

## Acronym List

- ACV** - Actual Cash Value - The cost to replace an insured item of property at the time of loss, less the value of its physical depreciation.
- ASFPM** - Association of State Floodplain Managers
- BFE** - Base Flood Elevation - The elevation shown on the FIRM that indicates the water surface elevation resulting from a flood that has a one percent chance of equaling or exceeding that level in any given year. The BFE is used by the NFIP as the basis in mapping, insurance rating, and regulating.
- CAC** - Community Assistance Contact - A telephone call or a visit to the community, to establish or re-establish contact with a NFIP community for the purpose of determining if any problems or issues exist and to offer assistance if necessary. The CAC also provides the means to enhance working relationships with NFIP communities and to create a greater awareness of the NFIP and its requirements.
- CAV** - Community Assistance Visit - A visit to a community by a FEMA staff member or staff of a State agency on behalf of FEMA that serves the dual purpose of providing technical assistance to the community and assuring that the community is adequately enforcing its floodplain management regulations.
- CBRA** - Coastal Barrier Resources Act - An Act identifying and protecting undeveloped portions of coastal barriers
- CBRS** - Coastal Barrier Resources System – The federal system of protecting coastal areas.
- CCO Meeting** - Consultation Coordination Officers Meeting (also known as Community Coordination and Outreach Meeting) - A meeting held with communities to present the preliminary Flood Insurance Rate Maps and Flood Insurance Study products, explain who prepared the revised information, and how it was done, inform communities of the administrative procedures that ensue, prior to adoption of the new products, discuss the National Flood Insurance Program, update community contact information, and answer any technical assistance questions the communities may have.
- CLOMR** - Conditional letter of Map Revision - A conditional change of the current FIRM to show changes in the limits of floodplains, floodways, corporate limits or flood hazard risk zones.
- CLOMR-F** - Conditional Letter of Map Revision Based on Fill - A conditional change and conditional exclusion from the Special Flood Hazard Area of structures and legally

described parcels of undeveloped land proposed to be elevated by fill, if built as proposed. A CLOMR-F will physically revise the FIRM after completion of the development.

**CRS** - Community Rating System - A voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements by providing flood insurance premium discounts.

**DFIRM** - Digital Flood Insurance Rate Map – A digital version of a Flood Insurance Rate Map.

**DHS** - Department of Homeland Security

**EMI** - Emergency Management Institute – A training center in Emmitsburg, MD that serves as the national focal point for the development and delivery of emergency management training to enhance the capabilities of federal, state, local, and tribal government officials, volunteer organizations, and the public and private sectors to minimize the impact of disasters on the American public.

**FDPA** - Federal Disaster Protection Act - An Act created in 1973 that required people to purchase flood insurance.

**FHBM** - Flood Hazard Boundary Map - An official map of a community issued by FEMA that designates the boundaries of the flood and mudslide (i.e. mudflow) related special hazard areas. An FHBM is typically an older map provided the community and is superseded by the FIRM map.

**FIRM** - Flood Insurance Rate Map - An official map of a community, on which FEMA has delineated both the SFHA and the risk premium zones applicable to the community.

**FIS** - Flood Insurance Study - A report published by FEMA for a community issued along with the community's FIRM. The study contains such background data as the base flood discharges and water surface elevations that were used to prepare the FIRM.

**Flood Zone** - An alphanumeric label for an SFHA or a moderate flood hazard area that identifies the type of inundation associated with that area.

**FMIX** - FEMA Map Information Exchange - A contact center where Map Specialists respond to inquiries from Federal, State, and local officials and the general public and provide information to the public about NFIP rules, regulations, and procedures.

**GIS** - Geographic Information System – A computer-based mapping system that allows the user to create a geo-spatial map, update it easily, and correlate geographic information with other data.

**HMA** - Hazard Mitigation Assistance - Financial assistance from FEMA to reduce the risk of loss of life and property due to natural hazards.

**HMGP** - Hazard Mitigation Grant program - A FEMA disaster assistance grant that funds mitigation projects following a Presidential major disaster declaration.

**IBC** - International Building Code – A model code that sets forth the minimum design and construction requirements for buildings and dwellings.

**IRC** - International Residential Building Code – A model code that sets forth the minimum requirements for flood-resistant design and construction of family dwellings.

**ICC** - Increased Cost of Compliance - An additional claim payment to a flood insurance policy holder to help cover the cost of bringing a substantially damaged or repetitively damaged building, above and beyond the cost to repair the physical damage the structure actually sustained from a flooding event, into compliance with the community's floodplain management ordinance.

**ISO** - Insurance Services Office – An insurance organization that provides support to FEMA on implementation of the Community Rating System.

**LAG** - Lowest Adjacent Grade - The lowest point of the ground next to a building or structure in a Special Flood Hazard Area.

**LFD** - Letter of Final Determination - A letter originated at FEMA headquarters to a community stating that a new or updated FIRM or DFIRM will become effective in 6 months.

**LiMWA** – Limit of Wave Action – Line on a FIRM identifying the 1.5-foot wave height.

**LIDAR** - Light Detection and Ranging System – An airborne laser system that is used to acquire x, y, and z coordinates of terrain and terrain features.

**LODR** - Letter of Determination Review - A finding as to whether a building or manufactured home is in the Special Flood Hazard Area shown on the Flood Insurance Rate map.

**LOMA** - Letter of Map Amendment - An official amendment, by FEMA, to an effective NFIP map. LOMAs are generally issued when properties have been inadvertently included in the SFHA.

**LOMC** - Letter of Map Change - A letter of map amendment or revision

**LOMR** - Letter of Map Revision - An official revision to the current Flood Insurance Rate Map to show changes in the limits of floodplains, floodways, corporate limits, or flood hazard risk zones.

**LOMR-F** - Letter of Map Revision Based on Fill – An official revision to the current Flood Insurance Rate Map to show that a particular structure/property has been elevated by fill and removed from being located in a designated Special Flood Hazard Area. A LOMR-F physically revises the Flood Insurance Rate Map.

**Map Mod** - Flood Map Modernization Program – The FEMA program for transitioning to digital processes for distributing and reading the flood maps.

**MSC** - Map Service Center - The official government distribution center for digital and paper flood hazard mapping products created by FEMA in support of the NFIP.

**MoWA** – Moderate Wave Action - The area between the Zone VE demarcation and the LiMWA is known as the area of Moderate Wave Action, sometimes referred to as the Coastal A Zone.

**NFIP** - National Flood Insurance Program - The federal program that allows communities and property owners to purchase insurance protection against losses from flooding. In order to participate in this program, local communities must agree to implement and enforce measures that reduce future flood risks in special flood hazard areas.

**NFIRA** - National Flood Insurance Reform Act – The Act that mandates the purchase of flood insurance as a condition of Federal and Federal related financial assistance for acquisition and or construction of buildings in SFHAs of any community.

**NFHL** - National Flood Hazard Layer - A web-based geospatial database that contains flood hazard map information from FEMA’s Map Mod and Risk MAP programs, including modernized effective digital Flood Insurance Rate Map (FIRM) databases and subsequent changes.

**OPA** - Otherwise Protected Area - An undeveloped coastal barrier within boundaries of an area established under Federal, state, or local law, or held by a qualified organization

**PA** - Public Assistance Grant Program - A disaster assistance grant program that helps public agencies and nonprofit organizations finance repairs and reconstruction of public infrastructure resulting from major disasters or emergencies declared by the President.

**PAL** - Provisionally Accredited Levee - A levee system provisionally accredited by the Federal government to provide protection from a 1-percent-annual-chance year flood.

**PDM** - Pre-Disaster Mitigation Program – A program that provides funds to states, territories, Indian tribal governments, communities, and universities for hazard mitigation planning and the implementation of mitigation projects prior to a disaster event.

- PMR** - Physical Map Revision - An action whereby one or more map panels are physically revised and republished.
- PRP** – Preferred Risk Policy - A policy that offers fixed combinations of building/contents coverage or contents-only coverage at modest, fixed premiums. The PRP is available for property located in B, C, and X Flood Zones in Regular Program communities that meet eligibility requirements based on the property's flood loss history.
- QA/QC** - Quality Assurance/Quality Control – the set of processes used to measure the quality of a product and to ensure that it meets consumer expectations.
- RFC** - Repetitive Flood Claim – The FEMA program that provides funding to reduce or eliminate the long-term risk of flood damage to structures insured under the NFIP that have had one or more claim payment(s) for flood damages.
- Risk MAP** - Risk Mapping, Assessment, and Planning – The FEMA program that builds upon Map Mod by addressing gaps in flood hazard data, which forms the foundation for flood risk assessment and floodplain management.
- RC** - Replacement Cost Value- The cost to replace property with the same kind of material and construction without deduction for depreciation.
- SFHA** - Special Flood Hazard Area - The land area covered by the floodwaters of the Base Flood.
- SFHDF** - Special Flood Hazard Determination Form - A form that a Lender must complete for a property determining whether or not the property is in an SFHA.
- SFIP** - Standard Flood insurance Policy – A flood insurance policy issued by the Federal Insurance Administration, or an insurer pursuant to an arrangement with the Administrator pursuant to federal statutes and regulations.
- SRL** - Severe Repetitive Loss – A grant program to provide funding to reduce or eliminate the long-term risk of flood damage to severe repetitive loss structures insured under the NFIP. The target group policy under the NFIP for residential properties that and since 1978 regardless of any changes of ownership, has experienced four or more separate claim payments of more than \$5,000 each. Two or more separate claim payments exceeded current market value.
- SOMA** - Summary of Map Actions - A compilation of all LOMCs in a given community issued since the last FIRM effective date.
- UCC** - Uniform Construction Code – A state code that generally applies to the construction, alteration, and occupancy of buildings or structures.

**USACE** - United States Army Corps of Engineers

**USGS** - United States Geological Survey

**WYO** - Write Your Own – A private insurance company that has agreed to sell flood insurance policies on behalf of the NFIP, e.g. State Farm, Allstate.