



## Defining AE flood zones

AE flood zones are areas that present a 1% annual chance of flooding and a 26% chance over the life of a 30-year mortgage, according to FEMA. These regions are clearly defined in Flood Insurance Rate Maps and are paired with detailed information about base flood elevations. Most AE flood zones are located in close proximity to floodplains, rivers and lakes, though low-lying regions without large bodies of water may also be classified under this designation. Since these areas are prone to flooding, homeowners with mortgages from federally regulated lenders are required to purchase flood insurance through the NFIP.