# Floodplain Management 101 Definitions

## A-Zone

A-Zones are found on all Flood Hazard Boundary Maps (FHBMs) and Flood Insurance Rate Maps (FIRMs). An A-Zone is an area that would be flooded by the Base Flood, and is the same as a SFHA or a 100-year floodplain. These areas may be numbered as A1 to A30, or as A99, or they may be unnumbered as A, AE, AH or AO Zones. Numbered A-Zones indicate an area's risk to flooding.

## Base Flood, 1% Flood, 100-Year Flood

The Base Flood is often referred to as the 1% Flood or 100-Year Flood and is a measure of flood magnitude based on probability. The Base Flood has a one percent chance of occurring any given year.

## Base Flood Elevation

The height of floodwater reached during the Base Flood is referred to as the Base Flood Elevation.

## Conditional Letter of Map Revision (CLOMR)

A CLOMR is FEMA's comment on a proposed project that would, upon construction, affect the hydrologic or hydraulic characteristics of a flooding source and thus result in the modification of the existing regulatory Floodway, the effective Base Flood Elevations, or the Special Flood Hazard Area. The letter does not revise an effective flood map; it indicates whether the project, if built as proposed, would be recognized by FEMA.

## Development

For purposes of the NFIP, development means any man-made change to improved or unimproved real estate, including, but not limited to, buildings or other structures, filling, mining, dredging, grading, paving, excavation or drilling operations, or storage or equipment/materials.

## Flood Insurance Rate Map (FIRM)

A FIRM is an official map of a community on which the Federal Emergency Management Agency has delineated both the areas of special flood hazards and the risk premium zones applicable to the community.

## Flood Insurance Study (FIS)

The FIS is the official report prepared by FEMA that is an explanation, evaluation, and determination of flood hazards with corresponding water surface elevations, flood profiles, and maps for floodplain regulation purposes.

## Flood Profile

A flood profile is a graph that shows the relationship of the water surface elevation of a flood event to locations along a river or a stream. Flood profiles can be used to determine a location’s Base Flood Elevation.

## Flood Zones

* **A** Area of special flood hazard without base flood elevations determined
* **AE** Area of special flood hazard with base flood elevations determined
* **AH** Area of special flood hazard having flood depths of one to three feet
* **AO** Area of special flood hazard having flood depths of one to three feet (Sheet flows)
* **X** Area outside of the 1% floodplain

## Floodplain

The area inundated by the Base Flood constitutes the Floodplain of a river, creek, ditch, lake or other source of flooding. This floodplain is also referred to as the Special Flood Hazard Area. It is the area of a community where development must be regulated through a local ordinance conforming to the standards of the NFIP.

## Floodway

The river channel plus any adjacent areas that are needed to carry the waters of the Base Flood without substantial increases in the flood height. NFIP regulations limit this increase to a maximum of one foot, also known as a surcharge

## Floodway Fringe

The Floodway Fringe is the area in the Floodplain outside of the Floodway. It is the area of the Floodplain that can be developed without causing a substantial increase (more than one foot) in the Base Flood Elevation.

## Highest Adjacent Grade (HAG)

The highest natural elevation of the ground surface, prior to construction, next to the proposed walls of a structure is called the Highest Adjacent Grade.

## Letter of Map Amendment (LOMA)

A LOMA is an official amendment to an effective flood map which removes a structure from the Special Flood Hazard Area. A LOMA is usually issued when a structure that was mapped as being in the Floodplain is shown by elevation to be above the Base Flood Elevation.

## Letter of Map Revision (LOMR)

A LOMR is FEMA's modification to an effective flood map. LOMRs are generally based on the implementation of physical measures that affect the hydrologic or hydraulic characteristics of a flooding source and thus result in the modification of the existing regulatory Floodway, the effective Base Flood Elevations, or the Special Flood Hazard Area.

## Letter of Map Revision based on Fill (LOMR-F)

A LOMR-F removes a structure or property from the Special Flood Hazard Area based on the placement and proper compaction of fill outside the floodway.

## Lowest Adjacent Grade (LAG)

The lowest natural elevation of the ground surface, prior to construction, next to the proposed walls of a structure is called the Lowest Adjacent Grade.

## Special Flood Hazard Area (SFHA)

The Special Flood Hazard Area is the land within a community subject to a one percent or greater chance of flooding in any given year. SFHA is synonymous with Floodplain and A Zone.

## Structure

For floodplain management purposes, a structure is described as a walled and roofed building or manufactured home, including gas or liquid storage tank that is principally above ground.

## Substantial Damage

Substantial Damage is any damage sustained by a structure whereby the cost of restoring the structure to its original condition would equal or exceed 50-percent of the market value of the structure before the damage occurred.

## Substantial Improvement

Substantial Improvement is any reconstruction, rehabilitation, addition or improvement of a structure, the cost of which equals or exceeds 50-percent of the market value of the structure before the start of construction of the improvement.