

Terms and Definitions

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.”
Base Flood Elevation (BFE)	The ground elevation in which the floodwater anticipated to rise during the base flooding event.
Consultation Coordination Officer (CCO) Meeting	Meeting held by FEMA and its partners to present the preliminary FIRMs and FIS reports to community officials.
Chief Executive Officer (CEO)	The community official who is charged with the authority to implement and administer laws, ordinances, and regulations for that community.
Community Rating System (CRS)	The Community Rating System (CRS) is a voluntary program for NFIP-participating communities. The goals of the CRS are to reduce flood damages to insurance property, strengthen and support the insurance aspects of the NFIP and encourage a comprehensive approach to floodplain management.
Flood Hazard Area Delineation Study (FHAD)	A Flood Hazard Area Delineation (FHAD) study is used to identify and update flood risk potential and floodplain boundaries due to both natural and development-related changes that occur over time.
Flood Insurance Rate Map (FIRM)	The map created by the NFIP for floodplain management and insurance purposes. A FIRM will typically show a community's base flood elevations, flood zones, and floodplain and floodway boundaries.
Flood Insurance Study	A compilation and presentation of flood risk data for specific watercourses, lakes, and coastal flood hazard areas within a community. When a flood study is completed for the NFIP, the information and maps are assembled into an FIS. The FIS report contains detailed flood elevation data in flood profiles and data tables.
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.
Flood Zones	A FIRM has various zones that show high flood hazard areas, moderate flood hazard areas and minimal flood hazard areas.
Letter of Final Determination (LFD)	A letter that FEMA sends to the Chief Executive Officer of a community (i.e. city mayor, county commissioner, etc.) stating that a new or updated FIRM will become effective in 6 months.
Letter of Map Amendment (LOMA)	A Letter of Map Amendment (LOMA) is an official amendment, by letter, to an effective National Flood Insurance Program (NFIP) map. A LOMA establishes a property's location in relation to the Special Flood Hazard Area (SFHA). LOMAs are usually issued because a property has been inadvertently mapped as being in the floodplain, but is actually on natural high ground above the base flood elevation.
Letter of Map Change (LOMC)	LOMCs are documents issued by FEMA that revise or amend the flood hazard information shown on the FIRM without requiring the FIRM to be physically revised and re-published.
Letter of Map Revision (LOMR)	FEMA's official modification to a portion of the FIRM.
National Flood Insurance Program (NFIP)	The NFIP is a federal program created by Congress to mitigate future flood losses through community-enforced building and zoning ordinances and access to affordable, federally backed flood insurance protection for property owners.
Physical Map Revision (PMR)	An action whereby one or more FIRM panels are physically revised and republished. It's used to change flood risk zones, floodplain and/or floodway boundaries, base flood elevations, flood depths, and/or planimetric features, such as roads or political boundaries.
Risk Mapping, Assessment, and Planning (Risk MAP)	A Federal Emergency Management Agency (FEMA) program that is implemented with federal, state, local, and tribal partners across the Nation to identify flood risk and help reduce that risk.
Special Flood Hazard Area (SFHA)	Land areas that are considered high hazard areas and subject to inundation from the 1-percent-annual-chance flood, also known as floodplains. These areas are indicated on FIRMs.