

COLLIER COUNTY FLOOD ZONE DEFINITIONS

The following information explains the flood zone designations and meanings, as shown on the Collier County Digital Flood Insurance Rate Map (DFIRM). The color block shown beside each flood zone corresponds to flood zone colors on the DFIRM.

Special Flood Hazard Areas

The following flood zones are regulated flood zones and are considered high risk flood zones.

ZONE VE

Areas subject to inundation by the 1-percent-annual-chance flood event with additional hazards due to storm-induced velocity wave action. Base Flood Elevations (BFEs) derived from detailed hydraulic analyses are shown. Mandatory flood insurance purchase requirements and floodplain management standards apply.

ZONE AE

Areas subject to inundation by the 1-percent-annual-chance flood event determined by detailed methods. Base Flood Elevations are shown. Mandatory flood insurance purchase requirements and floodplain management standards apply.

ZONE AH

Areas subject to inundation by 1-percent-annual-chance shallow flooding (usually areas of ponding) where average depths are between 1 and 3 feet. Base Flood Elevations derived from detailed hydraulic analyses are shown in this zone. Mandatory flood insurance purchase requirements and floodplain management standards apply.

ZONE A

Areas subject to inundation by the 1-percent-annual-chance flood event and generally determined using approximate methodologies. Because detailed hydraulic analyses have not been performed, no BFEs or flood depths are shown. Mandatory flood insurance purchase requirements and floodplain management standards apply.

Non-Special Flood Hazard Areas

Zone X500 is a moderate risk flood zone. Zone X is a low risk flood zone.

ZONE X500 (SHADED)

Zone X500 (shaded) is a moderate flood hazard area and is an area between the limits of the base flood and the 0.2-percent-annual-chance (or 500-year) flood. Mandatory flood insurance is not required.

ZONE X (UNSHADED)

Zone X (unshaded) is the flood insurance rate zone used for areas outside the 0.2-percent-annual-chance floodplain. This zone is outside of the 500-year floodplain. No BFEs or depths are shown in this zone and flood insurance is not required.

Historical Flood Zone

ZONE D – THIS ZONE WAS ELIMINATED AND IS NO LONGER ON THE DFIRM

The zone D designation was used in historical flood maps for areas where there were possible but undetermined flood hazards. In areas designated as zone D, no analysis of flood hazards had been conducted. Flood insurance was optional and available, and the flood insurance rates for properties in zone D were commensurate with the uncertainty of the flood risk. Flood insurance rates for zone D are no longer used for new insurance policies.