

# COMMON NFIP TERMINOLOGY

**Base Flood Elevation (BFE)** – The water surface elevation in a flood having a one percent chance of being equalled or exceeded in any given year. Base flood is also called the one-percent-annual-chance flood (1%ACF) or the 100-year flood.

**Community Rating System** – A voluntary incentive program that recognizes communities for implementing floodplain management activities that exceed the minimum requirements of the NFIP, earning discounts on flood insurance for policy holders by up to 45%.

**Development** – Any man-made change to improved or unimproved real estate, including but not limited to buildings or other structures, mining, dredging, filling, grading, paving, excavation or drilling operations or storage of equipment or materials.

**Elevation Certificate (EC)** – Used to provide elevation information necessary to ensure compliance with community floodplain management ordinances, to determine the proper insurance premium rate, and to support a request for certain Letters of Map Change. It is required in order to properly rate post-FIRM buildings, but is not required for pre-FIRM buildings unless the building is being rated under the post-FIRM flood insurance rules.

**Flood** – A general and temporary condition of partial or complete inundation of normally dry land areas from overflow of inland or tidal waters, unusual and rapid accumulation or runoff of surface waters from any source. For insurance purpose, covers two tax lots or two acres, whichever is less.

**Floodway** – The channel of a river or other watercourse and the 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 (usually one foot).

**Flood Insurance Rate Map (FIRM)** – The official map of a community that delineates both the special flood hazard areas and the risk premium zones applicable to the community.

**Floodplain** - Any land area susceptible to being inundated by water from any source.

**Floodproofing** - Any combination of structural and non-structural additions, changes, or adjustments to structures that reduce or eliminate flood damage to real estate or improved real property, water and sanitary facilities, structures, and their contents.

**Mandatory Purchase Requirement** - Makes the purchase of flood insurance mandatory for federally backed mortgages or assistance on all buildings located in Special Flood Hazard Areas.

**Flood study** - Examination, evaluation and determination of flood hazards and, if appropriate, corresponding water surface elevations. One example is H & H analysis, which stands for Hydrology and Hydraulics.

**Highest/Lowest Adjacent Grade (HAG/LAG)** - The highest/lowest elevation of the ground surface immediately adjacent to the exterior walls of a structure.

**Letter of Map Change (LOMC)** - A general term used to refer to the several types of revisions and amendments to FEMA maps that can be accomplished by letter, including a Letter of Map Amendment (LOMA), Letter of Map Revision (LOMR), and Letter of Map Revision based on Fill (LOMR-F).

**Levee Accreditation** – The process of certifying that a levee system will protect against the base or 1%-annual-chance flood. Areas behind an accredited levee system are shown as having a moderate flood risk (Zone X).

**Lowest Floor** – The lowest floor of the lowest enclosed area (including basement). An unfinished or flood resistant enclosure, usable solely for parking of vehicles, building access or storage in an area other than a basement area is not considered a building's lowest floor.

**New construction** - For floodplain management purposes, structures for which the “start of construction” commenced on or after the effective date of a floodplain management regulation adopted by a community and includes any subsequent improvements to such structures.

**Pre/Post-FIRM building** - A building constructed or substantially improved before/after the effective date of the community's initial FIRM.

**Special Flood Hazard Area (SFHA)** - The land in the floodplain subject to a one percent (1%) or greater chance of flooding in any given year. (A and V zones are part of the SFHA.)

**Substantial Damage** - Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. Communities may set a lower threshold for floodplain management.

**Substantial Improvement** - Any reconstruction, addition, or improvement of a structure where the cost equals or exceeds 50% of the market value of the structure before the improvement. Communities may set a lower threshold for floodplain management.

**Zone A** - Areas subject to inundation by the one-percent-annual-chance flood (1% ACF) event generally determined using approximate methodologies. When detailed hydraulic analyses have not been performed, no BFEs or flood depths are shown on the FIRM.

**Zone AE or A1-30** – Areas subject to inundation by the one-percent-annual-chance flood event determined by detailed methods. BFEs are shown.

**Zone AO (Area of Shallow Flooding)** – Areas with a one-percent or greater annual chance of flooding to an average depth of 1 to 3 feet where a clearly defined channel does not exist. Such flooding is characterized by ponding or sheet flow.

**Zone V, VE or V1-30** - Areas subject to inundation by the one-percent-annual-chance flood event with additional hazards due to storm-induced velocity wave action. BFEs derived from detailed hydraulic analyses are shown in Zones VE and V1-30.

**Zone X** - Areas of moderate or minimal flood hazard. Flood insurance is available in participating NFIP communities but is not required by regulation (Zone X is used on new and revised maps in lieu of Zones B and C).