

# GLOSSARY OF FREQUENTLY USED FEMA/NFIP TERMS AND ACRONYMS



## Acronym Terms/Definitions

- ABFE** **Advisory Base Flood Elevation:** a new Base Flood Elevation for rebuilding when using most federal and state funds other than insurance. It has the same definition that you are familiar with for Base Flood Elevation — the height at which there is a 1 percent or greater chance of flooding in a given year. You have been working with this concept for many years. An advisory flood elevation is FEMA’s up-to-date estimate 1 percent chance height that flood waters could reach in a given year. The new advisory base flood elevations update the existing flood elevations developed over the past 30 years.
- A-ZONE:** the Special Flood Hazard Area shown on a community’s Flood Insurance Rate Map where no base flood elevation is provided.
- BFE** **Base Flood Elevation:** the height at which there is a 1 percent or greater chance of flooding in a given year. The BFE is used for flood insurance policy rating.
- Base Flood:** the flood having a 1 percent chance of being equaled or exceeded in any given year. It is also known as the 1 percent chance or 100-year flood. The Base Flood has been adopted by the National Flood Insurance Program as the basis for mapping, insurance rating and regulating new construction.
- Community:** a city, village, town, county, or other governmental body with the statutory authority to enact development regulations, floodplain regulations and participate in the National Flood Insurance Program
- Critical Facilities:** commonly considered to be police stations, fire and rescue facilities, hospitals, shelters, schools, nursing homes, water supply and waste treatment facilities, and other structures the community identifies as essential to the health and welfare of the population and that are especially important following a disaster. For example, the type and location of a business may raise its status to a Critical Facility, such as a grocery store or gas station that survives a flood and now is the only point for food or gas.
- Flood:** a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties from overflow of inland or tidal waters, from unusual and rapid accumulation or runoff of surface waters from any source, or from mudflow (FEMA, 2001a). [Notice how FEMA placed conditions on its definition, which omits smaller floods.]
- Flood Fringe:** areas outside the regulatory floodway but still inundated by the designated 1 percent annual chance flood (often referred to as the floodway fringe).
- FIRM** **Flood Insurance Rate Map:** the map, used by nearly all 20,000 flood-prone communities in the nation, that displays shaded areas in the community that are subject to flooding. Flood insurance rates are based on risk of the various areas shown on the map. In addition, most community’s regulations are tied to the different risk zones shown on that map. FIRM may be ordered or viewed on the Internet by selecting flood information links on the FEMA website at [www.fema.gov](http://www.fema.gov), by going directly to the

FEMA Map Service Center at [www.store.msc.fema.gov/webapp/wcs/stores](http://www.store.msc.fema.gov/webapp/wcs/stores), or by calling 1-800-358-9616.

**Floodplain (Flood-Prone Area):** any land area susceptible to being inundated by water from any source.

**Floodplain Management Measures:** an overall community program of corrective and preventive measures for reducing future flood damage. These measures take a variety of forms and generally include zoning, subdivision or building requirements, and special-purpose flood-plain ordinances (FEMA, 2001a).

**Floodplain Functions and Values:** the qualities of or functions served by floodplains which include but are not limited to: a) water resources values (natural moderation of floods, water quality maintenance, groundwater recharge); b) living resource values (fish, wildlife, plant resources and habitats); c) cultural resource values (open space, natural beauty, scientific study, outdoor education, archaeological and historic sites, recreation); and d) cultivated resource values (agriculture, aquaculture, forestry).

**Floodproofing:** any combination of structural and nonstructural 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 (44CFR59.1).

**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 causing any cumulative increase in the water surface elevation. The floodway is intended to carry the dangerous and fast-moving water.

**Manufactured Home:** a structure built on a permanent chassis that can be moved in one or more sections, is designed so it can be used with or without a permanent foundation when attached to required utilities, and is NOT a “Recreational Vehicle.” According to FEMA the term Manufactured Home includes a mobile home and a “double wide.” (44CFR59.1)

**Mitigation:** any sustained action taken to reduce or eliminate long-term risk to people and property from hazards and their effects. Mitigation to moderate or lessen potential significant impacts can be accomplished by specific design changes or commitments, restoration efforts, offsetting measures, timing of actions, or planning and development commitments. Mitigation distinguishes actions that have a long-term impact from those that are more closely associated with preparedness for, immediate response to, and short-term recovery from a specific event.

**Mitigation Measures:** actions that can be taken to reduce property damage and the threat to life and public health from flooding and other hazards.

**Nonstructural Measures:** socio-economic approaches that address the susceptibility of people to flooding or modify the impacts of flooding.

1. **SUSCEPTIBILITY** includes: acquisition and relocation, floodplain regulations, building codes, development and redevelopment policies, floodproofing, elevation in place, disaster preparedness and response plans, flood forecasting and warning systems.

2. **MODIFY THE IMPACTS OF FLOODING** includes: information and education, flood insurance, tax adjustments, flood emergency measures, disaster assistance, post-flood recovery, preservation and restoration strategies to manage natural and cultural resources of the floodplain.

**One-Hundred-Year Flood:** is the flooding event that has a 1 percent chance of being equaled or exceeded in a particular location in any given year.

**1 Percent Annual Chance Flood:** a flood of the magnitude that has a 1 percent chance of being equaled or exceeded in any given year. Often referred to as the “100-year” flood or base flood, the 1 percent annual chance flood is the standard most commonly used for floodplain management and regulatory purposes in the United States.

**RV** **Recreational Vehicle:** a vehicle built on a SINGLE chassis that is 400 square feet or less, either self-propelled or permanently towed by a light duty truck, and designed NOT to be used as a permanent dwelling, but rather for temporary quarters for camping, travel, seasonal use or recreation. (44 CFR 59.1 Definitions).

**Regulatory 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. Communities must regulate development in these floodways to ensure that there are no increases in upstream flood elevations. For streams and other watercourses where FEMA has provided Base Flood Elevations (BFEs), but no floodway has been designated, the community must review floodplain development on a case-by-case basis to ensure that increases in water surface elevations do not occur, or identify the need to adopt a floodway if adequate information is available.

**SFHA** **Special Flood Hazard Area:** an area of land that would be inundated by a flood having a 1 percent chance of occurring in any given year (also referred to as the base flood or 100-year flood).

**Structural Measures:** the engineering approach. Examples of structural (corrective) measures include dams, reservoirs, dikes, levees, floodwalls, channel alterations, high flow diversions spillways, and land treatment measures.

**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.

**V-Zone:** the Coastal High Hazard Area. Under the National Flood Insurance Program, an area of special flood hazard extending from offshore to the inland limit of a primary frontal dune along an open coast and any other area subject high-velocity wave action from storms or seismic sources. On Flood Insurance Rate Maps, the Coastal High Hazard Area is designated Zone V, VE or V1-V30. These zones designate areas subject to inundation by the base flood where wave heights or wave run-up depths are greater than or equal to 3.0 feet.

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*This fact sheet was originally developed by the Louisiana Sea Grant Law & Policy Program, who granted permission for its modification and use. For more information, contact Rhonda Cummins, Coastal & Marine Resource Agent, Texas AgriLife Extension Service/Texas Sea Grant, at [rdcummins@ag.tamu.edu](mailto:rdcummins@ag.tamu.edu) or 361-552-9747.*