

Glossary of Terms

ACFM – Anoka County Flood Mapper – this GIS web application was created by Anoka County GIS to assist communities and residents in filling out their LOMA application. Site maps, plat documents, Lat/Long coordinates, legal descriptions, PIN numbers, NFIP community numbers, and map panel numbers can all be obtained through this website.

BFE – Base Flood Elevation - The computed elevation to which floodwater is anticipated to rise during the base flood. Base Flood Elevations (BFEs) are shown on Flood Insurance Rate Maps (FIRMs) and on the flood profiles.

The BFE is the regulatory requirement for the elevation or flood proofing of structures. The relationship between the BFE and a structure's elevation determines the flood insurance premium.

FIRM Map - The official map of a community on which FEMA has delineated both the special hazard areas and the risk premium zones applicable to the community.

FIRMette Map – A full scale section of the FIRM map that you create yourself through FEMA's mapping application.

LiDAR - "Light Detection and Ranging" is an active remote sensing technology that uses laser light to detect and measure surface features on the earth. LiDAR-derived high-resolution elevation data products are available for many areas of Minnesota.

LOMA – Letter of Map Amendment – A Letter of Map Amendment (LOMA) is an official amendment, by letter, to an effective National Flood Insurance Program (NFIP) map. A LOMA establishes a property's location in relation to the Special Flood Hazard Area (SFHA). LOMAs are usually issued because a property has been inadvertently mapped as being in the floodplain, but is actually on natural high ground above the base flood elevation.

Because a LOMA officially amends the effective NFIP map, it is a public record that the community must maintain. Any LOMA should be noted on the community's master flood map and filed by panel number in an accessible location.

MT-EZ Form - These forms should be used to request that FEMA remove a single structure or a legally recorded parcel of land or portions thereof, from a designated Special Flood Hazard Area (SFHA), via Letter of Map Amendment (LOMA).

NFIP – National Flood Insurance Program - The National Flood Insurance Program aims to reduce the impact of flooding on private and public structures. It does so by providing affordable insurance to property owners and by encouraging communities to adopt and enforce floodplain management regulations. These efforts help mitigate the effects of flooding on new and improved structures. Overall, the program reduces the socio-economic impact of

disasters by promoting the purchase and retention of general risk insurance, but also of flood insurance, specifically.

“Out as Shown” – A term used to refer situations where a particular property is in the SFHA, but the structures on the property are not. In this case, the mandatory flood insurance requirement does not apply.

SFHA – Special Flood Hazard Area - The land area covered by the floodwaters of the base flood is the Special Flood Hazard Area (SFHA) on NFIP maps. The SFHA is the area where the National Flood Insurance Program's (NFIP's) floodplain management regulations must be enforced and the area where the mandatory purchase of flood insurance applies. The SFHA includes Zones A, AO, AH, A1-30, AE, A99, AR, AR/A1-30, AR/AE, AR/AO, AR/AH, AR/A, VO, V1-30, VE, and V.