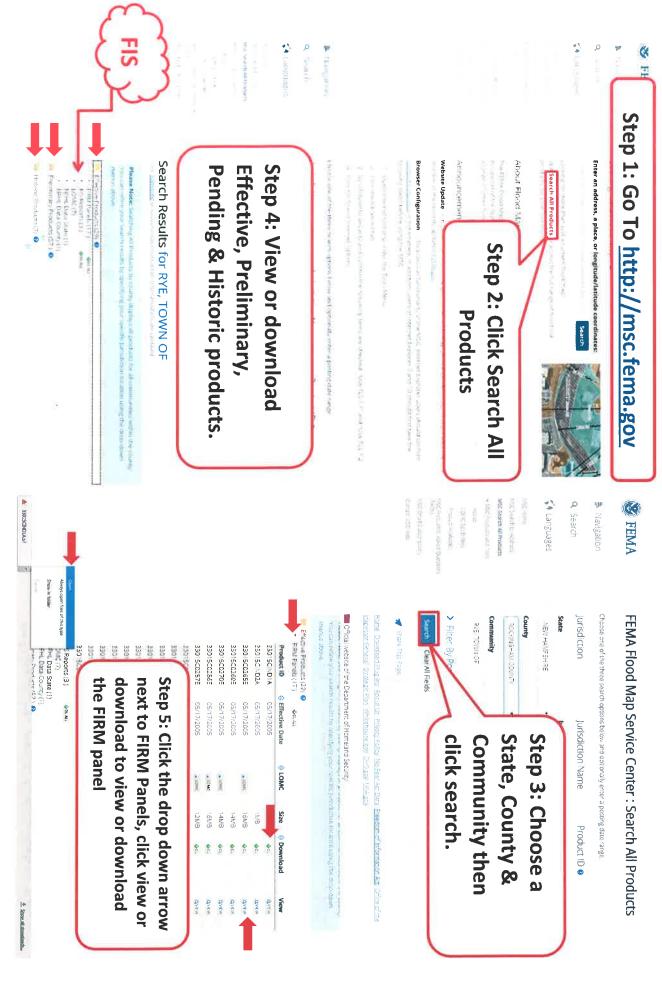
FEMA Map Service Center NFHL Instructions



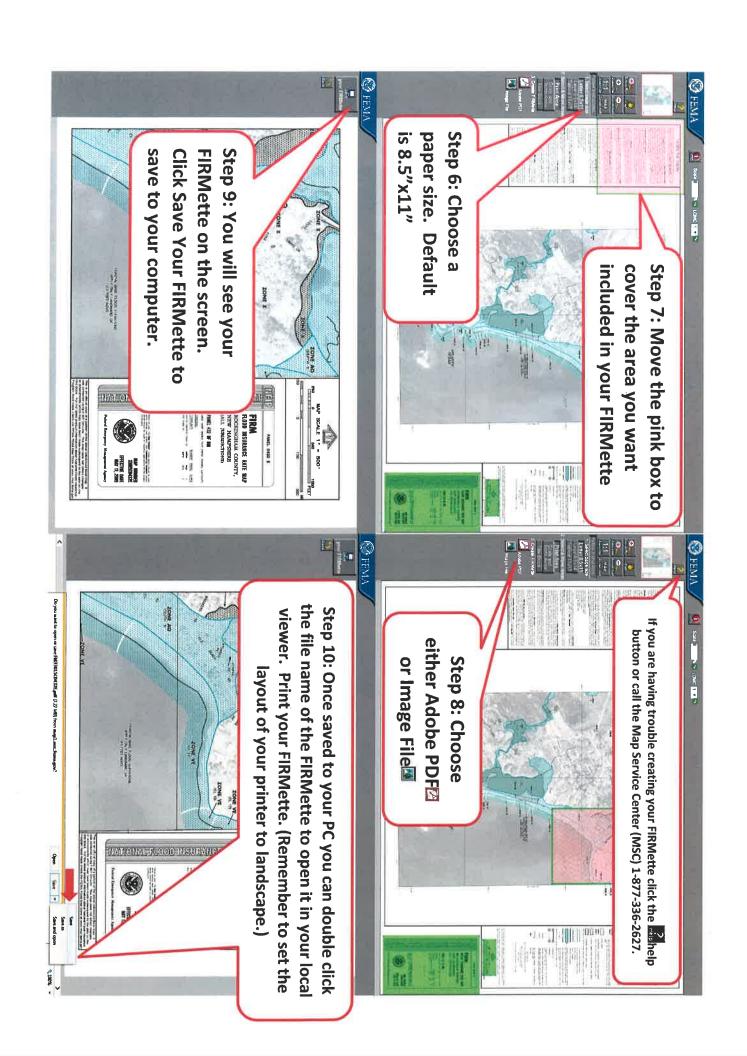
will require flood insurance if you have a mortgage.

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Common NFIP Terminology

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

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

the water surface elevation more than a designated height (usually one foot). Floodway – the channel of a river or other watercourse and the adjacent ladn areas that must be reserved in order to discharge the base flood withou cumulatively increasing

which stands for hydrology and hydraulics Flood Elevation Study – examination, evaluation and determination of flodo hazards and, if appropriate, corresponding water surface elevations. One example is H & H analysis,

Flood Inusurance Rate Map (FIRM) - the offical map of a community that delineates both the spcieal hazard areas and the risk premium zones applicable to the community.

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

Map Amendment (LOMA), Letter of Map Revision (LOMR), and Letter of Map Revision based on Fill (LOMR-F) Letter of Map Change - 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

Mandatory Purchase Requirement – makes the purchase of flood insurance mandatory for federally backe mortgages or assistance on all buildings located in Special Flood

Pre/Post – FIRM building – a building constructed or substantially imprved 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 or greater chance of flooding in any given year. (A and V zones are part of the SFHA.)

have not been performed, no Base Flood Elevations (BFEs, or flood depths are shown. Zone A – areas subject to inundation by one-percent-annual-chance flood event generally determined using approximate methodologies. Because detailed hydraulic analyses

Zone AE – areas subject to inundation by the one-percent-annual-chance flood event determined by detailed methods. BFEs are shown

exist. Such flooding is characterized by ponding or sheet flow 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

from detailed hydraulic analyses are shown in Zones VE. Zone V or VE - areas subject to inundation by the one-percent-annual-chance flood event with addditional hazards due to storm-induced velocity wave action. BFEs derived

Zone X, B, or C – areas of moderate or minimal flood hazard. Flood insurance is available in participating NFIP communities but is not required by regulation

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