

## Understanding Zone D for Levees: “Areas of Undetermined Flood Hazards”

### What is Zone D?

FEMA’s flood maps, known as Flood Insurance Rate Maps (FIRMs), identify areas of flood hazard, which are labeled on the flood map as zones starting with the letters A and V for high-hazard areas, known as Special Flood Hazard Areas or SFHAs, and Zone X for moderate- or low-hazard flood-risk areas. In some cases, there are areas with a potentially moderate to high risk of flooding, but the probability has not been determined. These areas are labeled Zone D on the flood maps.

### How does Zone D apply to levees?

With the release of updated levee analysis and mapping procedures in 2013, FEMA incorporated the use of Zone D when analyzing areas landward of levee systems that do not meet FEMA’s accreditation standards. Some of these procedures recognize that even if a levee is not fully accredited, it might provide some level of risk reduction from the base flood. Zone D is the resulting designation on the flood map, to indicate that while flood risk remains, the probability of that flood risk has not been quantified.

\*As outlined in 44 CFR § 65.10, to achieve **accreditation**, a levee system must meet certain requirements to demonstrate that it is constructed high enough and strong enough to reduce the base (1-percent-annual-chance) flood hazard on its landward side and that it is properly operated and maintained.

### What does this mean for property owners?

Zone D can be misleading. Although some federally backed lenders may still require it, in a Zone D, there are no mandatory flood insurance requirements. Also, there are no minimum building requirements by FEMA. However, Zone D indicates that there is a risk of flooding; the level of risk is just unknown.

While there may be a tendency to think, “If I don’t have to buy flood insurance, then I’m not at risk,” this is not the case. There still is flood risk, and given that levees can and do fail or can be overtopped, property owners can reduce their financial risk by purchasing flood insurance. See FEMA’s *Levees and Flood Insurance* fact sheet for more information.

### What flood insurance is available in a Zone D?

Contact your insurance agents to see what flood insurance policies are available for your property. Flood insurance rates do vary depending on the type of risk.

### Besides insurance, what can property owners do to reduce flood risk in a Zone D area near the levee system?

The most important step for property owners is to understand their flood risk and buy flood insurance for either a structure or property contents or both. Property owners should consider basic floodproofing steps, such as elevating utilities and taking other special measures in basements to protect against rising waters. To learn more, check [out FEMA’s Homeowner’s Guide to Retrofitting](#).

**What can community officials do to reduce flood risk in a Zone D area near the levee system?**

There is a range of planning and policy steps that a community can take to reduce its flood risk:

- Apply the same standards that are in place for the floodplain. These standards are in place to guard against flood risk.
- Incorporate the local flood risk data that FEMA developed in these areas to inform community planning efforts. Understanding the potential water surface elevations for different flood events can help community officials identify policies or standards to reduce flood risk; assess where mitigation projects could reduce flood risk; and think proactively about how development planning can avoid unnecessary flood risk.
- Be forward-thinking regarding community development: given the uncertainty of the flood risk in this area, it might serve future developers well to avoid significant development in Zone D, and/or to build to a higher elevation standard to avoid potential flood damage and help reduce insurance rates if flood insurance is required in the future.
- Ensure that the levee is properly operated and maintained like any other element of critical infrastructure.
- Include your levee and its potential risks in your local hazard mitigation plan. The mitigation plan is a long-term strategy for reducing risk, and profiling levee-related issues can increase awareness of residual risk and provide a forum to discuss the most appropriate actions to reduce that risk.
- Flood risk data also can—and should—inform hazard mitigation planning at the local and regional level. Community mitigation priorities should be included in local, and state plans so that they are eligible for post-disaster funding, should it become available.

**Where do I go for more information?**

To learn more about flood insurance, contact your insurance agent or visit [www.FEMA.gov/NFIP](http://www.FEMA.gov/NFIP).

To learn more about levees, visit [www.FEMA.gov/Living-Levees-Its-Shared-Responsibility](http://www.FEMA.gov/Living-Levees-Its-Shared-Responsibility).

To view a flood map in your area, visit FEMA's Flood Map Service Center at <https://MSC.FEMA.gov>.