



City of Belmont North Carolina

Flood Map

The Federal Emergency Management Agency (FEMA) is required by Federal law to compile Flood Insurance Rate Maps identifying areas of potential flooding. Property located within a SFHA is subject to a **one percent (1%) or greater chance** of complete or partial flooding in any given year. FEMA defines this type of flood as the "base flood".

FEMA has placed more than 20,000 communities in the United States into a category of flood zones. Each community is able to participate in the agency's National Flood Insurance Program (NFIP), with premium rates determined by the risks of flooding. To indicate the risks in different parts of the country, FEMA has assigned a character from the alphabet to each zone.

The most hazardous flood zones are V (usually first-row, beach-front properties) and A (usually, but not always, properties near water).

V Zones

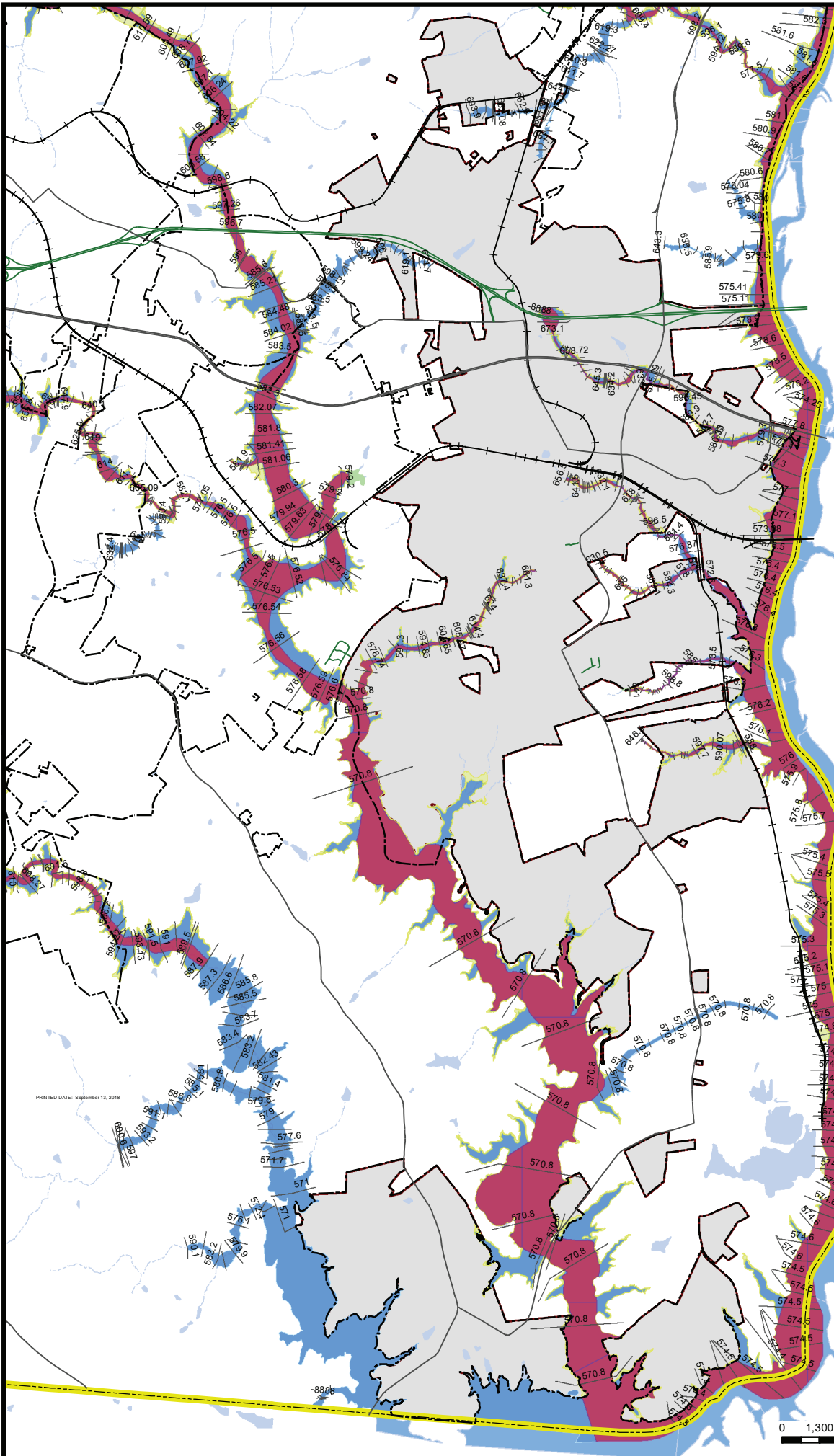
According to FEMA and the National Flood Insurance Program, any building located in an A or V zone is considered to be in a Special Flood Hazard Area, and is lower than the Base Flood Elevation. V zones are the most hazardous of the Special Flood Hazard Areas. V zones generally include the first row of beachfront properties. The hazards in these areas are increased because of wave velocity - hence the V designation. Flood Insurance is mandatory in V zone areas.

A Zones

A zones - the next most volatile of the Special Flood Hazard Areas - are subject to rising waters and are usually near a lake, river, stream or other body of water. Flood insurance is mandatory in all A zones because of the high potential of flooding. A-zone maps also include AE, AH, AO, AR and A99 designations, all having the same rates. The different A zones are named depending on the way in which they might be flooded.

Property located outside an SFHA may still be subject to severe flooding. FEMA reports that 25% to 30% of all flood insurance claims are from owners of property located in low to moderate-risk areas located outside of an SFHA.

For more information, please contact the Federal Emergency Management Agency office or contact them via the world wide web at <http://www.fema.gov/>



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