

Town of Concord - Flood Insurance Acronyms & Terms

General Terms:

FEMA—Federal Emergency Management Agency

FIRM—Flood Insurance Rate Map

SFHA—Special Flood Hazard Area, areas within one of the 100-year, or 1% chance annual flood zones. Properties or buildings in the SFHA may be required to obtain flood insurance.

Non-SFHA—Non-special flood hazard area, essentially everything that's not in the SFHA, where flood insurance is NOT required.

LOMA—Letter of Map Amendment

LOMR—Letter of Map Revision

FIS—Flood Insurance Study

BFE—Base Flood Elevation

Flood Zone—A geographical area shown on a Flood Hazard Boundary Map or a Flood Insurance Rate Map that reflects the severity or type of flooding in the area.

Floodway—the channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than a designated height.

Floodplain—Any land area susceptible to being inundated by floodwaters from any source.

NFIP—National Flood Insurance Program

Town web page: http://www.concordma.gov/pages/ConcordMA_Planning/flood%20map%20updates

Town interactive WebGIS: <http://www.mapsonline.net/concordma/firm2013>

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Interactive Mapping Tool - Data Layers:

SFHA Preliminary Change—this layer shows the preliminary areas of change to the SFHA in Concord, based on data provided by FEMA. SFHA Increase means that the SFHA is increasing, or expanding in that area. SFHA Decrease means that the SFHA is decreasing, or shrinking in that area. Many times both are happening in different areas of the same property.

Non-SFHA Preliminary Change—This layer shows where the Non-SFHA is increasing, or expanding.

Floodway Preliminary Change—This layer shows where the floodway is either increasing (expanding) or decreasing (shrinking).

FEMA Flood Areas 2010—The currently effective SFHA and Non-SFHA areas, adopted in 2010 after the maps were converted to a digital format.

FEMA Floodways 2010—The currently effective floodways, adopted in 2010 after the maps were converted to a digital format.

0.2% Chance to SFHA Buildings—Buildings that currently touch or are within the 0.2% chance annual flood hazard area (formerly known as the 500-year zone) and will now touch or be within the SFHA. This is a subset of the layer below.

SFHA Increase Buildings—Buildings that will see an increase, or expansion, of the SFHA. These could be buildings that are not currently in the SFHA and now will be, or it could be buildings that are already at least partly in the SFHA that will now have more area included in the SFHA.

0.2% Chance to SFHA Parcels—Parcels that currently touch or are within the 0.2% chance annual flood hazard area (formerly known as the 500-year zone) and will now touch or be within the SFHA. This is a subset of the layer below.

SFHA Increase Parcels—Parcels that will see an increase, or expansion, of the SFHA. These could be parcels that are not currently in the SFHA and now will be, or it could be parcels that are already at least partly in the SFHA that will now have more area included in the SFHA.

SFHA to Non-SFHA Buildings—Buildings that are currently in the SFHA, that will now be in the Non-SFHA. This is a subset of the layer below.

SFHA Decrease Buildings—Buildings that will see a decrease in the area currently in the SFHA. This may or may not mean that the entire building will now be outside the SFHA, just that the portion of the building in the SFHA will decrease.

SFHA to Non-SFHA Parcels---Parcels that are currently in the SFHA, that will now be in the Non-SFHA. This is a subset of the layer below.

SFHA Decrease Parcels---Parcels that will see a decrease in the area currently in the SFHA. This may or may not mean that the entire parcel will now be outside the SFHA, just that the portion of the parcel in the SFHA will decrease.