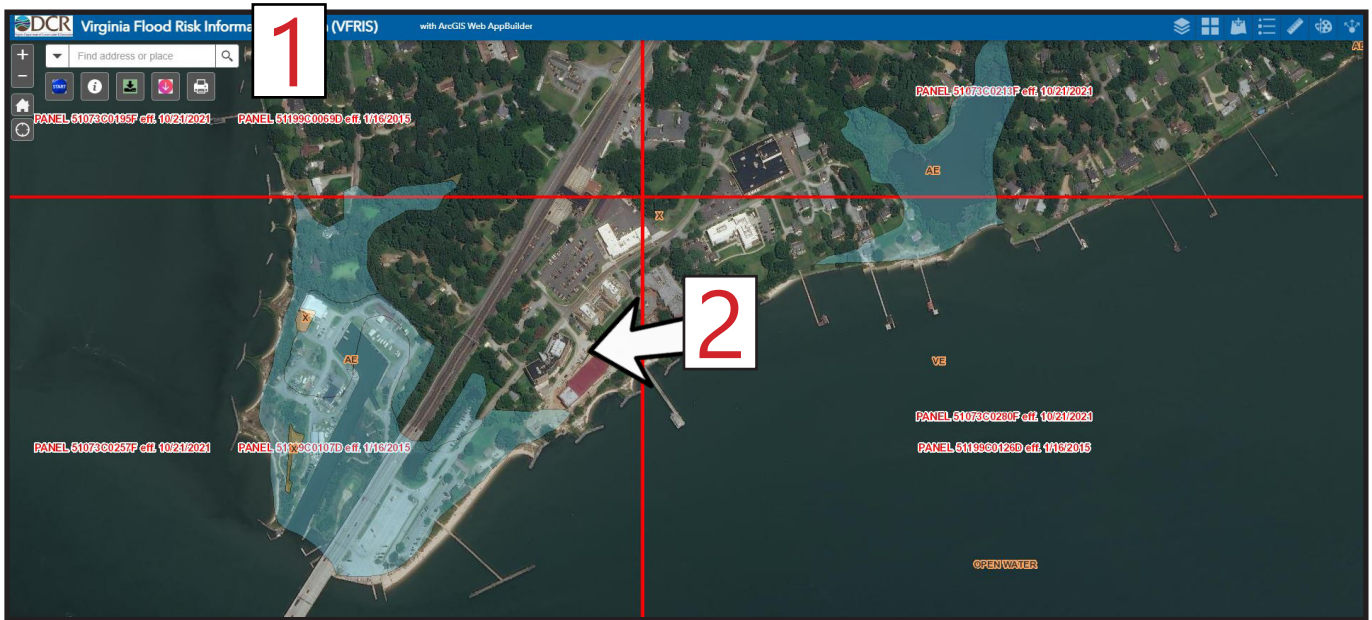
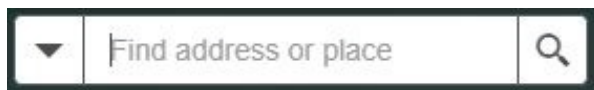


Check if the home is located in a Flood Hazard Zone:

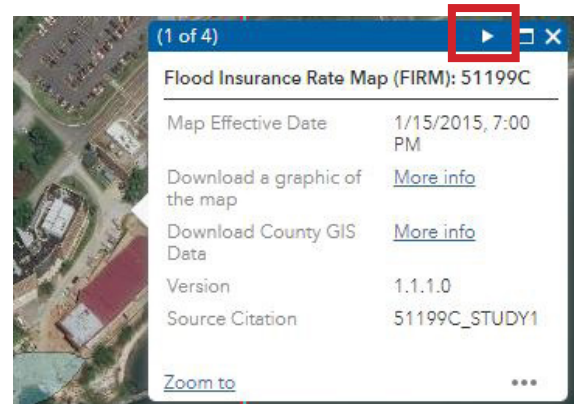


Go to **Virginia Flood Risk Information System** (<https://consapps.dcr.virginia.gov/VFRIS/>)

1. Put an address or location in the white box at the top left of the map and press enter.



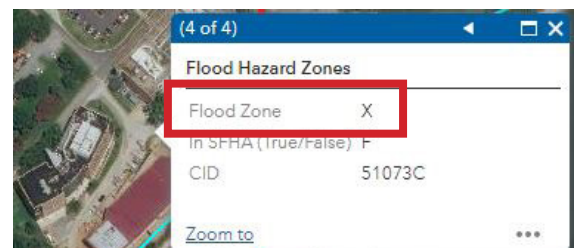
2. Find your area of interest on the map and click on it. A popup will appear with FIRM panel and FEMA Floodplain results.



3. Use the arrows at the top of the pop-up to find the "Flood Hazard Zone" window.



4. From there the field "Flood Zone" will indicate your flood zone.



5. Check the chart to see what the Flood Hazard Zone code means.

FLOOD HAZARD ZONE DEFINITIONS

High Flood Risk Areas	Special Flood Hazard Area (SFHA)	The area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. This area may also be referred to as the base flood or a 100-year floodplain - the area of land that can reasonably be expected to have at least a 1% chance (1/100) of flooding for a given year.	All A and V Zones (Zone A, Zone AO, Zone AH, Zones A1-A30, Zone AE, Zone A99, Zone AR, Zone AR/AE, Zone AR/AO, Zone AR/A1-A30, Zone AR/A, Zone V, Zone VE, and Zones V1-V30)
	Regulatory Floodway	The channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than a designated height.	Within Zone AE
Moderate Flood Risk Areas	Area of Moderate Flood Hazard	The area between the limits of the 1 percent flood (SFHA) and the 0.2% of being equaled or exceeded in any given year. This area is also referred to as a 500-year floodplain - the area of land that can reasonably be expected to have a 0.2% chance (1/500) of flooding for a given year.	Zone X (shaded) and Zone B
Low Flood Risk Areas	Area of Minimal Flood Hazard	The area is outside the SFHA and higher than the elevation of the 0.2 percent annual-chance flood.	Zone X (unshaded) and Zone C
Other Flood Risk Areas	Area of Undetermined Flood Hazard	The area with a possible, but undetermined flood risk, as no analysis of flood hazards has been conducted.	Zone D
	Area of Reduced Risk Due to Levee	The area protected by a levee, reducing the flood risk, so long as the levee is properly maintained.	Zone X with reduced risk due to levee