

Is Flood Insurance Required?

Flood Zone ^ v	Risk Level ^ v	Details ^ v	Flood Insurance Required? ^ v
Zones V and VE	High (SFHA)	High-risk coastal areas with added hazard from storm waves	Yes
Zones A, AE, AH, AO, AR, and A99	High (SFHA)	Risk stems from to proximity to a pond, stream, river, or protective barrier under construction	Yes
Zone B and X (shaded)	Moderate	May have decreased risk through flood mitigation efforts, but can experience shallow flooding	No, but recommended
Zone C and X (unshaded)	Low	Lower risk of flooding but still some risk	No, but recommended

Source: <https://insurify.com/homeowners-insurance/knowledge/flood-zone-x>

FEMA Flood Zones Defined

Flood hazard areas identified on the Flood Insurance Rate Map are identified as a Special Flood Hazard Area (SFHA). SFHA are defined as the area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. The 1-percent annual chance flood is also referred to as the base flood or 100-year flood. SFHAs are labeled as 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. Moderate flood hazard areas, labeled Zone B or Zone X (shaded) are also shown on the FIRM, and are the areas between the limits of the base flood and the 0.2-percent-annual-chance (or 500-year) flood. ***The areas of minimal flood hazard, which are the areas outside the SFHA and higher than the elevation of the 0.2-percent-annual-chance flood, are labeled Zone C or Zone X (unshaded).***

Source: <https://www.fema.gov/about/glossary/flood-zones>

FLOOD ZONE DETERMINATION SUPPLEMENTAL REPORT

LOCATION	Street Address	LOT 5 LATITUDE 43.548943 LONGITUDE 89.283804 ,WYOCENA ,WI 53954		
	County Name	COLUMBIA COUNTY		
	Community Name	Columbia County		
	Lat, Long	43.548881, -89.284105		
	APN	11042-50	FIPS / MSA / Tract	55021 / 31540 / 9702

STANDARD	Flood Zone	X	MASSIVE	Next Nearest Flood Zone	AE (128 ft)
	Comm No.	550581		Base Flood Elevation (BFE)	n/a
	Map Number	55021C0291F		BFE Conversion	n/a
	Map Datum	n/a		Estimated Ground Elevation	810 ft NAVD88
	Map Date	05/16/2016		Policies in Force	55 (comm-wide)
	Initial FIRM Date	04/15/1980		Historic Flood Loss Claims	\$1,171,494 (comm-wide)
	CBRS / OPA	No		CBRS Type	n/a
	LOMC Date	No		Distance to Fresh Water	151 ft
	LOMC Case	No		Distance to Salt Water	n/a
	NFIP Program	PARTICIPATING		NFIP Discount	N/A (comm-wide)

PRIOR COMMUNITY-PANEL, DATE, ZONE: 550581-0291E, 04/02/2008, Zone X



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FLOOD ZONE DETERMINATION SUPPLEMENTAL REPORT

LOCATION	Street Address	LOT 22 ,WYOCENA ,WI 53954		
	County Name	COLUMBIA COUNTY		
	Community Name	Columbia County		
	Lat, Long	43.549971, -89.284187		
	APN	11042-915	FIPS / MSA / Tract	55021 / 31540 / 9702

STANDARD	Flood Zone	X500	MASSIVE	Next Nearest Flood Zone	AE (135 ft)
	Comm No.	550581		Base Flood Elevation (BFE)	n/a
	Map Number	55021C0291F		BFE Conversion	n/a
	Map Datum	n/a		Estimated Ground Elevation	810 ft NAVD88
	Map Date	05/16/2016		Policies in Force	58 (comm-wide)
	Initial FIRM Date	04/15/1980		Historic Flood Loss Claims	\$1,171,494 (comm-wide)
	CBRS / OPA	No		CBRS Type	n/a
	LOMC Date	No		Distance to Fresh Water	190 ft
	LOMC Case	No		Distance to Salt Water	n/a
	NFIP Program	PARTICIPATING		NFIP Discount	N/A (comm-wide)

PRIOR COMMUNITY-PANEL, DATE, ZONE: 550581-0291E, 04/02/2008, Zone X



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