Town of Carlisle - Flood Insurance Acronyms & Terms*

General Terms:

FEMA—Federal Emergency Management Agency

FIRM—Flood Insurance Rate Map

NFIP – National Flood Insurance Program

SFHA—Special Flood Hazard Area, areas within one of the 100-year, or 1% chance annual flood zones. Properties or buildings in the SFHA may be required to obtain flood insurance.

Non-SFHA—Non-special flood hazard area, essentially everything that’s not in the SFHA, where flood insurance is NOT required.

LOMA—Letter of Map Amendment

LOMR—Letter of Map Revision

FIS—Flood Insurance Study

BFE — Base Flood Elevation – Elevation of the 1-percent-annual-chance flood. This elevation is the basis of the insurance and floodplain management requirements of the NFIP.

Flood Zone—A geographical area shown on a Flood Hazard Boundary Map or a Flood Insurance Rate Map that reflects the severity or type of flooding in the area.

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 (usually 1 foot).

Floodplain—Any land area susceptible to being inundated by floodwaters from any source.

*A more complete listing of Acronyms and definitions can be found in the Flood Risk Report beginning on page 138 and on the maps themselves.