



Flood Protection Restoration

Frequently Asked Questions Regarding the Zone AR Flood Insurance Risk Zone Designation

Communities, State agencies, or Federal agencies may restore the flood protection and risk reduction capability of existing levee systems to address flood hazards and reduce flood risks in a particular community or particular area of a State. When such projects involve restoration of a levee system that meets the criteria cited in Section 65.14 of the National Flood Insurance Program (NFIP) regulations, a community may choose to submit the appropriate data and documentation to the Federal Emergency Management Agency (FEMA) and request that FEMA make a “flood protection restoration” determination.

Q: What is Zone AR?

A: Zone AR is a flood insurance risk zone designation that may be used by the Federal Emergency Management Agency (FEMA) to identify flood risk on a Flood Insurance Rate Map (FIRM) or Digital Flood Insurance Rate Map (DFIRM) in areas where a flood protection system (i.e., levee system) that had previously been credited with providing a 1-percent-annual-chance or greater level of flood protection has been found to no longer provide that level of protection.

The “A” denotes that the area is a Special Flood Hazard Area (SFHA); the “R” denotes that restoration of a levee system to a 1-percent-annual-chance level of flood protection is underway. The SFHA (also known as the high-risk area) is the area that will be inundated by the 1-percent-annual-chance flood, which is also referred to as the base, or 100-year, flood. The Zone AR designation replaces the Zone B or Zone X (shaded) flood insurance risk zone designation that previously appeared on the effective FIRM or DFIRM. The Zone AR designation indicates that the increased flood hazard and risk is considered temporary.

Q: What are the minimum requirements to be met by a community that wants to apply for the Zone AR designation on a FIRM or DFIRM?

A: To apply for the Zone AR designation, a community must be a participant in the NFIP and must meet the eligibility and application requirements of Section 65.14 of the NFIP regulations.

Q: What are the eligibility requirements for the Zone AR designation?

A: A community may be eligible to apply for the Zone AR designation if the community is engaged in the process of restoring a flood protection system that was:

- Constructed using Federal funds;
- Recognized as providing 1-percent-annual-chance flood protection on the effective FIRM or DFIRM; and
- Decertified by a Federal agency responsible for flood protection design or construction.

Q: How does a community apply for the Zone AR designation?

A: To apply for the Zone AR designation, the community must submit a formal written request signed by the Chief Executive Officer (CEO) of the community or other designated community official to the Administrator of the FEMA Regional Office that serves the community along with a detailed restoration plan and the other supporting information and documentation listed in Section 65.14 of the NFIP regulations. (Regional Office contact information is accessible through FEMA’s Web site at www.fema.gov/about/regions/index.shtm.)

FEMA will not initiate any action to designate Zone A areas without receiving a formal request from the community that complies with *all* requirements of Section 65.14.



Q: How do communities benefit from the Zone AR determination process?

A: The determination process helps eligible communities establish a plan for restoring flood protection and reducing flood risk in a levee-impacted area with the assurance that a restoration project, if constructed as planned, will result in the eventual removal of the SFHA designation from the levee-impacted area. The Zone AR designation is intended to encourage communities to expeditiously restore the previous level of flood protection and reduce the flood risk to people and structures in levee-impacted areas.

Q: How do property owners benefit from the Zone AR determination process?

A: The Zone AR determination process may result in significantly lower flood insurance premium rates for insurable structure than the rates for insurable structures in other SFHAs. Elevation requirements for properties that will be exposed to an increased risk of flooding during the restoration period also may be reduced, relative to the requirements in other SFHAs. (Please see the questions and answers on pages 3 and 4 of this document for more information on insurance and elevation requirements.)

Q: How long can the Zone AR designation remain in effect?

A: The period of restoration, during which the Zone AR designation will remain on a FIRM or DFIRM, will vary. The maximum restoration period is 10 years for federally funded restoration projects and 5 years for restoration projects that are not federally funded. The community can have the flood protection restoration zone designation only once while restoring the flood protection system.

Q: Under what circumstances can the Zone AR designation be removed from a FIRM or DFIRM earlier than 10 years for federally funded restoration projects and 5 years for restoration projects that are not federally funded?

A: The Zone AR designation can be removed earlier if:

- The restoration project meets the milestones for “adequate progress” specified in Section 61.12 of the NFIP regulations, community officials submit data and documentation to the FEMA Regional Office and request an adequate progress determination; and the FEMA Regional Office issues an adequate progress determination for the project. In such cases, FEMA will change the flood insurance risk zone designation for the levee-impacted area from Zone AR to Zone A99.
- A community submits certification or written evidence to the FEMA Regional Office that the project has been completed and the FEMA Regional Office confirms that the completed project provides a 1-percent-annual-chance level of flood protection. In such cases, FEMA will change the flood insurance risk zone designation for the levee-impacted area from Zone AR to Zone X (shaded);
- The community fails to comply with its restoration plan or FEMA determines that satisfactory progress is not being made toward completing a federally funded restoration project. In such cases, FEMA will change the flood insurance risk zone designation for the levee-impacted area from Zone AR to Zone A or Zone AE, depending on the type of engineering study that was performed for the flooding source.

Q: What actions are required for a community to maintain the Zone AR designation during the restoration period?

A: The community and the cost-sharing Federal agency, if any, annually certify to the FEMA Regional Office that the system will be restored within the timeframe stipulated in the restoration plan. When necessary, the community submits an updated restoration plan identifying any permitting or construction problems that may delay completion of the project.



Q: Is Zone AR the only flood insurance risk zone designation that will appear on a FIRM or DFIRM in the area impacted by the restoration project?

A: A dual flood zone is shown on the FIRM or DFIRM if (1) the levee-impacted area that is labeled as Zone AR also is subject to 1-percent-annual-chance flooding from a flooding source other than the source on the riverward side of the levee that causes the Zone AR flooding; or (2) some residual 1-percent-annual-chance flooding from the flooding source that causes the Zone AR flooding will remain even after the restoration project is complete. The flood insurance risk zone designations for dual flood zones are AR/A1-30, AR/AE, AR/AH, AR/AO, and AR/A.

Q: Why are “dual flood zones” shown on a FIRM or DFIRM?

A: Dual flood zones are intended to inform current and future owners of existing and proposed structures in these areas that their structures are subject to a higher risk of flooding while the restoration project is underway and may be subject to this higher flood risk even after the restoration project has been completed. The dual zone designation helps structure owners, local officials, and other map users identify where floodplain management and flood insurance restrictions will remain in force when the “AR” portion of the dual zone is removed.

Q: How does the Zone AR determination affect new construction?

A: The elevation requirements for new construction in the areas designated as Zone AR are not exactly the same as the requirements in other SFHAs, and the requirements will vary based on whether the structure is inside or outside the designated “developed area,” which is defined in Section 59.1 of the NFIP regulations. The minimum elevation required for new construction *inside* designated developed areas is either 3 feet above the highest adjacent grade (i.e., the highest natural elevation of the ground surface prior to construction next to the proposed walls of a structure) or the Zone AR Base Flood Elevation (BFE), whichever is lower, regardless of flood depth. The BFE is the elevation of the 1-percent-annual-chance flood.

In areas designated as Zone AR *outside* the designated developed area, the following elevation requirements apply (also as documented in Paragraph 60.3(f) of the NFIP regulations):

- If flood depths are less than 5 feet, the minimum elevation required for all new construction is 3 feet above the highest adjacent grade or the Zone AR BFE, whichever is lower.
- If flood depths exceed 5 feet, the minimum elevation required for all new construction is the Zone AR BFE.

The elevation requirements for new construction are provided in Paragraph 60.3(f) of the NFIP regulations. Sections 59.1 and 60.3 of the NFIP regulations can be viewed or downloaded from FEMA’s Web site at www.fema.gov/plan/prevent/fhm/lv_ar.shtm.

Q: What is the purpose of the 3-foot elevation requirement in the designated developed areas in Zone AR and in other areas where flood depths are less than 5 feet?

A: The purpose of the 3-foot elevation requirement is to reduce the flood risk to new construction during the levee restoration period. In addition, if the system is not restored, the 3-foot elevation reduces the flood risk to structures built while the Zone AR designation was in effect.

The Zone AR floodplain management criteria accommodate the needs of communities within developed areas through reduced elevation requirements for new construction while also recognizing that properties will be exposed to an increased flood risk during the restoration period. Without these floodplain management criteria in the Zone AR areas, participating communities would need to require that all new construction and substantially improved structures in these areas be elevated to the BFE. Therefore, in developed areas with flood depths of, for example, 7, 10, or 15 feet, and in areas outside the developed area where flood depths are less than 5 feet, the 3-foot elevation requirement represents a substantial reduction in elevation compared to what would otherwise be required.



Because of the increased flood risk to which properties will be exposed during the restoration period, the 3-foot elevation requirement in developed areas and other areas with flood depths of less than 5 feet will reduce damage to structures that would occur with no protection. If the system is not restored, the 3-foot elevation requirement offers protection to structures built while the Zone AR was in effect. The 3-foot elevation requirement may only provide minimal protection if the system fails completely; however, it may also provide protection from flood events that may exceed the capacity of the decertified system.

Q: How does the Zone AR determination affect existing construction?

A: For improvements (including substantial improvements) to existing structures, there are no elevation requirements inside or outside the designated developed areas.

Q: What does “substantial improvement” mean?

A: Section 59.1 of the NFIP regulations defines substantial improvement as “any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the start of the construction of the improvement.” Under the minimum floodplain management requirements of the NFIP, new structures and substantially improved residential structures must be elevated to or above the BFE. New or substantially improved nonresidential structures must be elevated or dry-floodproofed to or above the BFE.

Q: What effects do dual flood zones (i.e., Zones AR/AE, AR/A1-30, AR/AO, AR/AH, AR/A) have on construction?

A: For all new construction in a dual flood zone, structures must be elevated to a minimum of 3 feet above the highest adjacent grade, to the Zone AR BFE (depending on the flood depth and whether the site is inside or outside the developed area), or to the BFE associated with Zone AE, Zones A1-30, Zone AO, Zone AH, or Zone A, whichever is higher. Substantial improvements to existing construction in a dual flood zone must be elevated to the BFE in Zone AE, Zone A1-30, Zone AO, Zone AH, or Zone A.

Q: How does the Zone AR determination affect flood insurance requirements?

A: The following flood insurance requirements apply in areas designated Zone AR on an effective FIRM or DFIRM:

- The mandatory flood insurance purchase requirements of the NFIP apply.
- Several factors affect the flood insurance premium rate for a particular structure; however, generally speaking, the flood insurance premium rates for structures in Zone AR are likely to be significantly lower than the flood insurance premium rates for structures in other SFHAs.
- The NFIP grandfathering rules apply to structures in Zone AR and the dual flood zones, which could be important after the restoration project is complete.
- If a property owner purchases a policy and maintains continuous coverage, and the property is later determined to be in an SFHA after the restoration project is complete, the original flood insurance premium rate would apply.

The effective date for any flood insurance premium rates established for Zone AR is the effective date of the new or revised FIRM or DFIRM showing the Zone AR designations.

Q: Where can someone get additional information regarding Zone AR determination requirements and effects?

A: Additional information on Zone AR determination requirements is available through the following dedicated page on the FEMA Web site: www.fema.gov/plan/prevent/fhm/lv_ar.shtm. Questions about a specific levee system or more detailed questions about Zone AR determination requirements should be addressed to the appropriate FEMA Regional Office. Regional Office contact information is accessible through FEMA’s Web site at www.fema.gov/about/regions/index.shtm.