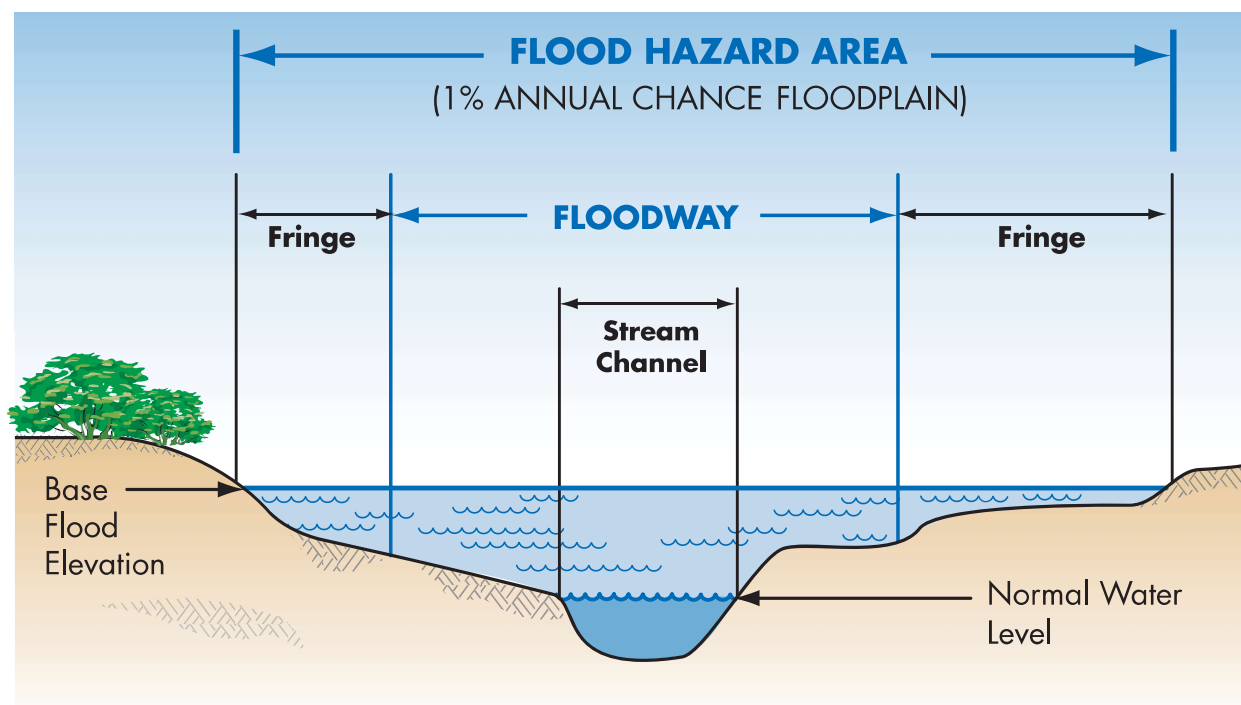


Understanding the Riverine Floodplain



For riverine floodplains with Base Flood Elevations (BFEs) determined by detailed flood studies, the Flood Profile in the Flood Insurance Study shows water surface elevations for different frequency floods ([see page 15](#)).

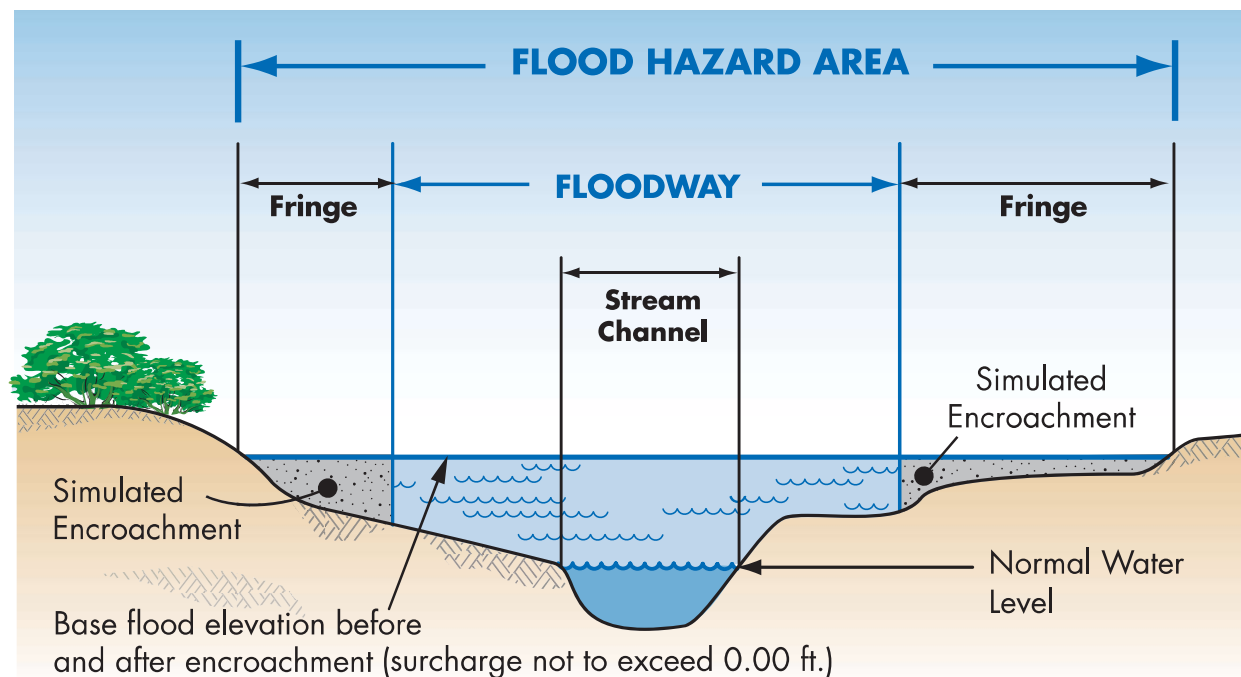
Terms and Definitions

The **Special Flood Hazard Area (SFHA)** is that portion of the floodplain subject to inundation by the base flood (1% annual chance). Riverine SFHAs are shown on FIRMs as Zones A, AE, AH, AO, AR, and A99. Older FIRMs may have Zones A1-A30.

[See page 12](#) to learn about the floodway, the area of the SFHA where flood waters usually are deeper and flow faster.

[See page 17](#) to learn about coastal floodplains in the Great Lakes counties.

Understanding the Floodway



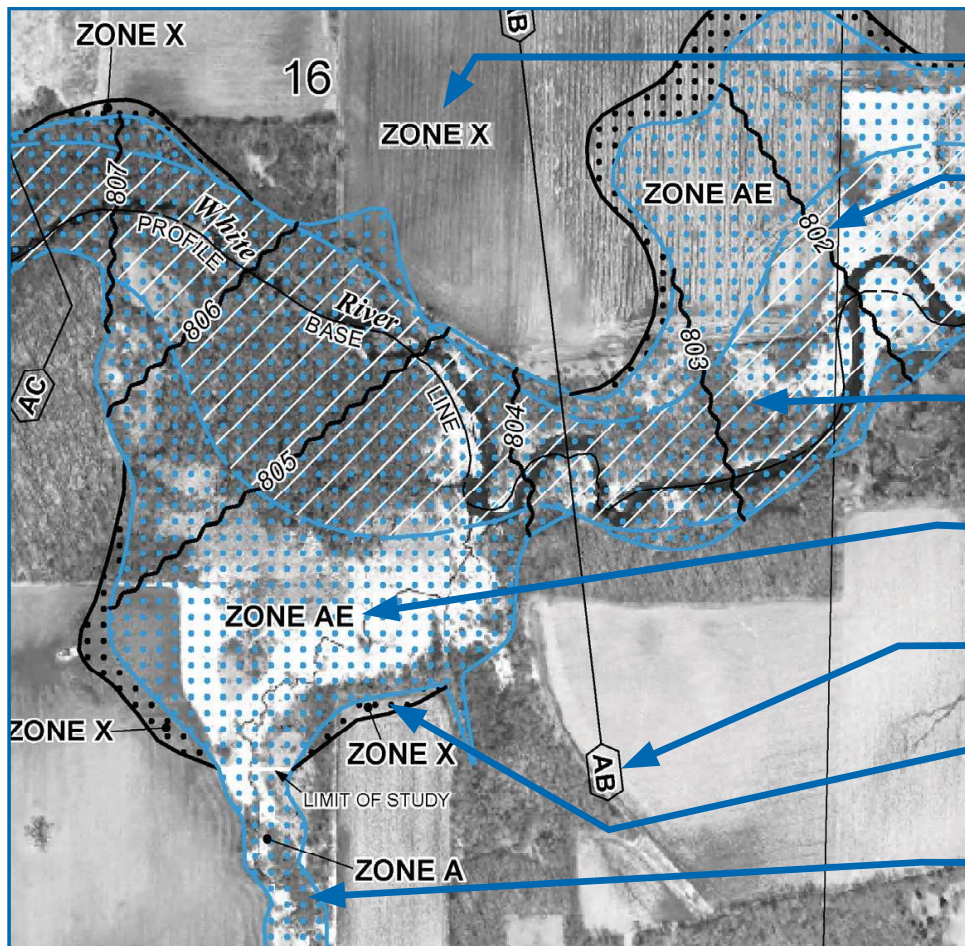
Terms and Definitions

The **Floodway** is the channel of a river or stream and those portions of the floodplain adjoining the channel required to carry the regional flood discharge.

Computer models are used to simulate ineffective flow limits, which are used to delineate the floodway extent.

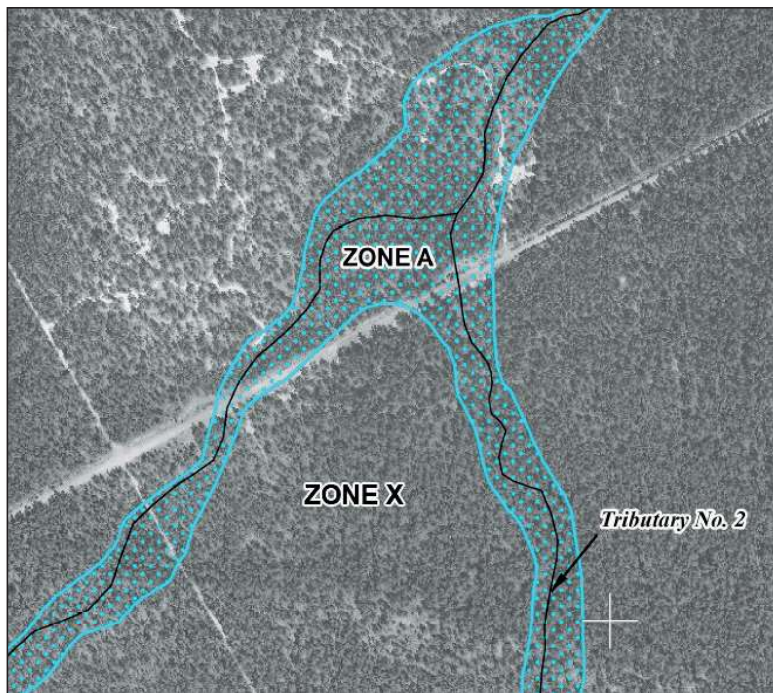
For any proposed floodway development, before a local floodplain permit can be issued, the applicant must provide evidence from an experienced professional engineer that “no-rise” will occur ([see page 32](#)). If ANY increase (more than 0.00 ft.) will occur, a Conditional Letter of Map Revision (CLOMR) must be obtained from FEMA ([see page 19](#)). Proposed projects that have cumulative water surface increases may be permitted if the increases do not cause “increased flood damage potential” (including no impacts on existing buildings).

Flood Insurance Rate Map (Riverine)



- 1 **Unshaded Zone X** is all other areas considered low risk.
- 2 **Base Flood Elevation (BFE)** is the water surface elevation of the base flood rounded to the nearest whole foot (consult FIS profiles and tables for more accurate elevations).
- 3 The **Floodway** is the cross-hatched area ([see page 12](#)).
- 4 **Zone AE** is the 1% annual chance (100-year) floodplain with BFEs.
- 5 **Cross Section** location ([see page 15](#)).
- 6 **Shaded Zone X** is the 0.2% annual chance (500-year) floodplain.
- 7 **Zone A** (approximate) is the 1% annual chance floodplain.

Approximate Flood Zones



Everyone lives in an area with some flood risk – it's just a question of whether it is a low, moderate, or high-risk flood hazard area.

Approximate Zone A designations are based on minimum criteria established FEMA, using very little field work and limited data. Newer FIRMs have better elevation data based on high resolution topography (LiDAR) which results in more accurate boundaries.

Before permits are issued, Regional Flood Elevations (RFEs) must be determined when development is proposed in an Approximate Zone A. Additional engineering information may be needed to establish the RFE and/or the location of floodway and flood fringe boundaries.

Check with community permitting offices for the best available data. Local officials may request assistance by contacting DNR floodplain staff at dnrfloodplain@wisconsin.gov.

Terms and Definitions

An **Approximate Zone A** is a special flood hazard area where BFE information is not provided.