

## Appendix A Glossary of Terms

The terms listed below are commonly encountered in this *Guide* and other Federal Emergency Management Agency (FEMA) and National Flood Insurance Program (NFIP) publications, including those listed in Appendix B of this *Guide*. The terms below also will be encountered during the processing of appeals and other comments submitted during the 90-day appeal period, conditional and final map amendments, conditional and final map revisions, map changes based on the accreditation or de-accreditation of levee systems, and Letters of Determination Review.

- The **0.2-percent-annual-chance flood** is the flood that has a 0.2-percent chance of being equaled or exceeded in any given year (also known as the 500-year flood).
- The **1-percent-annual-chance flood** is the flood that has a 1-percent chance of being equaled or exceeded in any given year (also known as the 100-year flood).
- The **2-percent-annual-chance flood** is the flood that has a 2-percent chance of being equaled or exceeded in any given year (also known as the 50-year flood).
- The **10-percent-annual-chance flood** is the flood that has a 10-percent chance of being equaled or exceeded in any given year (also known as the 10-year flood).
- An **accredited levee system** is a levee system that FEMA has shown on a Flood Insurance Rate Map (FIRM) or Digital Flood Insurance Rate Map (DFIRM) as providing protection from the 1-percent-annual-chance or greater flood. This determination is based on the submittal of data and documentation as required by Section 65.10 of the NFIP regulations. The impacted area landward of an accredited levee system is shown as Zone X (shaded) on the FIRM or DFIRM except for areas of residual flooding, such as ponding areas, which are shown as Special Flood Hazard Area.
- An **adequate progress determination** is a written determination issued by FEMA to the Chief Executive Officer of a community that has provided sufficient information for FEMA to determine that substantial completion of a flood protection system has been effected because: (1) 100 percent of the total financial project cost of the completed flood protection system has been authorized; (2) at least 60 percent of the total financial project cost of the completed flood protection system has been appropriated; (3) at least 50 percent of the total financial project cost of the completed flood protection system has been expended; (4) all critical features of the flood protection system, as identified by FEMA, are under construction, and each critical feature is 50 percent completed as measured by the

actual expenditure of the estimated construction budget funds; and (5) The community has not been responsible for any delay in the completion of the system.

- The **adoption/compliance period** is the period that begins with the issuance of a Letter of Final Determination and ends when a new or revised FIRM or DFIRM becomes effective. During the adoption/compliance period, a community must enact and adopt new or revised floodplain management ordinances required for participation in the NFIP.
- An **appeal** is a formal objection to proposed Base (1-percent-annual-chance) Flood Elevations and or base flood depths shown on a Preliminary version of a FIRM or DFIRM, in a Preliminary version of a Flood Insurance Study (FIS) report, or in map and report attachments to a Letter of Map Revision (LOMR), submitted by a community official or individual appellant during the 90-day appeal period, that is based on data and documentation that show the proposed Base Flood Elevations are scientifically or technically incorrect.
- The **appeal period** is the statutory period, beginning on the date of second publication of a notice of proposed and/or proposed modified BFEs and/or base flood depths in the local newspaper, during which community officials or owners or lessees of real property within the community may appeal the proposed or proposed modified BFEs and/or base flood depths by submitting data to show the proposed and/or proposed modified BFEs and/or base flood depths are scientifically or technically incorrect.
- The **application forms** are the comprehensive, easy-to-use forms that were implemented by FEMA in October 1992 to facilitate the processing of requests for revisions or amendments to NFIP maps.
- An **approved model** is a numerical computer program that has been accepted by FEMA for use in performing new or revised hydrologic or hydraulic analyses for NFIP purposes. All accepted models must meet the requirements set forth in Subparagraph 65.6(a)(6) of the NFIP regulations.
- An **approximate study** is an engineering study that results in the delineation of flood zone boundaries for the 1-percent-annual-chance flood, but does not include the determination of BFEs.
- The term **as-built** is used to describe mapping and mapping-related data that reflect conditions within a floodplain based on flood-control and other structures being completed.
- The **base flood** is the flood that has a 1-percent probability of being equaled or exceeded in any given year (also referred to as 100-year flood).

- The **Base Flood Elevation (BFE)** is the height of the base flood, usually in feet, in relation to the National Geodetic Vertical Datum of 1929, the North American Vertical Datum of 1988, or other datum referenced in the FIS report, or depth of the base flood, usually in feet, above the ground surface.
- The **Chief Executive Officer (CEO)** is the community official who has the authority to implement and administer laws, ordinances, and regulations for that community.
- **Coastal flooding** is flooding that occurs along the Great Lakes, the Atlantic and Pacific Oceans, the Gulf of Mexico, and connected flooding sources.
- The **Coastal High Hazard Area** is 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 actions from storms or seismic sources.
- The **Code of Federal Regulations (CFR)** is the codification of the general and permanent rules published in the FEDERAL REGISTER by the Executive Departments and agencies of the Federal Government.
- A **comment** is an objection to any information, other than the proposed BFEs or base flood depths, shown on a Preliminary version of a map, in a Preliminary version of a Flood Insurance Study report, or in map and report attachments to a Letter of Map Revision that is submitted by a community official or individual resident during the 90-day appeal period.
- A **community** is 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 the authority to adopt and enforce floodplain management regulations for the areas within its jurisdiction.
- A **community coordination meeting** is a meeting during which FEMA Regional Office staff, the State NFIP Coordinator, community officials, and other project team members or stakeholders discuss scope and plans for a study/mapping project, interim results of a study/mapping project, and final results of a study/mapping project for a particular community or group of communities.
- The **community identification number (CID)** is the six-digit code used by FEMA to identify each community that is potentially subject to flood hazards.
- A **Conditional Letter of Map Revision (CLOMR)** is FEMA's comment on a proposed project that would affect the hydrologic and/or hydraulic characteristics of a flooding source and thus result in the modification of the existing regulatory floodway or effective BFEs.

- A **Conditional Letter of Map Revision Based on Fill (CLOMR-F)** is the FEMA's comment on whether a proposed project involving the placement of fill at or above the BFE would be excluded from the Special Flood Hazard Area shown on the effective NFIP map.
- The **Consultation Coordination Officer (CCO)** is the individual on the FEMA Regional Office staff who is responsible for coordinating with a community on activities related to the National Flood Insurance Program.
- The **Cooperating Technical Partners (CTP) Program** is an innovative FEMA program to create partnerships between FEMA and participating NFIP communities, regional agencies, and State agencies that have the interest and capability to become more active participants in the flood hazard mapping process.
- The **Countywide Format** is the format used by FEMA to show flood hazard information for the entire geographic area of a county on one map and in one report.
- **Cultural features** are the prominent manmade features and landmarks shown on a NFIP map, including railroads, airfields, streets, roads, highways, levees, dikes, seawalls, dams, and other flood-control structure.
- The **Customer and Data Services (CDS) Contractor** is a team of private-sector firms that, under contract to FEMA, maintain the archives of flood hazard mapping and related data and perform activities related to program development and program support; including maintenance of the Flood Hazard Mapping pages on the FEMA Website, operation of the FEMA Map Assistance Center, and operation of the FEMA Mapping Information Platform.
- A **de-accredited levee system** is a levee system that was once shown on the FIRM or DFIRM as providing protection from the 1-percent-annual-chance or greater flood, but is no longer accredited with providing this protection because FEMA has not been provided with sufficient data and documentation to determine that the levee system continues to meet the NFIP regulatory requirements cited in Section 65.10 of the NFIP regulations. The impacted area landward of a de-accredited levee system is shown on a new DFIRM as a Special Flood Hazard Area (SFHA), labeled Zone A or Zone AE, depending on the type of engineering study that was performed for the area.
- A **detailed study** is an engineering study that, at a minimum, results in the delineation of flood zone boundaries for the 1-percent-annual-chance flood and the determination of BFEs and/or base flood depths.

- A **Digital Flood Insurance Rate Map (DFIRM)** is a FIRM that has been prepared as a digital product, which may involve converting an existing manually produced FIRM to digital format, or creating a product from new digital data sources using a Geographic Information System environment. The DFIRM product allows for the creation of interactive, multi-hazard digital maps. Links are built into an associated database to allow users options to access the engineering backup material used to develop the DFIRM, such as hydrologic and hydraulic models; Flood Profiles; data tables; DEMs; and structure-specific data, such as digital elevation certificates and digital photographs of bridges and culverts.
- A **Digital Flood Insurance Rate Map (DFIRM) Database** is a database designed to facilitate collecting, storing, processing, and accessing data developed by FEMA, enabling Mapping Partners to share the data necessary for the DFIRM production and conversion process. Where possible, all mapping and engineering data elements are linked to physical geographic features and georeferenced. The use of a Geographic Information System as a component of the DFIRM spatial database provides the ability to georeference and overlay the mapping and engineering data, allowing the database to support a wide variety of existing and forthcoming FEMA engineering and mapping products.
- A **Digital Orthophoto Quadrangle (DOQ)** is a photographic maps distributed by the U.S. Geological Survey. A DOQ is an aerial photograph that is adjusted to remove distortions caused by variations in terrain and the camera lens to produce a photograph that displays features in their planimetrically correct location. This term is sometimes used loosely to mean any photographic map produced by this process.
- The **dual flood zones** are the flood insurance risk zones shown on a FIRM or DFIRM when (1) a levee-impacted area that is labeled as Zone AR also is subject to 1-percent-annual-chance flooding from a flooding source other than the source on the riverward side of the levee that causes the Zone AR flooding; or (2) some residual 1-percent-annual-chance flooding from the flooding source that causes the Zone AR flooding will remain even after the restoration project is complete. The flood insurance risk zone designations for dual flood zones are AR/A1-30, AR/AE, AR/AH, AR/AO, and AR/A
- The **effective date** is the date on which the NFIP map for a community goes into effect and all legal sanctions of the NFIP apply.

- The **effective map** is the latest NFIP map issued by FEMA which is in effect as of the date shown in the title box of the map as "Effective Date," "Revised," or "Map Revised."
- An **eligible levee** is a levee categorized as "active" in the U.S. Army Corps of Engineers (USACE) Rehabilitation and Inspection Program (RIP), for which USACE can provide assistance under Public Law 84-99 to repair damage caused by a flood event.
- The **eLOMA** is a Web-based application within the FEMA Mapping Information Platform (MIP) that provides "Licensed Professionals" (i.e., Licensed Land Surveyors, Registered Professional Engineers) with a system to submit simple Letter of Map Amendment requests to FEMA. This tool is designed to make a determination based on the information submitted by the Licensed Professional.
- The **Emergency Phase** is the phase of the NFIP that was implemented, on an emergency basis, to provide a first layer amount of insurance on all insurable structures before the effective date of the initial FIRM.
- An **encroachment** is construction, placement of fill, or similar alteration of topography in the floodplain that reduces the area available to convey floodwaters.
- An **External Data Request (EDR)** is a request from a State, community, or other non-FEMA source for the archived technical and administrative support data developed and maintained by FEMA for the NFIP.
- The **Federal Emergency Management Agency (FEMA)** is the Federal agency within the Department of Homeland Security that, in addition to carrying out many other responsibilities, oversees the administration of the National Flood Insurance Program.
- A **federally authorized levee system** is a levee system that was designed and built by the U.S. Army Corps of Engineers in cooperation with a local sponsor and then turned over to that local sponsor to operate and maintain.
- The **Federal Register** is the document, published daily by the U.S. Government, which presents regulations and legal notices issued by Federal agencies, including proposed and final BFE determinations.
- The **Fee-Charge System Administrator** is the person responsible for processing and maintaining records of payments submitted to the National Flood Insurance Fund for conditional and final map change requests and requests for technical and administrative support data.

- The **FEMA Map Assistance Center (FMAC)** is the FEMA customer service center staffed by Map Specialists that are specially trained to answer specific questions about NFIP mapping and related issues.
- **Fill** is any soil that is brought in to raise the level of the ground. Depending on where the soil is placed, fill may change the flow of water or increase flood elevations. Fill may be used to elevate a building to meet NFIP requirements. Sometimes fill is combined with other methods of elevation such as pilings or foundation walls. Placement of fill requires a local permit from the community.
- A **fiscal year** is a 12-month period that begins on October 1 of one calendar year and ends on September 30 of the following calendar year.
- A **flood** is a general and temporary condition of partial or complete inundation of normally dry land areas from (1) the overflow of inland or tidal waters or (2) the unusual and rapid accumulation or runoff of surface waters from any source.
- The **Flood Boundary and Floodway Map (FBFM)** is the floodplain management map issued by FEMA that depicts, based on detailed analyses, the 1- and 0.2-percent-annual-chance floodplain boundaries and, when appropriate, the regulatory floodway. The FBFM does not show flood insurance risk zones or BFEs.
- The **Flood Elevation Determination Docket (FEDD)** is the file maintained by FEMA concerning a study/mapping project, Physical Map Revision, or Letter of Map Revision involving proposed BFEs or base flood depths that includes: all correspondence between FEMA and the community; reports of meetings held among FEMA representatives, community representatives, the State NFIP Coordinator, private citizens, FEMA and community contractors, or other interested parties; relevant publications (e.g., newspaper notices, FEDERAL REGISTER notices); Letter of Final Determination; a copy of the Flood Insurance Study report; and a copy of the FIRM/DFIRM and FBFM.
- The **Flood Hazard Boundary Map (FHBM)** is the initial insurance map issued by FEMA that identifies, based on approximate analyses, the areas of 1-percent-annual-chance flood hazard in a community.
- The **Flood Insurance Rate Map (FIRM)** is the insurance and floodplain management map produced by FEMA that identifies, based on detailed or approximate analyses, the areas subject to flooding during a 1-percent-annual-chance (100-year) flood event in a community. Flood insurance risk zones, which are used to compute actuarial flood insurance rates, also

are shown. In areas studied by detailed analyses, the FIRM shows Base Flood Elevations (BFEs) to reflect the elevations of the 1-percent-annual-chance flood. For many communities, when detailed analyses are performed, the FIRM also may show areas inundated by 0.2-percent-annual-chance (500-year) flood and regulatory floodway areas.

- The **flood insurance risk zones** are the zones, also referred to as “risk premium rate zones” and “flood insurance rate zones,” shown on a FIRM, DFIRM, or FHBM that are used to determine flood insurance premium rates for properties in the community covered by the FIRM, DFIRM, or FHBM. The flood insurance risk zones include Special Flood Hazard Areas (i.e., Zones A, A1-30, AE, A0, A99, AH, AR, AR/A, AR/A1-30, AR/AE, AR/A99, V, V1-30, VE, V0) and areas outside Special Flood Hazard Areas (i.e., Zones B, X, D, M, N, P, E).
- The **Flood Insurance Study (FIS) report** is a document, prepared and issued by FEMA, that documents the results of the detailed flood hazard assessment performed for a community. The primary components of the FIS report are text, data tables, photographs, and Flood Profiles.
- The **floodplain** is the area subject to inundation by floodwaters from any source.
- The **floodplain administrator (FPA)** is the community official who is responsible for implementing and enforcing floodplain management measures and for monitoring floodplain development.
- **Floodplain management** is the operation of a program of corrective and preventive measures for reducing flood damage, including emergency preparedness plans, flood-control works, and floodplain management regulations.
- **Floodplain management regulations** are the zoning ordinances, subdivision regulations, building codes, health regulations, special-purpose ordinances, and other applications of enforcement used by a community to manage development in its floodplain areas.
- A **floodprone community** is any community that is subject to inundation by the 1-percent-annual-chance flood.
- A **Flood Profile** is a graph showing the relationship of water-surface elevation to location, with the latter generally expressed as distance above the mouth for a stream of water flowing in an open channel.
- A **“flood protection restoration determination”** is a written determination by FEMA, issued to the CEO of a community, that the community has provided the data and documentation required by Section 65.14 of the NFIP regulations to show that the

community is in the process of restoring a flood protection system (i.e., a levee system) that was constructed using Federal funds, recognized as providing 1-percent-annual-chance flood protection on an effective FIRM or DFIRM, and decertified by a Federal agency responsible for flood protection design or construction. The determination informs the community that FEMA will revise the effective FIRM or DFIRM to designated areas impacted by the system as a Special Flood Hazard Area designated Zone AR.

- A **flood protection restoration project** is a project undertaken by a community, alone or in cooperation with a sponsoring Federal agency, to restore a flood protection system (i.e., levee system) that was constructed using Federal funds, recognized as providing 1-percent-annual-chance flood protection on an effective FIRM or DFIRM, and decertified by a Federal agency responsible for flood protection design or construction. The intent of the completed project is to restore the system to providing at least a 1-percent-annual-chance level of flood protection.
- A **flood protection system** is those physical works for which funds have been authorized, appropriated, and expended and which have been constructed specifically to modify flooding in order to reduce the extent of the area subject to a “special flood hazard” and the extent of the depths of the associated flooding. Flood protection systems typically include hurricane tidal barriers, dams, reservoirs, levees, or dikes.
- A **floodwall** is a concrete wall constructed adjacent to streams for the purpose of reducing flooding of property on the landside of the wall. Floodwalls are normally constructed in lieu of or supplement levees where the land required for levee construction is too expensive or not available.
- The **floodway fringe** is the portion of the 1-percent-annual-chance floodplain that is not within the regulatory floodway and in which development and other forms of encroachment may be permitted under certain circumstances.
- **Freeboard** is a factor of safety usually expressed in feet above a flood level for purposes of floodplain management.
- A **future-conditions flood zone or flood hazard area** is the land area that would be inundated by the 1-percent-annual-chance flood based on future-conditions hydrology.
- **Future-conditions hydrology** is the flood discharges associated with projected land-use conditions based on a community’s zoning maps and/or comprehensive land-use plans and without consideration of projected future construction of flood detention structures or projected future hydraulic modifications within a stream or other waterway.

- A **Geographic Information System (GIS)** is a system of computer hardware, software, and procedures designed to support the capture, management, manipulation, analysis, modeling, and display of spatially referenced data for solving complex planning and management problems.
- A **hazard** is an event or physical condition that has the potential to cause fatalities, injuries, property damage, infrastructure damage, agricultural loss, damage to the environment, interruption of business, and other types of loss or harm.
- **Headquarters (HQ)** is the FEMA office in Washington, DC.
- The **highest adjacent grade** is the highest natural elevation of the ground surface, prior to construction, next to the proposed walls of a structure.
- A **hydraulic analysis** is an engineering analysis of a flooding source carried out to provide estimates of the elevations of floods of selected recurrence intervals.
- A **hydraulic computer** model is a computer program that uses flood discharge values and floodplain characteristic data to simulate flow conditions and determine flood elevations.
- A **hydraulic methodology** is an analytical methodology used for assessing the movement and behavior of floodwaters and determining flood elevations and regulatory floodway data.
- A **hydrologic analysis** is an engineering analysis of a flooding source carried out to establish peak flood discharges and their frequencies of occurrence.
- **Hydrology** is the science encompassing the behavior of water as it occurs in the atmosphere, on the surface of the ground, and underground
- A **hydraulic computer model** is a computer program that uses flood discharge values and data concerning floodplain characteristics to simulate flow conditions and determine flood elevations.
- A **hydraulic methodology** is a methodology used for assessing the movements and behavior of floodwaters and determining flood elevations and regulatory floodway data.
- A **hydrologic methodology** is a methodology used for conducting an analysis that determines peak flood discharges and their frequencies.
- An **ice jam** is an accumulation of ice in a stream that reduces the cross-sectional area available to carry streamflow and increases the water-surface elevation of the stream.
- **Interior drainage** is the natural or modified outflow of streams within a levee-impacted area for the conveyance of runoff.

- **Interior Drainage Systems** are the systems associated with levee systems that usually include storage areas, gravity outlets, pumping stations, or a combination thereof.
- A **legally described parcel of land** is a parcel of land for which a metes and bounds description or a plat has been recorded. There can be structures on legally described parcels.
- The **Letter of Determination Review (LODR)** is the FEMA response to a request from a borrower and lender that FEMA provide its concurrence or disagreement with the lender's determination on whether the borrower's building is in the Special Flood Hazard Area shown on the effective NFIP map.
- The **Letter of Final Determination (LFD)** is the letter in which FEMA announces its final determination regarding the flood hazard information, including (when appropriate) BFEs or base flood depths, presented on a new or revised FIRM/DFIRM and FIS report. By issuing the LFD, FEMA begins the compliance period and establishes the effective date for the new or revised FIRM/DFIRM and FIS report.
- A **Letter of Map Amendment (LOMA)** is an official amendment, by letter, to an effective NFIP map. A LOMA establishes a property's location in relation to the SFHA.
- A **Letter of Map Change** is a collective term used to describe official amendments and revisions to National Flood Insurance maps that are accomplished by a cost-effective administrative procedure and disseminated by letter.
- A **Letter of Map Change Revalidation (LOMC-VALID) letter** is a letter issued by FEMA, immediately before the effective date of a revised FIRM or DFIRM, to notify community officials about LOMAs, LOMR-Fs, and LOMRs that will remain in effect after the FIRM or DFIRM is published.
- A **Letter of Map Revision (LOMR)** is an official revision, by letter, to an effective NFIP map. A LOMR may change flood insurance risk zones, flood zone boundary delineations, planimetric features, and/or BFEs.
- A **Letter of Map Revision Based on Fill (LOMR-F)** is an official revision by letter to an effective NFIP map. A LOMR-F provides FEMA's determination concerning whether a structure or parcel has been elevated on fill above the BFE and excluded from the SFHA.
- A **levee** is a manmade structure, usually an earthen embankment, designed and constructed in accordance with sound engineering practices to contain, control, or divert the flow of water so as to provide protection from temporary flooding.
- A **levee-impacted area** is the floodplain area landward of a levee system for which the levee system

provides some level of flood protection or risk reduction.

- A **levee owner** is a Federal or State agency, a water management or flood control district, a local community, a levee district, a nonpublic organization, or an individual considered the proprietor of a levee.
- A **levee system** is a flood protection system that consists of a levee, or levees, and associated structures, such as closure and drainage devices, which are constructed and operated in accordance with sound engineering practices
- The **local newspaper** is the community newspaper, identified by the CEO, in which FEMA publishes notices at the beginning of an FIS or RFIS and notices of proposed BFEs.
- A **lot** is a parcel of land for which a metes and bounds description or a plat has been recorded and on which one or more structures may be built.
- The **lowest adjacent grade (LAG)** is the lowest natural elevation of the ground surface next to a structure.
- The **lowest finished floor elevation (LFFE)** is the lowest floor of the lowest enclosed area (including basement) of a structure.
- The **maintenance deficiency correction period** is a one-time-only 1-year period granted for qualified levee systems that

provides the time for levee system owners/communities to correct maintenance deficiencies.

- **Manning's n** is the coefficient of roughness, used in a formula for estimating the capacity of channel to convey water.
- A **manufactured home** is any building that is transportable in one or more sections, which is built on a permanent chassis and designed to be used with or without a permanent foundation when connected to the required utilities. Park trailers, recreational vehicles, and other similar vehicles are not manufactured homes.
- A **map amendment** is a change to an effective NFIP map that results in the exclusion from the SFHA of an individual structure or legally defined parcel of land that has been inadvertently included in the SFHA (i.e., no alterations of topography have occurred since the date of the first NFIP map that showed the structure or parcel to be within the SFHA).
- The **Mapping Information Platform** is a Web-based platform used by FEMA to manage activities and data for the FEMA flood hazard mapping program.
- A **map revision** is a change to an effective NFIP map that is accomplished by a LOMR or a Physical Map Revision (PMR).
- **Mitigation** is a sustained action taken to reduce or eliminate long-term risk to people and property

from flood hazards and their effects. Mitigation distinguishes actions that have a long-term impact from those more closely associated with preparedness for, immediate response to, and short-term recovery from specific events.

- The **Mitigation Directorate** is the component of FEMA that manages the NFIP and a range of other programs designed to reduce future losses to homes, businesses, schools, public buildings, and critical facilities from floods, earthquakes, tornadoes, and other natural disasters.
- The **National Flood Insurance Fund (NFIF)** is the fund used as the funding mechanism for the NFIP.
- The **National Flood Insurance Program (NFIP)** is a Federal Program under which floodprone areas are identified and flood insurance is made available to the owners of the property in participating communities.
- A **non-Federal levee system** is a levee system that was designed, built, operated, and maintained by an entity other than a Federal agency.
- A **non-participating community** is a community that has been identified by FEMA as being floodprone but has chosen not to participate in the NFIP.
- **Non-U.S. Army Corps of Engineers (USACE) levee systems** are levee systems that are not authorized by the U.S. Congress or other Federal agency authority; levee systems built by other Federal agencies and not incorporated into the USACE Federal system; locally built and maintained levee systems built by a local community; and levee systems that were privately built by a nonpublic organization or individuals and maintained by a local community
- A **participating community** is any community that voluntarily elects to participate in the NFIP by adopting and enforcing floodplain management regulations that are consistent with the standards of the NFIP.
- A **Physical Map Revision (PMR)** is an official republication of an NFIP map to show changes to floodplain and/or regulatory floodway boundary delineations, BFEs, and planimetric features.
- **Ponding** is the result of runoff or flows collecting in a depression that may have no outlet, subterranean outlets, rim outlets, or manmade outlets such as culverts or pumping stations. Impoundments behind manmade obstructions are included in this type of shallow flooding as long as they are not backwater from a defined channel or do not exceed 3.0 feet in depth.

- A **Production and Technical Services (PTS) Contractor** is a team of private-sector firms, including firms specializing in engineering, information technology, and program management that provides a variety of engineering services under contract to FEMA, including performing new and revised flood risk studies; reviewing and processing new and revised flood risk studies performed by mapping partners; reviewing and processing appeals and other comments submitted during the 90-day appeal period for new and revised flood studies as well as requests for CLOMAs, LOMAs, CLOMRs, LOMRs, CLOMR-Fs, LOMR-Fs, and LODRs; preparing technical and administrative support data for storage in FEMA archives; and providing updates for FEMA Web and IT reporting systems as required.
- The **Program Management (PM) Contractor** is a team of private-sector firms that, under contract to FEMA HQ, performs a variety of program management activities.
- **Proposed BFEs/depths and proposed modified BFEs/depths** are those new and modified BFEs and base flood depths that FEMA posts on a public Website and publishes in the FEDERAL REGISTER to start the 90-day appeal period.
- The **proposed flood elevation determination letter** is the letter sent to the community CEO and FPA to announce the beginning of the 90-day appeal period.
- **Provisionally Accredited Levee (PAL)** is a designation for a levee system that FEMA has previously accredited with providing 1-percent-annual-chance protection on an effective FIRM or DFIRM, and for which FEMA is awaiting data and/or documentation that will demonstrate the levee system's compliance with the NFIP regulatory criteria cited in Section 65.10 of the NFIP regulations. A PAL is shown on a DFIRM as providing 1-percent-annual-chance flood protection, and the area landward of the levee is shown as Zone X (shaded) except for areas of residual flooding, such as ponding areas, which are shown as SFHAs.
- A **Provisionally Accredited Levee (PAL) agreement** is a signed agreement stating that, to the best of the levee system owner's knowledge, the levee system that is the subject of the agreement meets the regulatory requirements of Section 65.10 of the NFIP regulations has been maintained in accordance with an adopted operation and maintenance plan as well as tests of any mechanized interior drainage systems.

- A **public sponsor** is a public entity that is a legally constituted public body with full authority and capability to perform the terms of its agreement as the non-Federal partner of the USACE for a project, and able to pay damages, if necessary, in the event of its failure to perform. A public sponsor may be a State, county, city, town, federally recognized Indian Tribe or tribal organization, Alaska Native Corporation, or any political subpart of a State or group of states that has the legal and financial authority and capability to provide the necessary cash contributions and lands, easements, rights-of-way, relocations, and borrow and dredged or excavated material disposal areas necessary for the project.
- The **Regional Mitigation Divisions** are the offices within the FEMA Regional Offices that oversee all regional activities under the FEMA flood hazard mapping program.
- The **Regional Offices (ROs)** are the FEMA offices located in Boston, MA; New York, NY; Philadelphia, PA; Atlanta, GA; Chicago, IL; Denton, TX; Kansas City, MO; Denver, CO; San Francisco, CA; and Bothell, WA.
- The **Regular Phase** is the phase of a community's participation in the NFIP when more comprehensive floodplain management requirements are imposed and higher amounts of insurance are available. The FIRM forms the basis for this phase.
- The **regulatory floodway** is a floodplain management tool that is the regulatory area defined as the channel of a stream, plus any adjacent floodplain areas, that must be kept free of encroachment so that the base flood discharge can be conveyed without increasing the BFEs more than a specified amount. The regulatory floodway is not an insurance rating factor.
- **Rehabilitation and Inspection Program (RIP)**—The Rehabilitation and Inspection Program is a U.S. Army Corps of Engineers program that provides for inspection of flood-control projects, rehabilitation of damaged flood-control projects, and rehabilitation of federally authorized and constructed shore protection projects.
- A **residual flooding area** is the area of 1-percent-annual-chance flooding that is shown as an SFHA on a FIRM or DFIRM in the impacted area behind an accredited or provisionally accredited levee system; the source of residual flooding is usually local drainage or flooding from a source that is controlled by the levee system.
- The **Risk Analysis Division** is the component of the Mitigation Directorate that applies engineering and planning practices in conjunction with advanced technology tools to identify hazards, assess vulnerabilities, and

develop strategies to manage the risks associated with natural hazards.

- The **Risk Insurance Division** is the component of the Mitigation Directorate that helps reduce flood losses by providing affordable flood insurance for property owners and by encouraging communities to adopt and enforce floodplain management regulations that mitigate the effects of flooding on new and improved structures.
- The **Risk Mapping, Analysis, and Planning (Risk MAP) program** was developed by FEMA to leverage the successes of Map Modernization and enhance the usability and value of flood hazard mapping. Risk MAP combines flood hazard mapping, risk assessment tools, and mitigation planning into one seamless program. The intent of this integrated program is to encourage beneficial partnerships and innovative uses of flood hazard and risk assessment data to maximize flood loss reduction.
- The **Risk Reduction Division** is the component of the Mitigation Directorate that works to reduce risk to life and property through the use of land use controls, building practices, and other tools. These activities address risk in both the existing built environment and in future development.
- **Scientifically incorrect BFEs** are those BFEs determined through analyses in which the methodologies used and/or assumptions made are inappropriate for the physical processes being evaluated or are otherwise erroneous.
- **Section 65.10 requirements** are the NFIP regulatory criteria for the evaluation and mapping of areas impacted by levee systems, which are presented at Title 44, Chapter 1, Section 65.10 of the Code of Federal Regulations.
- **Shallow flooding** is the term used to describe unconfined flows over broad, relatively low relief areas, such as alluvial plains; intermittent flows in arid regions that have not developed a system of well-defined channels; overbank flows that remain unconfined, such as on delta formations; overland flow in urban areas; and flows collecting in depressions to form ponding areas. For NFIP purposes, shallow flooding conditions are defined as flooding that is limited to 3.0 feet or less in depth where no defined channel exists.
- **Sheet runoff** is the broad, relatively unconfined downslope movement of water across sloping terrain that results from many sources, including intense rainfall and/or snowmelt, overflow from a channel that crosses a drainage divide, and overflow from a perched channel onto deltas or plains of lower elevation. Sheet runoff is typical in areas of low topographic relief and poorly established drainage systems.

- The **Special Flood Hazard Area (SFHA)** is the area delineated on an NFIP map (FHBM, FIRM, or DFIRM) as being subject to inundation by the 1-percent-annual-chance flood. SFHAs are determined using statistical analyses of records of riverflow, storm tides, and rainfall; information obtained through consultation with a community; floodplain topographic surveys; and hydrologic and hydraulic analyses.
- The **State NFIP Coordinator** is the agency of the State government, or other office designated by the Governor of the State or by State statute at the request of FEMA to assist in the implementation of the NFIP in that State.
- **Structures**, for floodplain management purposes, are walled and roofed buildings, including gas or liquid storage tanks that are principally above ground, as well as manufactured homes. For flood insurance purposes, structures are walled and roofed buildings, other than a gas or liquid storage tanks, that are principally above ground and affixed to permanent sites, as well as a manufactured homes on a permanent foundation.
- A **study/mapping project** is any activity undertaken by FEMA, separately or in partnership with a mapping partner, to create a new or updated DFIRM, including detailed engineering studies, approximate engineering studies, and flood zone boundary redelineations based on updated topographic information.
- **Technically incorrect BFEs/depths** are BFEs/depths determined through analyses in which the methodologies used have not been properly applied, are based on insufficient or poor quality data, or do not account for the effects of physical changes that have occurred in the floodplain.
- A **transect** is a cross section taken perpendicular to the shoreline to represent a segment of coast with similar characteristics
- **Unnumbered A zones** are flood insurance risk zones, designated “Zone A” on an FHBM, FIRM, or DFIRM, that are based on approximate studies.
- **USACE levees** are levees that are within the programs operated by the U.S. Army Corps of Engineers (USACE), including levees that were built by the USACE that were authorized for construction by the U.S. Congress or by USACE continuing authorities (e.g., Section 205); levee projects constructed by non-Federal interests or other (non-USACE) Federal agencies and incorporated into the USACE Federal system by specific congressional action; Federal projects that are either operated and maintained by the USACE or turned over to a local sponsor for operation and maintenance; and Non-Federal projects within the RIP (Public Law 84-99).

- A **violation** is the failure of a structure or other development to be fully compliant with a community's floodplain management regulations. A structure or other development without an Elevation Certificate, other certifications, or other evidence of compliance required in Section 60.3 of the NFIP regulations is presumed to be in violation until such time as that documentation is provided.
- A **watershed** is an area of land that drains into a single outlet and is separated from other drainage basins by a divide.
- **Water-Surface Elevations (WSEs)** are the heights of floods of various magnitudes and frequencies in the floodplains of coastal or riverine areas, in relation to a specified vertical datum.
- The **wave height** is the vertical distance between the wave crest and the wave trough.
- **Wave runup** is the rush of wave water up a slope or structure.
- **Wave setup** is the increase in the still water surface near the shoreline, due to the presence of breaking waves.
- The **work map** is the floodplain mapping prepared by FEMA, or submitted to FEMA by a mapping partner, reflecting the results of a study/mapping project or other mapping activity. The work map depicts flood zone boundaries, regulatory floodway boundaries, BFEs, and cross sections, and provides the basis for the presentation of this information on a FIRM or DFIRM.
- The **zone gutter/zone division line** is the boundary, shown on a FIRM or DFIRM, dividing SFHAs of different BFEs, base flood depths, flow velocities, or flood insurance risk zone designations.