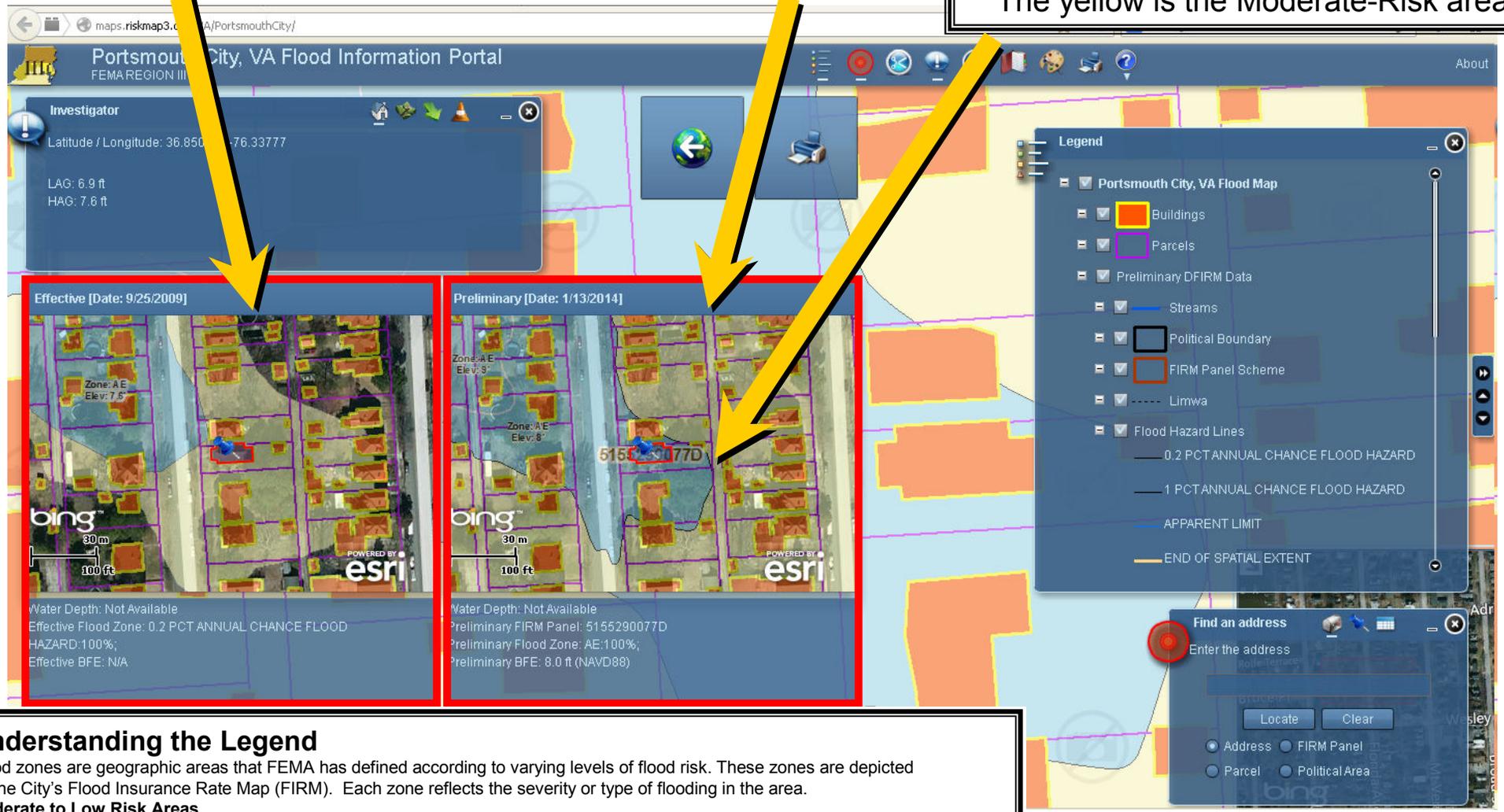


Understanding the Flood Zone Maps

This map shows the **current** flood information for the property.

This map shows the **new preliminary** flood information.

The **shaded areas** show your flood zone. The blue is the High-Risk area. The yellow is the Moderate-Risk area.



Understanding the Legend

Flood zones are geographic areas that FEMA has defined according to varying levels of flood risk. These zones are depicted on the City's Flood Insurance Rate Map (FIRM). 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:

- X (shaded) Zone:** Area of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods.
- X (unshaded) Zone:** Area of minimal flood hazard, usually depicted on FIRMs as above the 500-year flood level.

High Risk Areas

Flood insurance is required for properties in these areas with a home or building with a mortgage from a federal regulated or insured lender. These areas have a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage:

- AE Zone:** Base flood elevations have been developed using detailed analyses.
- VE Zone:** Areas along coasts subject to waves greater than 3 feet. Base flood elevations have been developed using detailed analyses.

For more information, contact:
 Department of Neighborhood Advancement, 4th Floor City Hall
 801 Crawford Street, Portsmouth, VA 23704
 Phone: 757-393-8522 Fax: 757-393-5108