (shaded)**, representing the coastal (or riverine) floodplain areas between the 100-year flood and 0.2% annual chance (500-year) flood. These areas are located outside the SFHA, but are depicted on the FIRM unless map scale limitations prevent detailed mapping of this area. They were formerly mapped and depicted as Zone B.
- **X Zone (unshaded)**, representing the areas on the FIRM that are located outside the limits of the 500-year flooding. They were formerly mapped and depicted as Zone C.

Source: FEMA.gov

Flood Zone Classifications

The following table gives an explanation for the flood zone designations:

BFE = Base Flood Zone Elevation

SFHA = Land areas that are at high risk for flooding are called Special Flood Hazard Areas (SFHAs), or floodplains. These areas are indicated on Flood Insurance Rate Maps (FIRMs)

Zone C, Zone X - Areas determined to be outside 500-year floodplain determined to be outside the 1% and 0.2% annual chance floodplains.

Zone B, Zone X500 - Areas of 500-year flood; areas of 100-year flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from 100-year flood. An area inundated by 0.2% annual chance flooding.

Zone A - An area inundated by 1% annual chance flooding, for which no BFEs have been determined.

Zone AE - An area inundated by 1% annual chance flooding, for which BFEs have been determined.

Zone AH - An area inundated by 1% annual chance flooding (usually an area of ponding), for which BFEs have been determined; flood depths range from 1 to 3 feet.

Zone AO - An area inundated by 1% annual chance flooding (usually sheet flow on sloping terrain), for which average depths have been determined; flood depths range from 1 to 3 feet.

Zone AR - An area inundated by flooding, for which BFEs or average depths have been determined. This is an area that was previously, and will again, be protected from the 1% annual chance flood by a Federal flood protection system whose restoration is Federally funded and underway

Zone A1-A30 - An area inundated by 1% annual chance flooding, for which BFEs have been determined.

Area Not Included (ANI),(N) - An area that is located within a community or county that is not mapped on any published FIRM.

Zone D - An area of undetermined but possible flood hazards.

Undescribed (UNDES) - Area of Undesignated Flood Hazard. A body of open water, such as a pond, lake, ocean, etc., located within a community's jurisdictional limits, that has no defined flood hazard.

Zone VE - An area inundated by 1% annual chance flooding with velocity hazard (wave action); BFEs have been determined.

Zone V (1-30) - Coastal flood with velocity hazard (wave action); BFEs have not been determined.

FWIC - An area where the floodway is contained within the channel banks and the channel is too narrow to show to scale. An arbitrary channel width of 3 meters is shown. BFEs are not shown in this area, although they may be reflected on the corresponding profile. (Floodway Contained in Channel)

100IC - An area where the 1% annual chance flooding is contained within the channel banks and the channel is too narrow to show to scale. An arbitrary channel width of 3 meters is shown. BFEs are not shown in this area, although they may be reflected on the corresponding profile. (1% Annual Chance Flood Discharge Contained in Channel)

500IC - An area where the 0.2% annual chance flooding is contained within the channel banks and the channel is too narrow to show to scale. An arbitrary channel width of 3 meters is shown. (2% Annual Chance Flood Discharge Contained in channel)

Source: floodmaps.com

Zone VE and Zone AE

Within a coastal SFHA are two primary flood hazard zones: Zone VE and Zone AE. Zone VE, also known as a Coastal High Hazard Area, is considered one of the areas of highest risk depicted on FIRMs. Zone VE is designated where wave hazards are expected to be particularly strong and have the potential to cause dramatic structural damage. To address the added wave hazard, more stringent building practices are required in Zone VE, such as elevating a home on pilings so that waves can pass beneath it, or a prohibition to building on fill, which can be easily washed away by waves. These practices are intended to improve the chance of a home safely weathering a storm.

Base Flood Elevations (BFEs) will vary in each zone. Changes in flood zones and BFEs can have a significant impact on building requirements and flood insurance costs. BFEs may differ dramatically within a small area, because waves can diminish in size over a short distance upon encountering obstructions or steep ground.

Source: FEMA

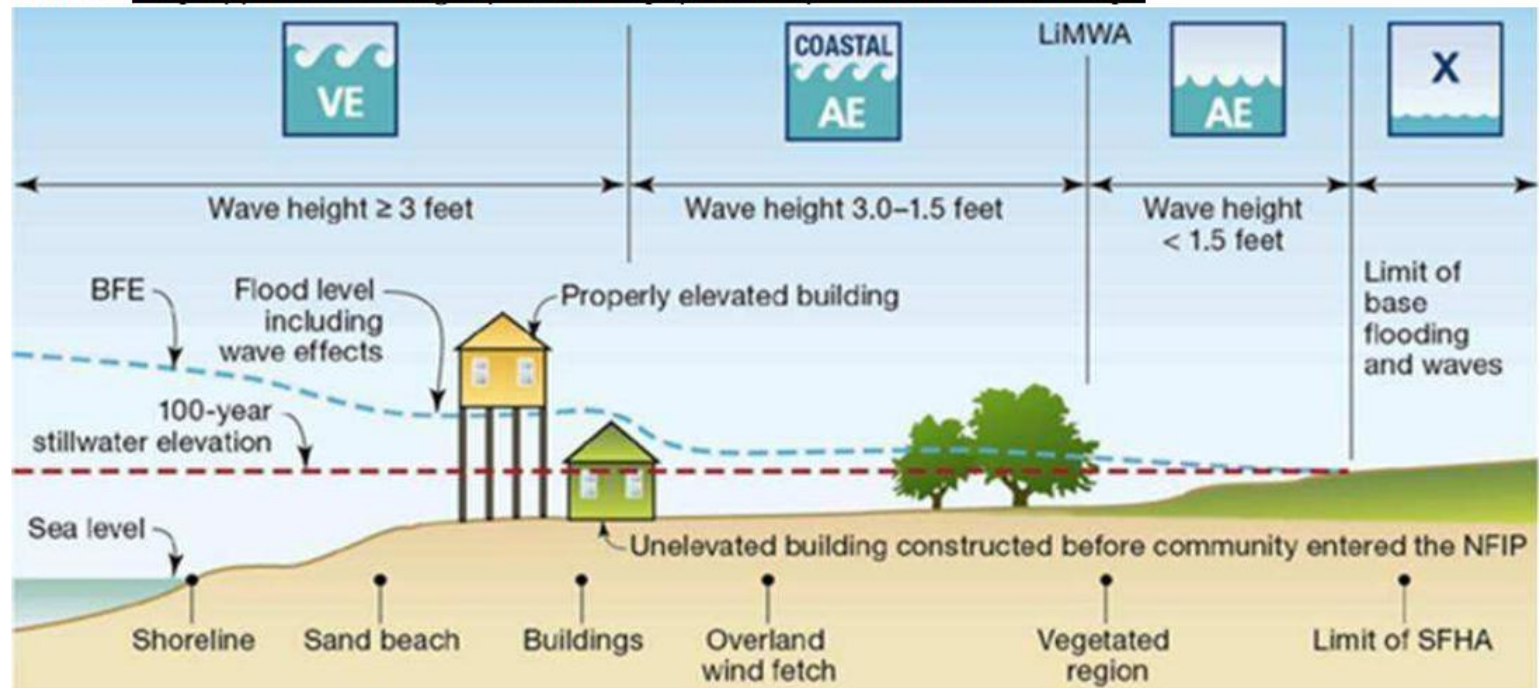
Limit of Moderate Wave Action (LiMWA)

The coastal areas designated as Zone AE are places that experience lesser wave conditions during storm events, compared to Zone VE, or areas that are well sheltered from waves. Some Zone AE areas also have a Limit of Moderate Wave Action (LiMWA) shown on the FIRM; this is the location where the 1-percent-annual-chance wave height equals 1.5 feet. Past storms have shown that waves as small as 1.5 feet can cause foundation failure and structural damage to buildings.

To communicate the high risk from waves that still exists in a portion of the Zone AE areas, FEMA began showing the LiMWA on FIRMs. Communities are encouraged to adopt building construction standards similar to Zone VE in those areas.

Flooding occurs not only in Special Flood Hazard Areas, such as Zones AE and VE, but also in areas with a low to moderate hazard, shown as Zone X on a FIRM. Anyone can be financially vulnerable to floods. People outside of high-risk areas file over 20 percent of National Flood Insurance Program claims and receive one third of FEMA's disaster assistance for flooding.

Source: <https://www.fema.gov/flood-maps/coastal/insurance-rate-maps>



For more information on flood zones and flood insurance visit:
<https://jenniferdawnrealestate.com/flood-zones> (or click below)



Thank you for considering me to represent you in the purchase of your home. I know you have many choices, however, I'm confident my proven, local expertise, combined with the unmatched resources of Berkshire Hathaway HomeServices RW Towne Realty, will help ensure you obtain the best terms for your offer on your new home.

This resource outlines the steps we will take, and begins identifying the information we'll use to achieve success together. I'll balance strength of industry knowledge with comprehensive property research tools, and tireless networking to find homes that meet your needs. With my experience, I know how to navigate the market and negotiate effectively to secure the best terms for you..

I truly appreciate the opportunity to guide you through this exciting journey of buying your new home.

Sincerely,

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SERVICE AND RECOGNITION

Being Invested in the Industry and communities I love is truly important to me. I want to be proactive In gaining knowledge, giving back, as well as advocating for private property rights. Assisting and Advising my clients in their real estate transactions is only strengthened by my Involvement In the community and industry at the local, state, and national level!

INDUSTRY MEMBERSHIP AND INVOLVEMENT

- National Association of REALTORS® (NAR) member
- Virginia Association of REALTORS® (VAR) member
- Hampton Roads REALTORS® Association (HRRA) member
- National Association of REALTORS® Commitment to Excellence Ambassador: 2021-current
- Hampton Roads REALTOR® Association Board of Directors (2024, 2025)
- Hampton Roads REALTOR® Association Ambassador: 2021-current
- Hampton Roads REALTOR® Association Candidate Institute Leadership Cohort: 2022
- Hampton Roads REALTOR® Association Government Affairs Committee: Vice Chair 2024; Chairperson 2023, 2025
- Virginia Association of REALTORS® Public Policy Committee member 2023-current
- Virginia Association of REALTORS® Leadership Academy 2024 Cohort
- HRRA Women's Council of REALTORS/SEVA Event Director 2023

DESIGNATIONS AND CERTIFICATIONS

- Accredited Buyer's Representative Designation
- Military Relocation Professional
- Seller Representative Specialist
- Luxury Collection Specialist
- Pricing Strategy Advisor Certification
- Commitment to Excellence Certification
- At Home with Diversity Certification
- e-PRO® Certification
- Full Service Professional Certification

COMMUNITY ENGAGEMENT AND VOLUNTEERISM

- NFK 2050 Comp Plan Advisory Committee
- Neighborhood League Vice President; Board of Directors
- Friends of Fred Heutte Foundation: President; Board of Directors
- Sponsor Virginia Arts Council

AWARDS AND HONORS

- Hampton Roads Real Producers magazine: Featured Agent
- BHHS Chairman's Gold Award (*Top 2% of BHHS global network of agents*)
- HRRA Circle of Excellence Platinum Award
- HRRA Rising Star Service Award
- HRRA Circle of Excellence Silver Award
- BHHS President's Circle Award
- BHHS Leading Edge Award
- Hampton Roads Real Producers magazine: Featured agent: "Rising Star"
- Virginia Living Magazine Real Estate All-Stars



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REINVENTING REAL ESTATE ONE RELATIONSHIP AT A TIME

My goal is to reinvent real estate... one relationship at a time. As a buying and listing real estate adviser who specializes in residential properties, emphasizing detailed attention to client needs is paramount. This is the key in ensuring a relationship is strong, focused, and efficient.

Buying and selling can be incredibly wonderful, as with most things in life, not without the possibility of the unexpected! There is an old cliché that reminds us that sometimes we are so focused on the finish line, that we forget to enjoy the journey. Ultimately, you have to know what works best for you on the journey. This can be a really powerful thing to remember when choosing a real estate advisor. The geography is something that is navigable. The home is a structure that can be altered to your needs. The memories you create will last a lifetime. Make sure you have a Realtor whose key values are your goals, your interests, and your happiness. If you have a shared goal in vision, it will be an amazing partnership, and one you will be happy to make together.

Whether you would like to expand your real estate knowledge, gain specifics on a property, begin detailing the ins and outs of the selling or buying process, or virtually anything in between. Please don't hesitate to allow me to be your resource. I would love to help you make a move in the right direction with my keys for a successful and enjoyable real estate experience!



..The Key to an amazing experience! Buying a home is easily the biggest transaction most of us make. You need a trusted advisor who knows that it's not just about getting the keys at closing, but also navigating the process with a common goal and vision! When choosing me as your trusted real estate advisor, these key factors will lay the foundation for a successful and happy partnership:

- 🔑 My Passion and Enthusiasm for real estate and people
- 🔑 My Focus on you and/or your family's interests, happiness, and long-term goals
- 🔑 My desire to Create a Connection that fosters relationships that outlast the closing signatures
- 🔑 My personal and professional Commitment to excellence, honor and integrity
- 🔑 My love of being a Lifelong Learner: Ever expanding knowledge and Real Estate Expertise



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REALTOR®

The success of my clients is my success, and I am dedicated to not only meeting, but exceeding expectations. I pride myself on providing exceptional service with a personal touch while educating & navigating the process with a common goal & vision! With my expertise, dedication, passion, and advocacy for the industry, I am fully equipped to guide clients through every step of their journey.



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Exceptional



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Real Estate Services