Areas with a 1% annual chance of flooding and a 26% chance over the life of a 30-year mortgage. Average flood depths derived from detailed analyses are shown within these zones.

River or stream flood hazard areas, and areas with at least a 26% chance of shallow flooding each year. These areas have 26% chance of flooding over the life of a 30-year mortgage. No flood hazard analysis has been conducted. Flood insurance rates are commensurate with the uncertainty of the flood risk.