

Glossary of Terms

ABFE (Advisory Base Flood Elevation) - Advisories issued by FEMA following Hurricanes Katrina and Rita for communities to use as a guide for rebuilding homeowners until the new FIRM is released.

Base Flood - The flood having a one percent chance of being equaled or exceeded in any given year. This is the regulatory standard also referred to as the "100-year flood." The base flood is the national standard used by the NFIP and all Federal agencies for the purposes of requiring the purchase of flood insurance and regulating new development.

BFE (Base Flood Elevation) - the elevation of the crest of the base flood or the 100-year flood.

CRS (Community Rating System) - The FEMA/NFIP program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP standards. Depending upon the level of participation, flood insurance premium rates for policyholders can be reduced up to 45%.

Dry Floodproofing - Sealing the building with a waterproof coating so that flood waters cannot enter. This is appropriate primarily for slab-on-grade buildings with concrete or solid masonry walls.

Elevation - Raising the home so that the lowest floor is at or above the Base Flood Elevation. This allows flood waters to flow below the building rather than into the building. Common elevation techniques include elevation on piles, piers or columns, and elevation on extended foundation walls such as on a crawl space.

FEMA Elevation Certificate (EC) - Document that, if being used to obtain flood insurance, requires the certifier to provide the square footage of the enclosed area below the elevated floor and at least two photographs of the building. The EC will be effective through February 28, 2009.

FIRM (Flood Insurance Rate Map) - An official map of a community, on which FEMA has delineated both the SFHA and the risk premium zones applicable to the community.

HMGP (Hazard Mitigation Grant Program) - This program provides grants to States and local governments to implement long-term hazard mitigation measures after a major disaster declaration.

LiMWA (Limit of Moderate Wave Action) Inland/coastal area(s) subject to moderate (1.5 to 3 feet) wave action.

Mitigation - This is the effort to reduce loss of life and property by lessening the impact of disasters.

NFIP (National Flood Insurance Program) - A Federal program enabling property owners in participating communities to purchase insurance protection against losses from flooding.

Raised Basement Homes - A style of house distinctive to New Orleans where the first floor, which sits at grade, was originally intended strictly for storage or as a garage, and the living space was found on the second and sometimes third floors. Gradually, homeowners converted the first floor basements into living space or small rental units that now flood and incur damage.

Reconstruction - The demolition of a flood prone house that is then replaced with a hazard resistant one that meets all current wind and flood code requirements on the same site.

Repetitive Loss Property - A property for which two or more NFIP losses of at least \$1,000 each have been paid within any 10-year period since 1978.

SFHA (Special Flood Hazard Area), (Floodway) - The base floodplain delineated on a FIRM. The SFHA is mapped as a Zone A. In coastal situations, Zone V. The SFHA may or may not encompass all of a community's flood problems.

Sump Pump - A pump that removes accumulated water.

Wet Floodproofing - Permanent or contingent measures applied to a structure or its contents that prevent or provide resistance to damage from flooding while allowing floodwaters to enter the structure or area. This includes using flood resistant materials below the BFE, protection of mechanical and utility equipment, and use of openings or breakaway walls.

Zone A - The Special Flood Hazard Area (except coastal V zones) shown on a community's Flood Insurance Rate Map.

Zone AE - The Special Flood Hazard Area (except coastal V zones) shown on a community's Flood Insurance Rate Map that has a specific elevation to which structures must have their lowest floor of livable space at or above (BFE).

Zone B - Area of moderate flood hazard, usually depicted on older Flood Insurance Rate Maps as between the limits of the base and 500-year floods of the primary source of flooding. B Zones may have local, shallow flooding problems. B Zones are also used to designate areas protected by levees and base floodplains of little hazard, such as those with average depths of less than 1 foot.

Zone C - Area of minimal flood hazard, usually depicted on older Flood Insurance Rate Maps as above the 500 - year flood level of the primary source of flooding. C Zones may have local, shallow flooding problems. B and C Zones may have flooding that does not meet the criteria to be mapped as a Special Flood Hazard Area, especially ponding and local drainage problems.

Zone D - Area of undetermined but possible flood hazard.

Zone V - The Special Flood Hazard Area subject to coastal high hazard flooding.

Zone X - Newer Flood Insurance Rate Maps show Zones B and C as Zone X. The Shaded Zone X corresponds to a Zone B and the unshaded Zone X corresponds to a Zone C.