



coalition for sustainable
flood insurance

Acronym / Term Sheet

Acronym	Acronym Spelled Out	Acronym Explained
FEMA	Federal Emergency Management Agency	Federal agency in charge of all national emergencies
NFIP	National Flood Insurance Program	Implements the insurance part of FEMA, and the flood insurance program
FIRM	Flood Insurance Rate Map	The maps of all of our flood insurance is based on. All flood rates are based on the 1% chance a year that you could flood.
CRS	Community Rating System	A program implemented by NFIP to give discounts on flood insurance premiums based on the communities participation
LOMA/LOMC	Letter of Map Amendment	Tells bank your flood zone is wrong. This does not change FIRM zone rating, but would prove your elevation is different than the firm.
SFHA	Special Flood Hazard Area	Area that will be flooded by the 1% chance of flood being equaled or exceeded in any given year.
PRP	Preferred Risk Policy	Flood insurance policy for properties being moved into the SFHA. Goes up 20% until actuarial cost is reached.
BFE	Base Flood Elevation	Always the height of water in the 1% chance of a flood
Pre-FIRM	Pre-Flood Insurance Rate Map	Structures built before a community adopted Flood Insurance Rate Maps. Rates are usually cross subsidized.
Post-FIRM	Post- Flood Insurance Rate Map	Structures built after a community adopted Flood Insurance Rate Maps. Rates are usually full risk.
Full Risk	Also means Actuarial	Non-subsidized rates that are based upon FEMA rate tables. Also called Post-FIRM rates.

Flood Zones Explained

Zone	Special Flood Hazard Area?	Zone Explained
V-Zone	Yes	Coastal Areas with a 1% or greater chance of flooding and an additional hazard associated with storm waves. These areas have a 26% chance of flooding over the life of a 30 year mortgage
VE Zone	Yes	Same as V-zone however the "E" stands for Elevation. There is always a number given after the E. The number refers to the Base Flood Elevation.
A Zone	Yes	Areas with a 1% or greater chance of flooding and an additional hazard associated with storm waves. These areas have a 26% chance of flooding over the life of a 30 year mortgage
AE Zone	Yes	Same as "A" zone however the "E" stands for Elevation. There is always a number given after the E. This number refers to the Base Flood Elevation.
AO Zone	Yes	River or stream flood hazard areas, and areas with a 1% greater chance of shallow flooding each year
Shaded X Zone	No	Area of moderate flood hazard between the 100 and 500 year flood plain. You are NOT required to carry flood insurance
Non Shaded X Zone	No	Area of minimal flood hazard outside the 500 year flood plain. You are NOT required to carry flood insurance.
D Zone	No	Areas with possible but undetermined flood hazards

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