

## Definitions of Commonly Used Terms and Acronyms in the Field of Floodplain Management

- **“A” floodzone:** Areas subject to inundation by the 1% Annual Chance Flood event, caused by either hurricane storm surge (coastal) or excess rainfall (inland). Flood insurance is mandatory for structures with federally-backed mortgages; floodplain management standards apply.
- **Appeals Period:** A “90-day” period, issued by FEMA immediately subsequent to the release of PFIRMs, where any property owner is given the chance to challenge any PFIRM. Appeals are submitted to and approved by the County in which the PFIRMs were released. Appeals are similar to LOMRs, and can involve properties located within inland “A” floodzones or Floodways or coastal “V” and “A” floodzones.
- **Base Flood Elevation (BFE):** Referring to “A” floodzones, the maximum water elevation shown on a FIRM or PFIRM; a water surface elevation resulting from the 1% Annual Chance Flood.
- **Coastal High Hazard Areas:** SFHAs along the coast/shoreline that show additional hazards due to wave action. These areas are identified on FIRMs as “V” floodzones.
- **Date of Construction:** The date that the building permit was issued, provided the actual start of construction, repair, reconstruction, or improvement was within 180 days of the permit date.
- **Conditional Letter of Map Revision (CLOMR):** FEMA's approval of a proposed project that would, upon construction, affect the characteristics of a flooding source and thus result in modification to BFE's, WCEs, or SFHAs. A CLOMR does not revise an effective FIRM; it indicates whether the project, if built as proposed, would be recognized by FEMA (a LOMR, which revises the FIRM, typically follows a CLOMR).
- **Elevation Certificate:** An official form that shows new buildings and substantial improvements located within identified SFHA's are properly elevated; this elevation information is needed to show compliance with floodplain management ordinances.
- **Flood Insurance Rate Map (FIRM):** The official map of a community on which FEMA has delineated SFHAs and other floodplains applicable to the community.
- **Floodplain:** Any land area susceptible to being inundated by flood waters from any source.
- **Floodplain Administrator (FPA):** The county or city official responsible for upholding the floodplain management rules and regulations of a particular community; the FPA is also responsible for approving all LOMRs/CLOMRs submitted within that community.
- **Floodplain Management:** The operation of an overall program of corrective and preventive measures for reducing flood damage, including but not limited to, emergency preparedness plans, flood control works, and floodplain management regulations.
- **Floodway:** A channel of a river, stream, canal or other watercourse (and adjacent land areas) that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than a designated height.
- **Letter Of Map Amendment (LOMA):** An official amendment to the currently effective FIRM, which establishes that a subject building or structure is not located in a SFHA. Issued by FEMA, a LOMA removes a structure – not a property – from a SFHA.
- **Letter of Map Revision (LOMR):** An official revision to the currently effective FIRM. Issued by FEMA, a LOMR changes floodzones, BFEs, and WCEs.
- **LOMA Based on Fill (LOMA-F):** Similar to a LOMA, except a LOMA-F is submitted for properties on which fill has been placed to raise a structure or lot to or above the BFE.
- **National Flood Insurance Program (NFIP):** the NFIP is a Federal program enabling property owners in participating communities to purchase insurance protection against losses from flooding. Participation in the NFIP is based on an agreement between local communities and FEMA, stating if a community will adopt and enforce a floodplain management ordinance to reduce future flood

risks to new construction in SFHAs, FEMA will make flood insurance available within the community as a financial protection against flood losses.

- **Post-FIRM Building:** A building for which construction or substantial improvement occurred after December 31, 1974, or on or after the effective date of the community's initial FIRM.
- **Pre-FIRM Building:** A building for which construction or substantial improvement occurred on or before December 31, 1974, or before the effective date of the community's initial FIRM.
- **Preferred Risk Policy (PRP):** A policy that offers combinations of building/contents coverage or contents-only coverage at reduced premiums (compared to Regular Program rates). The PRP is available for properties located in B, C, and X Zones that meet certain eligibility requirements.
- **Preliminary FIRM (PFIRM):** A "proposed" FIRM, often created a part of a new coastal or hydrologic analysis for a community. PFIRMs are subject to subsequent "Appeals Periods", and ultimately become effective FIRMs once finally approved by FEMA.
- **Special Flood Hazard Area (SFHA):** Represented by "A" and "V" floodzones on FIRMs. The SFHA is the area where the NFIP's floodplain management regulations must be enforced and where mandatory purchase of flood insurance applies.
- **Still Water Flood Elevation (SWEL):** The maximum flood elevation resulting from combined storm surge and wave setup. SWEL does not include wave heights.
- **"V" floodzone:** Areas along coasts subject to inundation by the 1-percent-annual-chance flood event with additional hazards associated with storm-induced waves. Mandatory flood insurance purchase requirements and floodplain management standards apply.
- **V-Zone Risk Factor Rating Form:** This Form can be submitted to the NFIP to evaluate the coastal flood risk when it is believed that the design, placement, and/or construction of a building is such that the usual criteria used to establish rates does not reflect the lessened risk of a particular structure. For properties in "V" floodzones where LOMRs are not feasible, this Form is often used to appeal the rate charged on an existing policy.
- **Wave Crest Elevation (WCE):** The WCE is represented by the maximum wave crest elevation, as determined by adding the maximum wave heights possible to the SWEL.
- **"X" floodzone:** Floodzone represented by areas outside the 1% Annual Chance Floodplain. No BFE's or depths are shown in this zone and flood insurance purchase is not mandatory.
- **1% Annual Chance Flood:** The flood elevation that has a 1% chance of being equaled or exceeded each year. The 100-year flood, which is the standard used by most Federal and state agencies, is used by the NFIP as the standard for floodplain management and to determine the need for flood insurance.