



Reducing Damage from Localized Flooding

A Guide for Communities

FEMA 511 / June 2005



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Terminology

Throughout this guide, the following terms are used.

A Zone is defined as the Special Flood Hazard Area shown on a community's Flood Insurance Rate Map. The A Zone is the area subject to inundation during a 100-year flood, which is the flood elevation that has a 1-percent chance of being equaled or exceeded each year. There are several categories of A Zones, including AO (shallow sheet flow or ponding; average flood depths are shown); AH Zones (shallow flooding; base flood elevations are shown); numbered A and AE Zones (base flood elevations are shown); and unnumbered A Zones (no base flood elevations are provided because detailed hydraulic analyses were not performed).

B Zone is defined as an area of moderate flood hazard, usually depicted on Flood Insurance Rate Maps as between the limits of the base flood and 500-year flood of the primary source of flooding. B Zones may have local, shallow flooding problems. B Zones are also used to designate areas protected by levees and base floodplains of little hazard, such as those with average flood depths of less than 1 foot.

BFE is the base flood elevation. The base flood is the flood having a 1-percent chance of being equaled or exceeded in any given year. (It is also known as the 100-year flood.) The BFE has been adopted by the National Flood Insurance Program as the basis for mapping, insurance rating, and regulating new construction.

C Zone is defined as an area of minimal flood hazard, usually depicted on the Flood Insurance Rate Map as above the 500-year flood level of the primary source of flooding. C Zones tend to have local, shallow flooding problems. B and C Zones may have flooding that does not meet the criteria to be mapped as a Special Flood Hazard Area, especially ponding, localized drainage problems, and streams that drain smaller watersheds.

CRS is the abbreviation for Community Rating System, a voluntary program for National Flood Insurance Program-participating communities. The goals of the CRS are to reduce flood losses, facilitate accurate insurance rating, and promote the awareness of flood insurance. The CRS was developed to provide incentives for communities to go beyond the minimum floodplain management requirements to

develop extra measures to protect them from flooding. The incentives are in the form of premium discounts.

Community means any city, village, town, county, or other local government with authority to enact floodplain management measures.

DFE is the acronym for design flood elevation, the specified level to which a structure will be protected from floods when it is built or retrofitted.

FEMA is the Federal Emergency Management Agency, the Emergency Preparedness and Response Directorate within the U.S. Department of Homeland Security.

FIRM is the acronym for the Flood Insurance Rate Map, an official map approved by the Federal Emergency Management Agency and adopted by the community that delineates the Special Flood Hazard Area subject to the community's floodplain management regulations and the insurance risk premium zones.

Floodplain is used in a general sense to mean the area most prone to flooding, mapped or not. The floodplain for a localized flood problem may not be mapped as Special Flood Hazard Area on the Flood Insurance Rate Map.

Floodway means the stream channel and that portion of the adjacent floodplain that must remain open to permit passage of the base flood. The floodway is delineated on the Flood Insurance Rate Map or an accompanying Floodway Map and is subject to special development restrictions.

Localized flooding refers to smaller scale flooding that can occur anywhere in a community. This can include flooding in B, C, and X Zones as depicted on the Flood Insurance Rate Map. The term is also used to refer to shallow flooding that occurs in low-lying areas after a heavy rain, flooding in small watersheds, ponding, and localized stormwater and drainage problems anywhere in the community. In this guide, "local flooding" and "localized flooding" are used interchangeably.

NFIP is the National Flood Insurance Program.

Repetitive loss refers to an NFIP-insured property where two or more claim payments of more than \$1,000 have been paid within a 10-year period since 1978. About 20 to 25 percent of repetitive loss properties are rated as being in B, C, or X Zones.

SFHA is the Special Flood Hazard Area, or the A and V Zones as depicted on the Flood Insurance Rate Map. B, C, and X Zones are outside of the SFHA.

Watershed means an area of any size that drains into a lake, stream, or other body of water; also known as "basin" or "catchment area."

X Zone relates to newer Flood Insurance Rate Maps, which show B and C Zones (see above) as X Zone. The shaded X Zone corresponds to a B Zone and the unshaded X Zone corresponds to a C Zone.