

# Suggested Update to Flood Hazard Field

## Current field Options

Flood Hazard Area: Select between 1 and 5 items.

- Elev Cert ?
- No ?
- Yes ?
- Flood Cert ?
- Unk ?

## Rationale for change:

In most situations, Members should probably not be saying a definitive “YES” or “NO” to flood hazard area... so the field becomes useless. The Members should disclose facts that can be known, so I would propose changing the Flood Hazard field to an indication of the zone as shown below.

## New Field Options Proposed:

Add the following two links in the help text next to the field name: (<https://msc.fema.gov/> Flood Zone Classification and Zone Details Flyer (following page). New Field Checkbox Options:

- Zones A or V
- Zones B, C, D, or X
- Unknown Zone
- Elevation Certificate
- Flood Certificate

## FlexMLS Change:

I would also suggest the MLS Board authorize me to request Flex add the flood hazard maps to our MLS mapping system, if available.

## New Flyer

Based on the information from FEMA online, I would propose disseminating the flyer found on the last page, after we have asked our insurance professionals to review it to the statements about zones that require insurance for accuracy. If we added it to our current Flood Disclosure form in Ziplogix it would cost an additional \$50.

**Step #1: To obtain the flood zone, simply follow that website link in the help text to FEMA's search:**

Looking for a Flood Map? [?](#)

Enter an address, a place, or longitude/latitude coordinates:

Looking for more than just a current flood map?

Visit [Search All Products](#) to access the full range of flood risk products for your community.



**Step # 2: View the Map Image**

## Search Results—Products for **PITTSFIELD, CITY OF**

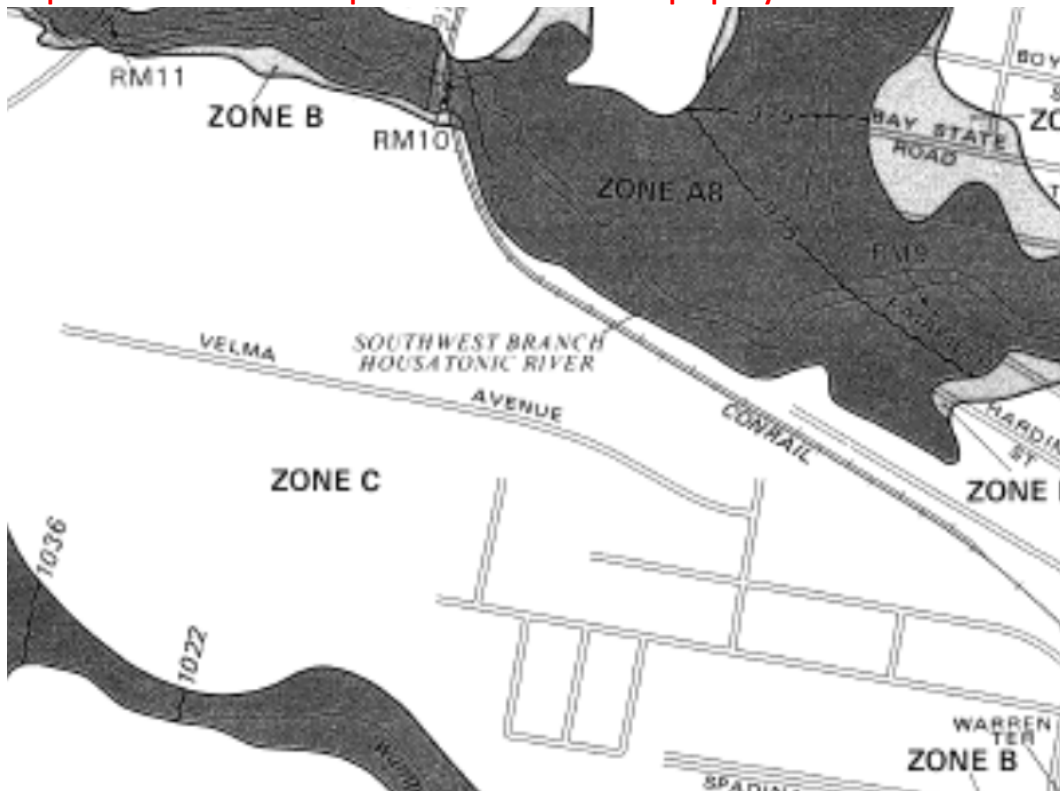
The flood map for the selected area is number **2500370015D**, effective on **01/16/1987** [?](#)

**MAP IMAGE**

VIEW INT DOWNLOAD

View Map: View your chosen floo

**Step # 3: Zoom in on the map to see the zone that the property is in**



Last Revision: 8/2017

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# Flood Zone Definitions



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Please Visit <https://msc.fema.gov/> for flood zone classifications and more information.

## *Zones indicating mandatory purchase of flood insurance by mortgage lender:*

ZONE	DESCRIPTION
A	Areas subject to a one percent or greater annual chance of flooding in any given year. Because detailed hydraulic analyses have not been performed on these areas, no base flood elevations are shown.
AE, A1- A30	Areas subject to a one percent or greater annual chance of flooding in any given year. Base flood elevations are shown as derived from detailed hydraulic analyses (Zone AE is used on new and revised maps in place of Zones A1-A30).
AH	Areas subject to a one percent or greater annual chance of shallow flooding in any given year. Flooding is usually in the form of ponding with average depths between one and three feet. Base flood elevations are shown as derived from detailed hydraulic analyses.
AO	Areas subject to a one percent or greater annual chance of shallow flooding in any given year. Flooding is usually in the form of sheet flow with average depths between one and three feet. Average flood depths are shown as derived from detailed hydraulic analyses.
AR	Areas subject to a one percent or greater annual chance of flooding in any given year due to a temporary increase in flood hazard from a flood control system that provides less than its previous level of protection.
A99	Areas subject to a one percent or greater annual chance of flooding in any given year, but will ultimately be protected by a flood protection system under construction. No base flood elevations or flood depths are shown.
V	Areas along coasts subject to a one percent or greater annual chance of flooding in any given year that also have additional hazards associated with velocity wave action. Because detailed hydraulic analyses have not been performed on these areas, no base flood elevations are shown.
VE, V1- V30	Areas along coasts subject to a one percent or greater annual chance of flooding in any given year that include additional hazards associated with velocity wave action. Base flood elevations are shown as derived from detailed hydraulic analyses. (Zone VE is used on new and revised maps in place of Zones V1-V30.)

## *Zones indicating non-mandatory (but available) purchase of flood insurance:*

ZONE	DESCRIPTION
D	Areas of undetermined flood hazard where flooding is possible.
X, C	Areas of minimal flood hazard from the principal source of flood in the area and determined to be outside the 0.2 percent annual chance floodplain. (Zone X is used on new and revised maps in place of Zone C.)
X (Shaded), X500, B	Areas of moderate flood hazard from the principal source of flood in the area, determined to be within the limits of one percent and 0.2 percent annual chance floodplain. (Shaded Zone X is used on new and revised maps in place of Zone B.)
XFUT	For communities which elect to incorporate future floodplain conditions into their FIRMs, the future flood zone shown on the new map indicates the areas which the community believes will become the one percent annual chance floodplain (or the future Special Flood Hazard Area), due to projected urban development and land use.
None	Areas of undetermined flood hazard that do not appear on a Flood Insurance Rate Map or Flood Hazard Boundary Map, where flooding is possible.

