

## **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.