

# D. Definitions

GENERAL NOTE: NFIP definitions in quotes taken from 44 CFR 59.1 unless otherwise noted.

**Base flood** – Defined by the NFIP as “The flood having a one percent chance of being equaled or exceeded in any given year.” The base flood is also called the 100-year flood.

**Base flood elevation (BFE)** – The elevation of the base flood as given in the community’s FIRM and FIS.

**Breakaway wall** – Defined by the NFIP as “A wall that is not part of the structural support of the building and is intended through its design and construction to collapse under specific lateral loading forces, without causing damage to the elevated portion of the building or supporting foundation system.” Breakaway walls are used in V1-30, VE, and V zones to enclose parking, building access, and storage areas below buildings.

**Coastal A Zone** – See Limit of Moderate Wave Action (LimWA).

**Coastal High Hazard Area** – Defined by the NFIP as “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 to high velocity wave action from storms or seismic sources.” Coastal High Hazard Areas are identified as V1-30, VE, and V zones on FIRMs.

**Community** – Defined by the NFIP as “Any State or area or political subdivision thereof, or any Indian tribe or authorized tribal organization, or Alaska Native village or authorized native organization, which has authority to adopt and enforce floodplain management regulations for the areas within its jurisdiction.”

**Design flood elevation (DFE)** – The elevation to which development in the regulatory floodplain is built. The minimum requirement for this elevation in NFIP communities is the BFE. In areas where a higher degree of protection is promoted or required, a freeboard is added; in this case, the DFE is some height (1, 2, or more feet) above the BFE. The 2009 International Residential Code Sections R 322.2.1 and R 322.3.2 require a minimum DFE equal to the BFE plus 1 foot for elevation projects located in Coastal A zones and Coastal High Hazard Areas.

**Enclosed areas** – The portion of an elevated building below the BFE that is partially or fully surrounded by solid (including breakaway) walls. These enclosed areas can only be used for parking, building access, or storage and must meet other construction requirements.

**Encroachment** – Any type of development within the floodplain that results in a loss of its flood carrying capacity. Encroachments in floodways are particularly important in floodplain development because, under NFIP minimum requirements, any development within the floodway that results in an increase in the BFE elevation is not permitted.

**Existing manufactured home park or subdivision** – Defined by the NFIP as “A manufactured home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured homes are to be affixed (including, at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed before the effective date of the floodplain management regulations adopted by a community.”

**Expansion to an existing manufactured home park or subdivision** – Defined by the NFIP as “The preparation of additional sites by the construction of facilities for servicing the lots on which the manufactured homes are to be affixed (including the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads).”

**Flood damage-resistant material** – Any building material capable of withstanding direct and prolonged contact with floodwaters without sustaining significant damage. The term “prolonged contact” means at least 72 hours, and the term “significant damage” means any damage requiring more than low-cost cosmetic repair.

**Flood depth** – The difference in height between the water surface elevation at the time of flooding and the normal grade elevation of the flooded area.

**Flood Hazard Boundary Map (FHBM)** – Defined by the NFIP as “An official map of a community, issued by the Administrator, where the boundaries of the flood and/or mudslide (i.e., mudflow) related to erosion areas having special hazards have been designated as Zones A, M, and/or E.”

**Flood Insurance Rate Map (FIRM)** – Defined by the NFIP as “An official map of a community, on which the Administrator has delineated both the SFHAs and the risk premium zones applicable to the community.”

**Flood Insurance Study (FIS)** – Defined by the NFIP as “An examination, evaluation, and determination of flood hazards and, if appropriate, corresponding water surface elevations, or an examination, evaluation, and determination of mudslide and/or flood-related erosion hazards.”

**Floodplain** – Defined by the NFIP as “Any land area susceptible to being inundated by water from any source.”

**Floodway** – Defined by the NFIP as “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.”

**Freeboard** – An additional elevation requirement some height above the BFE; this additional height is added to the BFE to produce the DFE. Freeboard provides a margin of safety above the estimated BFE and against extraordinary or unknown risks. As in all natural hazard events, the design event can only be predicted in probabilistic terms and some uncertainties remain in any analysis. Freeboard is intended to allow for those uncertainties.

**Limit of Moderate Wave Action (LiMWA)** – The inland limit of the area affected by waves greater than 1.5 feet. The area between this inland limit and the V zone boundary is known as the Coastal A zone.

**Manufactured home** – Defined by the NFIP as “A structure, transportable in one or more sections, that is built on a permanent chassis and is designed for use with or without a permanent foundation when attached to the required utilities. The term ‘manufactured home’ does not include a ‘recreational vehicle.’”

**Manufactured home park or subdivision** – Defined by the NFIP as “A parcel (or contiguous parcels) of land divided into two or more manufactured home lots for rent or sale.”

**New manufactured home park or subdivision** – Defined by the NFIP as “A manufactured home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured homes are to be affixed (including, at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed on or after the effective date of the floodplain management regulations adopted by a community.”

**Permanent foundation** – A foundation constructed of durable materials that may include masonry, reinforced concrete, corrosion resistant steel, or pressure treated timber. Note that this definition of a permanent foundation is provided for the purposes of this publication. The foundation designs provided in Appendix H are considered permanent foundations in accordance with this definition.

**Regulatory floodplain** – The floodplain to which a community applies their floodplain development regulations. A community participating in the NFIP is required to adopt the floodplain on their FIRM, or use a more restrictive (larger aerial extent or higher floodplain water surface elevations) floodplain.

**Special Flood Hazard Area (SFHA)** – Defined by the NFIP as “The land in the floodplain within a community subject to a 1-percent or greater chance of flooding in any given year. The area may be designated as Zone A on the FHBM. After detailed ratemaking has been completed in preparation for publication of the FIRM, Zone A is usually refined into Zones A, AO, AH, A1-30, AE, A99, AR, AR/A1-30, AR/AE, AR/AO, AR/AH, AR/A, VO or V1-30, VE, or V.” The SFHA is also called the base floodplain, 100-year floodplain, or 1-percent annual chance floodplain.

**Structural fill** – Engineered fill, compacted to 90 percent compaction, Modified Proctor Test, ASTM D1557. It should have a minimum bearing capacity as recommended by geotechnical engineer, and be free of organic material such as weeds, or grasses, or other organic matter.

**Substantial damage** – Defined by the NFIP as “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.”

**Substantial improvement** – Defined by the NFIP as “Any reconstruction, rehabilitation, addition, or other 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. This term includes structures that have incurred ‘substantial damage,’ regardless of the actual repair work performed. The term does not, however, include either: (1) any project for improvement of a structure to correct existing violations of State or local health, sanitary, or safety code specifications that have been identified by the local code enforcement official and that are the minimum necessary to ensure safe living conditions, or (2) any alteration of a ‘historic structure,’ provided that the alteration will not preclude the structure’s continued designation as a ‘historic structure.’”