

Common Floodplain Management Terms

<i>Acronym</i>	<i>Term</i>	<i>Definition / Explanation</i>
FEMA	Federal Emergency Management Agency	The entity within the Department of Homeland Security that regulates floodplain insurance and management activities in the U.S.
NFIP	National Flood Insurance Program	Established in 1968 and run by FEMA, NFIP sets standards for purchasing flood insurance and coordinates flood management regulations in working with states and localities to reduce flood risks.
FIRM	Flood Insurance Rate Map	Also called a Flood Map, it is the official flood hazard map for a community produced by FEMA. To show detail, maps for a community are broken into smaller map "panels".
FIS	Flood Insurance Study	A technical report that is released concurrently with the FIRM. It discusses particular flood risks for a hydrologic area, such as the Sandy River and Beaver Creek and provides profiles to display risk.
SFHA	Special Flood Hazard Area	Commonly referred to as "the flood zone" or "the 100 year flood", this is a zone shown on a FIRM where there is a 1% annual chance of a flood event, called a "base flood". Structures and development located in SFHA are regulated by local flood management ordinances and typically are required to carry flood insurance under the NFIP.
BFE	Base Flood Elevation	The computed elevation to which floodwater is anticipated to rise during the base flood. The BFE determines the requirement for the elevation or floodproofing of structures. BFEs are mapped and established in most SFHA zones.
A	SFHA Flood Zone A	An area where flood hazards have been mapped but BFE has not been established and technical data has not been fully evaluated.
AE	SFHA Flood Zone AE	An area where flood hazards have been mapped, BFE has been established and the hazard area has been studied. The majority of SFHA located in Troutdale fall in this category.
X	Flood Zone X	Areas of minimal flood risk. Flood insurance purchase is optional. Please note that properties in Flood Zone X are not immune to flood risk; they carry less risk than those SHFA zones.
LOMC - LOMR - LOMA	Letter of Map Change (2 types) - <i>Letter of Map Revision</i> - <i>Letter of Map Amendment</i>	An action taken to update the FIRM and/or FIS that reflects new or more detailed information about a property in an effort to better map or reduce risk in and around SFHA areas.
CRS	Community Rating System	An optional program within the NFIP that rewards property owners in participating cities with reduced insurance premiums due to the City's additional efforts to reduce flood damage, strengthen development regulations, and engage in public outreach. CRS communities must be re-certified on an annual basis. Troutdale participates in the CRS.
7	CRS Class (or CRS Rating)	CRS communities are rated on a scale of 1-9, with Class 1 communities receiving the biggest insurance premium reduction. Troutdale is a Class 7 community, which translates to a 15% premium reduction for SFHA properties. Nearly all CRS communities in Oregon are in the 6-9 range.