

## Reference Sheet for FEMA Floodplain Terminology

**Flood Insurance Rate Map (FIRM)**--Official map of a community on which FEMA has delineated the Special Flood Hazard Areas (SFHAs), the Base Flood Elevations (BFEs), and the risk premium zones applicable to the community

**Special Flood Hazard Area (SFHA)**--An area having special flood, mudflow, or flood-related erosion hazards, and shown on a Flood Hazard Boundary Map or a Flood Insurance Rate Map as Zone AE in the City of Moorhead.

**Floodway** - The channel of a river or other watercourse and that portion of the adjacent floodplain that must remain open to permit passage of the base flood without cumulatively increasing the water surface elevation more than a designated height.

**Floodplain**--Any land area susceptible to being inundated by flood waters from any source.

- 100 Year Floodplain – (Zone AE) 1% annual chance of flooding. This area also has a 26% chance of flooding over the life of a 30 year mortgage.
- 500 Year Floodplain –( Zone X) 0.2% annual chance of flooding. Structures in this Zone do not require flood insurance.

**Base Flood Elevation (BFE)**--The elevation of surface water resulting from a flood that has a 1 percent chance of equaling or exceeding that level in any given year. The BFE is shown on the Flood Insurance Rate Map (FIRM).

**Letter of Map Amendment (LOMA)**--An amendment to the currently effective FEMA map which establishes that a property is not located in a Special Flood Hazard Area. A LOMA is issued only by FEMA.

**Letter of Map Revision (LOMR)**--An official amendment to the currently effective FEMA map. It is issued by FEMA and changes flood zones, delineations, and elevations.

