



Flood Zones & Flood Maps

IN HAMPTON ROADS, VIRGINIA

*A practical real estate resource for understanding
FEMA maps, flood-zone terminology,
coastal considerations, and
property-specific information.*

*Knowledge
leads you home.*



Jennifer Dawn, REALTOR®

TRUST • COMMUNITY • CONNECTION

JenniferDawnRealEstate.com

HOWARD HANNA

REAL ESTATE SERVICES



START HERE

How to Use This Guide

*Knowledge
leads you home.*

Flood information can look complicated at first. A flood-zone letter, FEMA map, insurance question, elevation document, and local floodplain requirement may all relate to the same property—but they do not necessarily tell you the same thing.

This guide is designed to help you understand the terminology, know where to look, and identify which questions may require property-specific information.



01

START WITH THE PROPERTY

Flood information should be reviewed for the specific property you are researching. FEMA maps, local records, elevation information, and other documentation can provide different pieces of the picture.



02

GO TO THE SOURCE

Use current information from FEMA and the applicable Hampton Roads locality whenever possible. Insurance, lending, surveying, engineering, and legal questions should be verified with the appropriate professional.



03

VERIFY WHAT'S CURRENT

Maps, flood-zone designations, Base Flood Elevations, local requirements, insurance programs, and online resources can change. A saved guide is useful for understanding the process; current property information should always be verified.



SOURCE OF THE SOURCE

*This guide helps you know what to ask and where to look.
It does not replace the official source.*

For that reason, I maintain an online Hampton Roads Flood Zones & Flood Maps Resource with direct links to FEMA, local flood resources, Virginia evacuation-zone information, and additional real-estate due-diligence resources.

Flood information is only one category of property information. This guide is provided as a general real estate resource and is not legal, insurance, engineering, surveying, lending, construction, or floodplain-management advice.

Scan to access
the current
online resource →



The Flood Terms Worth Knowing

You do not need to become a floodplain expert to research a property. But understanding a few common terms makes FEMA maps and property information much easier to navigate.



SFHA

Special Flood Hazard Area

The area subject to flooding from the 1%-annual-chance flood. Several FEMA flood-zone designations fall within the SFHA.



FIRM

Flood Insurance Rate Map

FEMA's official community map showing mapped flood hazards, including Special Flood Hazard Areas and applicable flood-zone designations.



BFE

Base Flood Elevation

The elevation of surface water associated with the 1%-annual-chance flood. FEMA shows BFEs in applicable detailed flood-hazard areas.



AE

Zone AE

A Special Flood Hazard Area subject to the 1%-annual-chance flood where Base Flood Elevations have been determined.



VE

Zone VE

A coastal high-hazard area within the Special Flood Hazard Area where additional hazards are associated with storm-driven wave action. Base Flood Elevations are determined for Zone VE.



X

Zone X

Zone X can represent different mapped conditions. Shaded and unshaded Zone X do not mean the same thing, so the specific FEMA map and designation should be reviewed.



AO/AH Zones AO & AH

Both are Special Flood Hazard Areas associated with shallow flooding. Zone AO generally represents shallow sheet-flow conditions with mapped flood depths. Zone AH generally represents ponding with Base Flood Elevations (BFEs) determined.

ONE IMPORTANT DISTINCTION

*A flood-zone designation describes a mapped flood hazard.
It does not tell you whether a particular property will or will not flood.*

Property-specific conditions, changing maps, drainage, elevation, coastal exposure, historical events, and other factors can provide additional context.

Official sources: FEMA Flood Maps • FEMA Flood Map Service Center

Flood maps and designations can change. Verify current property-specific information with FEMA and the applicable locality.

UNDERSTANDING THE MAP

FEMA Flood Zones at a Glance

FEMA flood-zone designations identify areas of flood risk based on modeling and historical data. Here are the most commonly encountered zones in Hampton Roads:



AE

SPECIAL FLOOD
HAZARD AREA

Mapped within the 1%-annual-chance floodplain, where Base Flood Elevations (BFEs) have been determined. Zone AE is one of the most common flood zones in Hampton Roads.



VE

COASTAL HIGH
HAZARD AREA

Mapped within the 1%-annual-chance floodplain in coastal areas where additional hazards are associated with storm-driven wave action. Base Flood Elevations (BFEs) are determined for Zone VE.



X

SHADED &
UNSHADED

Zone X can represent different mapped conditions. Shaded Zone X generally identifies areas associated with the 0.2%-annual-chance flood or certain other mapped conditions. Unshaded Zone X generally identifies areas outside the 0.2%-annual-chance floodplain.



AO / AH

SHALLOW
FLOODING

Both are Special Flood Hazard Areas. Zone AO generally represents shallow sheet-flow conditions with mapped flood depths. Zone AH generally represents ponding with Base Flood Elevations (BFEs) determined.

ONE IMPORTANT DISTINCTION

A flood-zone designation describes a mapped flood hazard. It does not tell you whether a particular property will or will not flood.

Property-specific conditions, changing maps, drainage, elevation, coastal exposure, historical events, and other factors can provide additional context.

Official sources: FEMA Flood Maps • FEMA Flood Map Service Center

Flood maps and designations can change. Verify current property-specific information with FEMA and the applicable locality.

Flood Maps Have Another Layer Near the Coast

In coastal areas, FEMA mapping may include information about wave action in addition to flood elevation. Understanding that additional layer can help you read a coastal flood map and identify information that may apply to a specific property.

*Our coast
adds beauty
— and a few
extra considerations.*



VE

COASTAL HIGH
HAZARD AREA

Zone VE is within the Special Flood Hazard Area and is associated with additional hazards from storm-driven wave action.

For FEMA coastal mapping, VE areas are associated with base-flood wave heights of 3 feet or greater. Base Flood Elevations are determined for Zone VE.



COASTAL AE

WAVE ACTION CAN
EXTEND BEYOND
ZONE VE

Some areas mapped as Zone AE may also experience wave effects during the base flood.

FEMA uses the term Coastal A Zone for certain areas where base-flood wave heights are expected to be between 1.5 and 3 feet.



LiMWA

LIMIT OF MODERATE
WAVE ACTION

The Limit of Moderate Wave Action (LiMWA) identifies the inland limit of the area expected to experience base-flood wave heights of 1.5 feet or greater.

When FEMA depicts a LiMWA on a Flood Insurance Rate Map, the area between the V Zone boundary and the LiMWA is commonly referred to as the Coastal A Zone.



SAME LETTER. MORE PROPERTY-SPECIFIC INFORMATION.

Properties with the same FEMA flood-zone designation may still have different elevation, coastal, construction, or mapping information. For a particular property, additional information may include:

FEMA map designation | Base Flood Elevation | LiMWA/Coastal A mapping | elevation or survey documentation | local floodplain information

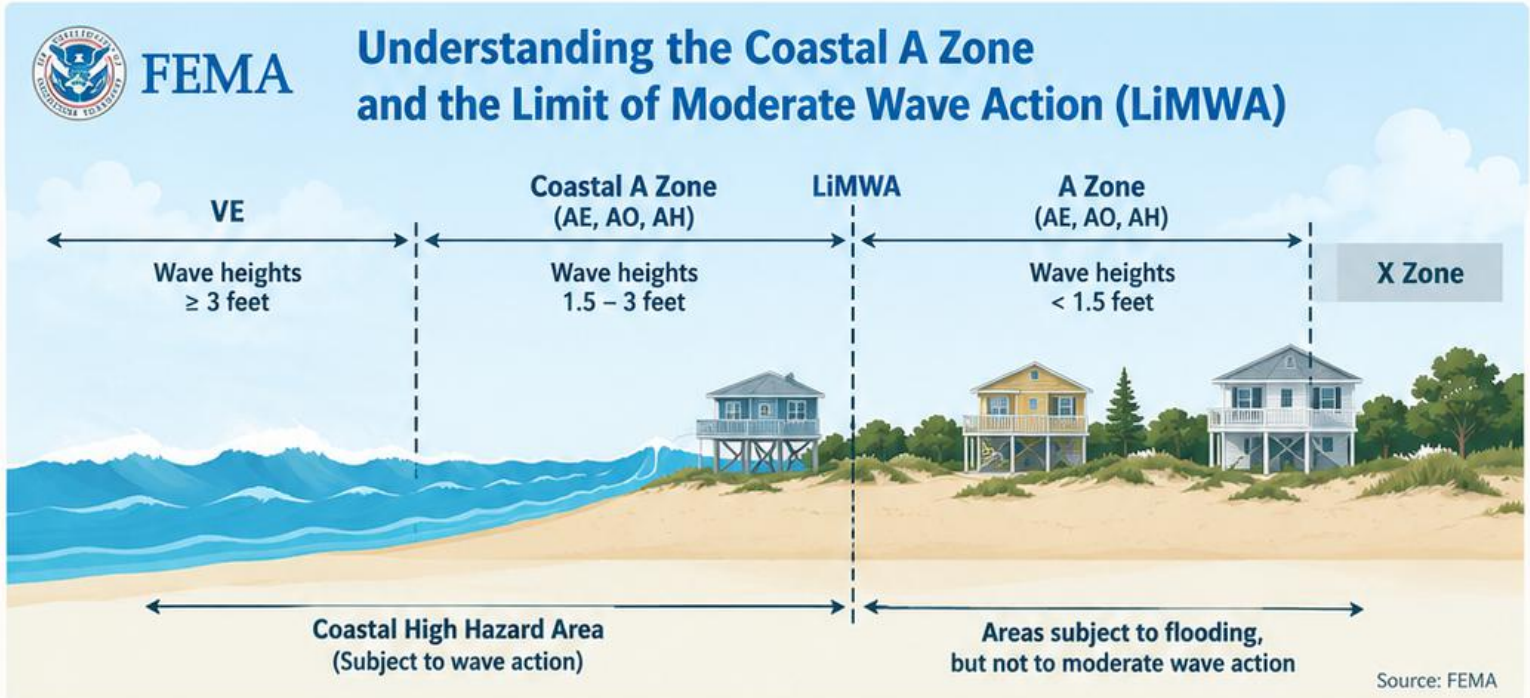
Official source: FEMA — Coastal Flood Insurance Rate Maps

Coastal maps, flood-zone boundaries, Base Flood Elevations and LiMWA locations may change.

Verify the effective FEMA map and applicable locality information for the specific property.

What is LiMWA?

The Limit of Moderate Wave Action (LiMWA) identifies the inland limit of the area expected to experience base-flood wave heights of 1.5 feet or greater in coastal areas.



SEAWARD OF LiMWA

WAVE ACTION IS EXPECTED

Areas from the shoreline to the LiMWA can experience moderate wave action during the base flood. These areas are mapped as Zone VE or Coastal A Zone (AE, AO, or AH) depending on the expected wave heights.

AT LiMWA

A MAPPING TRANSITION

The LiMWA line marks the inland limit of moderate wave action — the point where base-flood wave heights are expected to be 1.5 feet. Landward of this line, wave action is not expected to reach 1.5 feet or greater during the base flood.

LANDWARD OF LiMWA

STILL A FLOOD RISK

Areas behind the LiMWA are typically mapped as Zone AE, AO, or AH. These areas are still within the Special Flood Hazard Area and are subject to flooding from high water, but wave heights are generally less than 1.5 feet.

WHY IT MATTERS

Properties on the coast can experience both flooding and wave action.

Understanding where LiMWA is located on a FEMA map helps you know what types of flood hazards may apply to a property — and it can also influence building requirements and insurance considerations.

Official source: FEMA — Coastal Flood Hazard Areas

Illustration used for educational purposes. Always verify current information with FEMA and the applicable locality.

How to Research a Specific Property

FEMA flood maps are public information and easy to access. Here are a few trusted resources to help you look up a property and understand its flood-zone designation, elevation, and other important details.

Knowledge gives you options.

1

VISIT THE FEMA FLOOD MAP SERVICE CENTER

Go to msc.fema.gov and enter the property address. This will show the official FEMA flood map, including the flood zone designation, map panel, and effective date.

2

REVIEW THE MAP

Zoom in to the property location. You can turn on different map layers, view the legend, and see details such as flood zones, LiMWA (boundary line in coastal areas), and Base Flood Elevations (BFEs) where available.

3

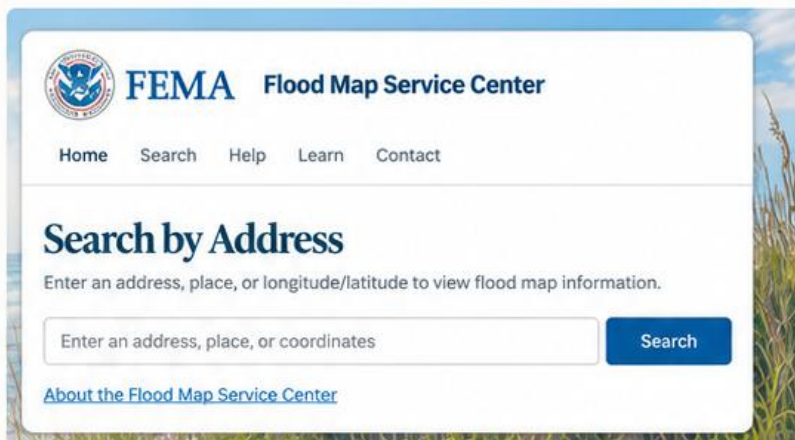
CHECK ADDITIONAL DETAILS

For more information, review the Flood Insurance Study (FIS) for your community. This document provides detailed data, including BFEs, wave heights, and modeling information.

4

CONFIRM WITH LOCAL SOURCES

Flood maps can change, and local factors such as drainage, recent studies, or development plans may also be relevant. It's always a good idea to confirm information with your city or county's planning, zoning, or floodplain management office.



A little research today can give you peace of mind tomorrow.

FEMA FLOOD MAP SERVICE CENTER

msc.fema.gov

FLOOD INSURANCE STUDY (FIS) REPORTS

msc.fema.gov

CITY OR COUNTY FLOODPLAIN MANAGEMENT

Check your local government website

QUESTIONS?

I'm happy to help you interpret the information for a specific property.

Flood maps and information can change. Always verify current information with FEMA and the applicable locality.

How to Read a FEMA Flood Map

Once you've pulled up a property on the FEMA Flood Map Service Center, here's how to interpret the information and what to look for.

*The more
you know,
the more
confident
you can be.*

1

FIND THE PROPERTY

Enter the address in the search bar on msc.fema.gov. The map will zoom to the location and show the flood zone designation and the effective date of the map.

2

CHECK THE FLOOD ZONE

Look at the colored shading on the map and refer to the legend. The zone (such as VE, AE, X, AO, or AH) indicates the type of flood risk and associated requirements.

3

REVIEW ADDITIONAL LAYERS

Turn on map layers to view the LiMWA (boundary line in coastal areas), Base Flood Elevations (BFEs) where available, and other features such as floodways or cross sections.

4

NOTE THE EFFECTIVE DATE

Flood maps are updated periodically. Always check the effective date on the map to ensure you are viewing the most current information.

5

EXPLORE THE FIS (IF NEEDED)

For more detailed information, review the Flood Insurance Study (FIS) for your area. It includes technical data, BFEs, and modeling information that can provide additional context.



*Same neighborhood.
Different flood zones.
Always look at the map.*

KEY TERMS TO REMEMBER

SFHA

Special Flood Hazard Area – the area subject to the 1%-annual-chance flood.

BFE

Base Flood Elevation – the expected elevation of floodwater during the 1%-annual-chance flood.

LiMWA

Limit of Moderate Wave Action – the inland limit of the area expected to experience base-flood wave heights of 1.5 feet or greater in coastal areas.

FIS

Flood Insurance Study – a detailed document with data, maps, and analyses for a community.

Effective Date

The date the current map became effective. Always confirm you are viewing the most recent version.

A HELPFUL REMINDER

Flood maps are a tool — not a prediction.

They show areas of risk based on historical data and modeling, but they do not tell the whole story. A property's actual flood risk can also be influenced by elevation, drainage, local conditions, and future changes.

Official source: FEMA Flood Maps

Flood maps can change. Always verify current information with FEMA and the applicable locality.



What Flood Map Information Means for You

A flood map isn't just a technical document — it can help you make more informed decisions about a property, from insurance and financing to building requirements and long-term planning.

Information today can help you feel more confident tomorrow.



PURCHASE DECISIONS

Flood zone information can help you understand potential risks and consider how they align with your comfort level and long-term plans.



INSURANCE REQUIREMENTS

Properties in high-risk zones may require flood insurance. Even if it's not required, some buyers choose to carry coverage depending on the location.



FINANCING

Some lenders have specific requirements for properties in certain flood zones, including flood insurance and elevation considerations.



BUILDING & RENOVATIONS

Flood maps can influence building requirements, such as elevation, flood-resistant materials, or limitations on certain types of development.



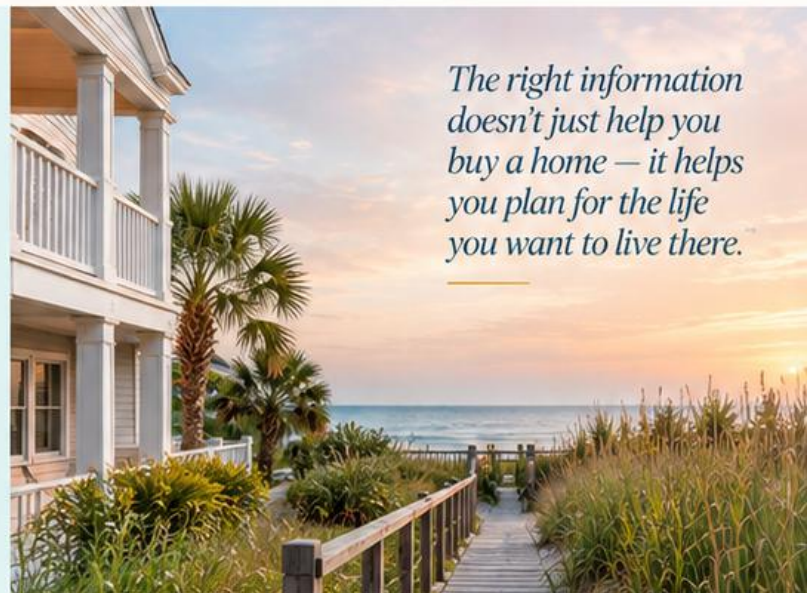
FUTURE PLANNING

Understanding a property's flood zone can help you plan for the future, including potential map updates, local development, or changes in the surrounding area.

A BALANCED PERSPECTIVE

A flood zone designation is one piece of the bigger picture.

While flood maps provide important information, it's also helpful to consider the property's elevation, drainage, past flooding, local development, and your own goals. I'm here to help you look at the full picture and connect you with trusted resources when needed.



The right information doesn't just help you buy a home — it helps you plan for the life you want to live there.

Local Resources to Help You Go Deeper

Local knowledge adds valuable context to the map.

FEMA maps are a great starting point, but your city or county and other trusted resources can provide additional information about a specific property, including local regulations, elevation certificates, and development plans.



CITY OR COUNTY PLANNING & ZONING

Your local planning or zoning office can provide information about floodplain regulations, permits, and any additional requirements that may apply to the property.



FLOODPLAIN MANAGEMENT OFFICE

Many localities have a floodplain manager or dedicated floodplain office. They can help interpret maps, answer questions about development in flood zones, and provide guidance on local requirements.



ELEVATION CERTIFICATE

An elevation certificate shows the elevation of a building in relation to the base flood elevation (BFE). It can be helpful for insurance, compliance, and understanding a property's flood risk.



LOCAL STUDIES & PROJECTS

Cities and counties in Hampton Roads often conduct additional studies related to sea-level rise, stormwater management, and resilience. These can provide helpful insight into long-term considerations.



WORK WITH A LOCAL EXPERT

A REALTOR® who understands our coastal communities can help you interpret the information, connect with the right local resources, and consider how flood-zone information fits into your overall real-estate goals.



USEFUL LOCAL LINKS

Chesapeake	Planning & Zoning	↗
Hampton	Planning & Zoning	↗
Newport News	Planning & Zoning	↗
Norfolk	Planning & Zoning	↗
Portsmouth	Planning & Zoning	↗
Suffolk	Planning & Community Development	↗
Virginia Beach	Planning & Community Development	↗

ADDITIONAL RESOURCES

FEMA Flood Map Service Center	↗
msc.fema.gov	
FEMA Flood Insurance Study (FIS)	↗
Search by community	

A FINAL THOUGHT

Information gives you options.

Understanding flood zones and local requirements isn't just about managing risk — it's about making informed decisions and finding a home that fits your goals, both now and in the future.

Knowledge today. A more confident tomorrow.



What This Means for Homeowners

Understanding flood zones and flood maps helps you make more informed decisions — whether you're buying, selling, renovating, or simply planning for the future.

A little knowledge goes a long way in protecting what matters most.



BE AWARE OF YOUR ZONE

Your flood zone designation can affect insurance requirements, building regulations, and long-term property value. Take time to understand your zone and what it means for your specific property.



INSURANCE IS WORTH A CONVERSATION

Even if flood insurance isn't required, it may still be a smart option — especially in coastal areas. Talk with a trusted insurance professional about your coverage options.



KNOW BEFORE YOU BUILD (OR RENOVATE)

Flood maps can influence building requirements, such as elevation, flood-resistant materials, and permitting. Check with your local planning office before starting any major work.



CONSIDER LONG-TERM RISKS

Factors like sea-level rise, storm frequency, and local development can all influence future flood risk. Understanding your property's flood zone is one piece of the bigger picture.



LEAN ON LOCAL EXPERTS

Local REALTORS®, insurance professionals, and municipal offices can help you interpret flood map information and make confident decisions based on your goals and circumstances.

A QUICK CHECKLIST

- ☐ Look up the property on the FEMA Flood Map Service Center (msc.fema.gov).
- ☐ Identify the flood zone and note the effective date.
- ☐ Review the Flood Insurance Study (FIS) for additional details.
- ☐ Check with your city or county for local requirements and recent updates.
- ☐ Talk with an insurance professional about coverage options.
- ☐ Consider elevation, drainage, and long-term factors when planning improvements.
- ☐ Work with a local real estate professional who understands Hampton Roads.

REMEMBER

Flood maps don't tell you everything, but they give you a valuable starting point. The right information helps you make confident decisions — today and for the future.

MY COMMITMENT

Knowledge creates confidence.

I'm here to help you navigate the details, connect with trusted resources, and make informed decisions about a home and community you'll love — for today and the days ahead.

Let's get you home.



Get Flood Fluent.

Because knowledge helps you move forward.



YOUR HAMPTON ROADS REAL ESTATE RESOURCE

Whether you're buying, selling, relocating, or simply planning ahead, my role is to help you ask better questions, find trusted sources, and understand how property-specific information fits into your real estate decision.



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