

Understanding the Flood Hazard Map Viewer Legend



1% Annual Chance Flood Hazard

The 1% Annual Chance Flood Hazard is the Special Flood Hazard Area (SFHA). These areas face the highest risk of flooding. If your home or other structure is in the Special Flood Hazard Area, it has a 26% or greater chance of getting flooded over a 30-year period. This likelihood of flooding is about five times more than a severe fire. If you own a property in a high-risk zone and have a federally backed mortgage, you are required to purchase flood insurance as a condition of that loan.



Regulatory Floodway

The Regulatory Floodway is part of the SFHA and is the portion of the watercourse that is reserved for flood flows. New residential structures are not allowed in the Regulatory Floodway.



Area of Undetermined Flood Hazard

Area of Undetermined Flood Hazard. This is an area of undetermined but possible flood risk.



0.2% Annual Chance Flood Hazard

The 0.2% Annual Chance Flood Hazard is an area of moderate flood risk. In these areas, the risk of being flooded is reduced, but not completely removed. One in three insurance claims come from moderate- to low-risk flood areas. Property owners in moderate- to low-risk areas are eligible for lower-cost flood insurance, known as Preferred Risk Policies (PRPs).



Future Conditions 1% Annual Chance Flood Hazard

The land area that would be inundated by the 1-percent-annual-chance (100-year) flood based on future-conditions hydrology. FEMA has not currently defined these areas for Ventura County.



Area with Reduced Risk Due to Levee

The Area with Reduced Risk Due to Levee is an area of moderate flood risk. In these areas, the risk of being flooded is reduced, but not completely removed. One in three insurance claims come from moderate- to low-risk flood areas. Property owners in moderate- to low-risk areas are eligible for lower-cost flood insurance, known as Preferred Risk Policies (PRPs).