

# Appendix B

## Glossary of Acronyms and Terms

---

For additional definitions related to the National Flood Insurance Program, see Title 44, Section 59.1 of the Code of Federal Regulations



---

100-year flood	See “base flood.”
Accessory structure	A detached structure, on the same parcel of property as the principal structure, whose use is incidental to the principal structure.
Approximate A Zone	A Special Flood Hazard Area where no base flood elevation data is provided.
A Zone	Area of special flood hazard that is subject to inundation by the base flood. There are unnumbered A Zones where no base flood elevation data is provided; Zone AE where base flood elevations are provided; numbered A Zones, A1-A30, in riverine SFHA with base flood elevations provided, and Zone AO in sheet flow or shallow flooding areas with base flood depths (feet above grade) provided.
Base flood	The flood having a one percent chance of being equaled or exceeded in any given year, also known as the <b>100-year flood</b> . Since this a probability statement, it should be understood that 100-year floods may occur more frequently than once in every 100 years. The base flood is a statistical concept used to ensure that all properties are protected to the same degree against flooding.
Basement	Any area of the building having its floor subgrade (below ground level) on all sides.
BFE	Base flood elevation. The elevation of the crest of the base or 100-year flood.
BMP	Best management practices.
Breakaway wall	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 required by National Flood Insurance Program regulations in coastal high-hazard areas (V Zones) and are recommended in areas where floodwater could flow at significant velocities (usually greater than four feet per second) or could contain ice or other debris.

---

CAC	Community Assistance Contact.
CAP	Community Assistance Program.
CAV	Community Assistance Visit.
CBIA	Coastal Barrier Improvement Act of 1990 (Public Law 101-591).
CBRA	Coastal Barrier Resources Act of 1982, also COBRA.
CBRS	Coastal Barrier Resources System, created by CBIA and CBRA.
CCCL	Coastal Construction Control Line.
Coastal High Hazard Area	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 flooding is mapped as a velocity zone on a Flood Insurance Rate Map. Coastal flooding without the high velocity hazard is mapped as a Zone A.
CFR	Code of Federal Regulations.
CFS	Cubic feet per second.
CID	Community identification number for the National Flood Insurance Program.
CLOMA	Conditional Letter of Map Amendment.
CLOMR	Conditional Letter of Map Revision.
Coastal barrier	Offshore formations of sand lying generally parallel to mainland coastlines. They may be connected to the mainland or they may be spits or islands.
COBRA zone	A unit of the Coastal Barrier Resources System or otherwise protected area (OPA). CBIA and CBRA place development restrictions on identified coastal barriers. The responsible agency is the U.S. Fish and Wildlife Service.
Column	Upright support units for a building, set in predug holes and backfilled with compacted materials. Columns will often require bracing in order to provide adequate

---

	support. They are also known as posts, although they are usually of concrete or masonry.
Community	A term used by FEMA to designate local governments eligible to participate in the National Flood Insurance Program. A local government can be a “community” if the state enabling legislation gives it the authority to regulate land use and development. It usually includes cities, villages, townships, boroughs, Indian nations, and counties (usually for their unincorporated areas only). A state can also be an eligible community.
Critical facilities	Buildings or locations vital to the flood response effort, such as a police station or hospital, and buildings or locations that if flooded would create secondary disasters, such as hazardous materials facilities. Also, critical records storage facilities, schools, hospitals, nursing homes, orphanages, day-care centers, penal institutions, fire stations, communications centers, water and sewage pumping stations, and cemeteries.
Cross section	A graph or plot of ground elevation across a stream valley or portion of it, usually along a line perpendicular to the stream or direction of flow.
CRS	Community Rating System of the National Flood Insurance Program.
CSC	Computer Services Corporation of America.
Datum	A reference surface used to ensure that all elevation records are properly related. Many communities have their own datum that was developed before there was a national standard. The current national datum is the National Geodetic Vertical Datum (NGVD), which is expressed in relation to mean sea level. It is being replaced by the North American Vertical Datum (NAVD).
DCA	Department of Community Affairs.
DEM	Division of Emergency Management.
DEP	Department of Environmental Protection.
Development	Any man-made change to improved or unimproved real estate, including but not limited to buildings or other

---

	structures, mining, dredging, filling, grading, paving, excavation or drilling operations, or storage of equipment or materials.
DFIRM	Digital Flood Insurance Rate Map.
DFIRM-DLG	DFIRM-Digital Line Graph.
Discharge	The amount of water that passes a point in a given period of time. Rate of discharge is usually measured in cubic feet per second (cfs).
DLG	Digital line graph.
DOH	Department of Health
DMV	Division of Motor Vehicles.
DWM	Division of Waste Management.
EC	Elevation Certificate.
EL	Elevation.
EMI	Emergency Management Institute, Emmitsburg, MD.
ERM	Elevation reference mark.
EO	Executive Order of the President of the United States.
EPA	United States Environmental Protection Agency.
Encroachment	An activity or development project within a floodway that results in an obstruction to flood flows and/or an increase in flood levels.
Erosion	The process of the gradual wearing away of land masses.
ERP	Environmental Resource Permit
ESDP	Engineering Study Data Package.
Existing construction	For the purposes of determining insurance rates, structures for which the “start of construction” commenced before the effective date of the Flood Insurance Rate Map or before January 1, 1975, for FIRMs effective before that date. “Existing construction” may also be referred to as “existing structures” or pre-FIRM structures.

---

FAC	Florida Administrative Code.
FBFM	Flood Boundary and Floodway Map.
FEMA	Federal Emergency Management Agency.
FFBHA	Florida Factory Built Housing Authority
FHBM	Flood Hazard Boundary Map.
FHF	Flood Hazard Factor.
FIA	Federal Insurance Administration.
FIRM	Flood Insurance Rate Map.
FIS	Flood Insurance Study.
Flood Insurance Rate Map	An official map of a community on which the Federal Insurance Administrator has delineated both the special hazard areas and the risk premium zones applicable to the community. Most Flood Insurance Rate Maps include base flood elevations for some or all of a community's floodplains.
FmHA	Farmers Home Administration.
FMSP	Floodplain Management Services Program of the U.S. Army Corps of Engineers.
Flood Boundary Floodway Map	A map that may be included with a Flood Insurance Study printed prior to 1986. It identifies the floodway and, along with the study, provides the technical basis for floodplain regulations.
Flood fringe	That portion of the floodplain that lies outside of the floodway and serves as a temporary storage area for floodwater during a flood. In the flood fringe the water is shallower and of lower velocity than in the floodway.
Flood Hazard Boundary Map	An official map of a community, issued by the Federal Insurance Administrator, where the boundaries of the flood, mudslide (i.e., mudflow), and/or flood-related erosion areas having special hazards have been designated as Zones A, M, and/or E. This is a precursor to the FIRM.

---

Flood Insurance Rate Map	An official map of a community on which the Federal Insurance Administration has delineated both the special hazard areas and the risk premium zones applicable to the community. Since 1986, the FIRM usually includes the identification of the floodway.
Flood Insurance Study	An examination, evaluation, and determination of flood hazards and, if appropriate, corresponding water surface elevations; an examination, evaluation, and determination of mudslide (i.e., mudflow) and/or flood-related erosion hazards. Also, the report summarizing this study.
Floodplain management	The operation of an overall program of corrective and preventive measures for reducing flood damage, including but not limited to emergency preparedness plans, flood control works, and floodplain management regulations.
Floodplain management regulations	Consist of a combination of such regulatory measures as zoning ordinances, subdivision regulations, building codes, health regulations, special purpose ordinances (such as a floodplain ordinance, grading ordinance, and erosion control ordinance) and other applications of police power. The term describes such state or local regulations, in any combination thereof, which provide standards for the purpose of flood damage prevention and reduction.
Flood profile	A graph showing the relationship of water surface elevation to a specific location, the latter generally expressed as distance above the mouth of a stream of water flowing in an open channel. It is generally drawn to show surface elevation for the crest of a specific magnitude of flooding, but may be prepared for conditions at any given time or stage.
Floodproofing	Any combination of structural and non-structural additions, changes, or adjustments to structures which reduce or eliminate flood damage to real estate or improved real property, water and sanitary facilities,

---

	structures and their contents. Floodproofing measures are designed to keep water from entering a building.
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. The floodway must be kept open so that floods can proceed downstream and not be obstructed or diverted onto other properties.
Flood zones	Zones on the Flood Insurance Rate Map in which the risk premium insurance rates have been established by a Flood Insurance Study.
FMAP	Flood Mitigation Assistance Program
Freeboard	A factor of safety usually expressed in feet above a flood level for purposes of floodplain management. Freeboard tends to compensate for the many unknown factors that could contribute to flood heights greater than the height calculated for a selected size flood and floodway conditions, such as wave action, debris blockage, bridge openings, and the hydrological effects of urbanization of the watershed.
FS	Florida Statutes
GIS	Geographic Information System.
Groin	A structure built out from a beach, riverbank, or shoreline to direct water flow and/or reduce shoreline erosion.
HEC-1	Hydrologic Engineering Center—hydrology computer program.
HEC-2	Hydrologic Engineering Center—open channel hydraulics computer program.
Highest adjacent grade	The highest natural elevation of the ground surface prior to construction next to the proposed walls of a structure.
Historic structure	Any structure that is (a) listed individually in the National Register of Historic Places (a listing maintained by the Department of Interior) or preliminarily determined by the Secretary of the Interior as meeting the requirements for individual listing on the National

---

	Register; (b) certified or preliminarily determined by the Secretary of the Interior as contributing to the historical significance of a registered historic district or a district preliminarily determined by the Secretary to qualify as a registered historic district; (c) individually listed on a state inventory of historic places in states with historic preservation programs which have been approved by the Secretary of the Interior; or (d) individually listed on a local inventory of historic places in communities with historic preservation programs that have been certified either by an approved state program as determined by the Secretary of the Interior or directly by the Secretary of the Interior in states without approved programs.
Hydraulics	The science dealing with the mechanical properties of liquids. It describes the pattern and rate of water movement.
Hydrology	The science dealing with the waters of the earth. A flood discharge is developed by a hydrologic study.
IOG	Florida Institute of Government
JCP	Joint Coastal Permitting
Lowest adjacent grade	The lowest natural elevation of the ground surface prior to construction, next to the proposed walls of a structure.
Lowest floor	Lowest floor of lowest enclosed area, including basement. (An unfinished or flood resistant enclosure, usable solely for parking of vehicles, building access or storage in an area other than a basement area is not considered a building's lowest floor; provided that such enclosure is not built so as to render the structure in violation of the applicable non-elevation design requirements of 44 CFR §60.3)
ISO	Insurance Services Office (a contractor to the FIA).
LMMP	Limited Map Maintenance Program.
LOMA	Letter of Map Amendment.
LOMR	Letter of Map Revision.
LOMR-BOF	Letter of Map Revision-Based on Fill.

---

LOMR-F	Letter of Map Revision-Based on Fill.
Manufactured home	A structure, transportable in one or more sections, which 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 does not include a “recreational vehicle,” except for park models and other units that are intended for long-term installation.
Manufactured (Mobile) Home Park or Subdivision, Existing-	A manufactured (mobile) home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured (mobile) 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 before December 31, 1974, or before the effective date of the community's initial FIRM, whichever is later.
Manufactured (Mobile) Home Park or Subdivision, Expansion to Existing Site-	The preparation of additional sites by the construction of facilities for servicing the lots on which manufactured (mobile) 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).
Manufactured (Mobile) Home Park or Subdivision, New-	A manufactured (mobile) home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured (mobile) 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 after December 31, 1974, or on or after the effective date of the community's initial FIRM, whichever is later.
Mean sea level	For purposes of the National Flood Insurance Program, the National Geodetic Vertical Datum (NGVD) of 1929 or other datum, to which base flood elevations shown on a community's Flood Insurance Rate Map are referenced. Also, the arithmetic mean of hourly heights observed over a specific 19-year period.

---

---

Model ordinance	The recommended Model Flood Damage Prevention Ordinance, written by FEMA for use by NFIP participating communities.
MSL	Mean Sea Level.
NAVD	North American Vertical Datum (see “datum”).
NCSI	National Con-Serve Inc.
NEPA	National Environmental Policy Act.
New construction	Structures for which the “start of construction” commenced on or after the effective date of a floodplain management regulation adopted by a community. The definition includes any subsequent improvements to such structures. Also called post-FIRM construction. For flood insurance rating purposes, any structure built or for which the start of construction commenced after the effective date of the first FIRM or January 1, 1975, whichever is later.
NFIA	National Flood Insurance Act of 1968.
NFIP	National Flood Insurance Program.
NFIRA	National Flood Insurance Reform Act of 1994 (the Riegle Act)
NFPA	National Fire Protection Association
NGVD	National Geodetic Vertical Datum of 1929, the national datum used by the NFIP. NGVD is based on mean sea level. It was known formerly as the “Mean Sea Level Datum of 1929 (MSL).”
NOAA	U.S. Department of Commerce, National Oceanic and Atmospheric Administration.
Nonpoint source pollution	Water pollution that originates from diffuse sources, such as rainfall runoff or snowmelt.
Nonstructural measures	Techniques, such as regulations, acquisition, and floodproofing, that modify susceptibility of individual buildings to flooding, as opposed to structural methods that modify flooding, like dams and levees.
NPDES	National Pollutant Discharge Elimination System

---

NRCS	U.S. Department of Agriculture, Natural Resources Conservation Service.
NWS	National Weather Service.
OFW	Outstanding Florida Waters
One-hundred-year flood	The flood elevation that has a one percent chance of being equaled or exceeded in any given year. It is also known as the base flood or the one-percent-chance flood.
OPA	Otherwise Protected Areas, created by the CBIA of 1990.
Point source pollution	Water pollution that is discharged from a discrete location, such as a pipe, tank, pit, or ditch.
Ponding	A flooding condition in flat areas caused when rain runoff drains to a location that has no ready outlet. Ponding water usually stands until it evaporates, seeps into the ground, or is pumped out.
Post-FIRM	Constructed after the date of the community's Flood Insurance Rate Map.
Pre-FIRM	Constructed before the date of the community's Flood Insurance Rate Map.
Q3	Q3 Flood Data is a digital representation of certain features of FEMA's Flood Insurance Rate Map, intended for use with desktop mapping and Geographic Information Systems technology.
QUICK-2	A computer program designed for computation of water surface elevations in open channels. Version 1.0 is used in conjunction with FEMA 265, "Managing Floodplain Development in Approximate Zone A Areas."
Recreational vehicle	A vehicle built on a single chassis; 400 square feet or less when measured at the largest horizontal projection; designed to be self-propelled or permanently towable by a light duty truck; and designed primarily not for use as a permanent dwelling but as temporary living quarters for recreational, camping, travel, or seasonal use.
Repetitive loss structure	A building that has incurred two or more flood insurance claims of more than \$1,000 over a rolling ten-year period. May be different criteria for different programs.

---

Retrofitting	Techniques, such as floodproofing, elevation, construction of small levees, and other modifications, made to an existing building or its yard to protect it from flood damage.
Riverine	Relating to, formed by, or resembling a river (including tributaries), stream, brook, etc. Riverine floodplains have readily identifiable channels. Floodway maps can only be prepared for riverine floodplains.
RM	Reference mark (same as ERM).
RV	See recreational vehicle.
SBA	U.S. Small Business Administration.
SCH	State Clearinghouse
SCS	Formerly Soil Conservation Service, now Natural Resources Conservation Service.
Section 404	(1) Section of the Clean Water Act that establishes a program to regulate the discharge of dredged and fill material into waters of the United States, including wetlands.
Section 404	(2) The Federal Emergency Management Agency's Hazard Mitigation Grant Program, authorized by Section 404 of the Stafford Act.
SFHA	Special Flood Hazard Area.
Sheet flow	A condition of flooding where there is moving water but no identifiable channel. Flooding depths are usually shallow (less than three feet). Sheet flow may have a high velocity, as on alluvial fans, or very slow as in pine flatwoods.
SHPO	State Historic Preservation Officer in the state historic preservation agency.
Special Flood Hazard Area	The base floodplain delineated on a Flood Insurance Rate Map or FHBM. The SFHA is mapped as a Zone A, AO, A1-A30, AE, A99, AH, VO, V1-V30, VE, V, M, or E. In coastal situations, Zone V is also a part of the SFHA. The SFHA may not encompass all of a community's flood problems.

---

Special hazard area	An area having unique or unusual flood, mudslide (i.e., mudflow) or flood-related erosion hazards, denoted on an FHBM or FIRM as part of the SFHA.
State coordinating agency	The agency of the state government or other office designated by the Governor of the state or by state statute at the request of the FIA to assist in the implementation of the National Flood Insurance Program in that state.
Structural measures	Flood control techniques that modify flood flows. Examples are dams, reservoirs, levees, channel alterations, and diversions.
Structure	For floodplain management purposes, “structure” means a walled and roofed building, including a gas or liquid storage tank, that is principally above ground, as well as a manufactured home. “Structure,” for insurance purposes, means a walled and roofed building, other than a gas or liquid storage tank, that is principally above ground and affixed to a permanent site, as well as a manufactured home on a permanent foundation. For the latter purpose, the term includes a building while in the course of construction, alteration or repair, but does not include building materials or supplies intended for use in such construction, alteration or repair, unless such materials or supplies are within an enclosed building on the premises.
Substantial improvement	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 which have incurred “substantial damage,” regardless of the actual repair work performed. However, the term does not include either (1) Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure 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.”
Unnumbered A Zone	A Special Flood Hazard Area where no base flood elevation data is provided; same as an approximate A Zone. The unnumbered A Zone is also often referred to as Zone A.
USACE	U.S. Army Corps of Engineers.
USDA	United States Department of Agriculture.
USFWS	United States Fish and Wildlife Service, in the Department of Interior.
USGS	United States Geological Survey, in the Department of Interior.
Wetlands	The collective term for marshes, swamps, bogs, and similar areas found in flat vegetated areas, in depressions in the landscape, and between dry land and water along the edges of streams, rivers, lakes, and coastlines.
WMD	Water Management Districts
WS	Water Supply
WQC	Water Quality Certification
Zone A	The Special Flood Hazard Area (except coastal V Zones) shown on a community’s Flood Insurance Rate Map, in other words, the base floodplain. This includes the Zones A, AO, A1-A30, AE, and A99.
Zone B	Area of moderate flood hazard depicted on a community’s Flood Insurance Rate Map, usually between the limits of the base and 500-year floods. B Zones are also used to designate base floodplains of little hazard, such as those with average flood depths of less than one foot.
Zone C	Area of minimal flood hazard, usually depicted on a community’s Flood Insurance Rate Map as above the 500-year flood level. 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 depicted on a community's Flood Insurance Rate Map.
Zone V	The Special Flood Hazard Area subject to coastal high hazard flooding depicted on a community's Flood Insurance Rate Map. This includes Zone V, VE, and V1-V30.
Zone X	Newer FIRMs show Zones B and C as Zone X.

