

Flood Zones

Many mortgage companies require property owners to submit information regarding the "flood zone" designation of their property as part of a loan application. This information is also needed by insurance brokers in order to determine the annual premium for a flood insurance policy. If an address is designated as a Zone AE, this means that the property is potentially subject to flooding during a 100-year storm (your mortgage company must require flood insurance as a condition of the loan). There are several areas in the City designated as Zone AE. These areas are usually near or adjacent to one of the five flood control channels (creeks) that bisect the city. Other flood zone designations are Zone X (shaded), potentially subject to flooding during a 500-year storm event, or Zone X (unshaded), the lowest risk zone classification available and defined as "areas determined to be outside 500-year flood plain."

The flood zone designation for all properties in Newark is found on the Flood Insurance Rate Map (FIRM) prepared by FEMA, Community-Panel No. 060009 0005 F, which has an effective (last revised) date of February 9, 2000. If you need assistance in determining the flood zone designation for your property, please contact the Public Works Engineering Division at (510) 794-2320. We will need the property address or the assessor's parcel number.