



Town of Nags Head Flood Guidance

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Important Terms

Flood Insurance Rate Map (FIRM)- Commonly referred to as a “Flood Map”. A digitally-produced FIRM, whether viewed in hardcopy or in digital form; All FIRMs produced by the North Carolina Floodplain Mapping Program are digital FIRMs <http://fris.nc.gov/fris/>.

Flood Insurance Study (FIS)- A compilation and presentation of flood risk data for specific watercourses, lakes, and coastal flood hazard areas within a community. When a flood study is completed for the NFIP, the information and maps are assembled into an FIS. The FIS report contains detailed flood elevation data in flood profiles and data tables.

Special Flood Hazard Area (SFHA)- The land area covered by the floodwaters of the base flood on NFIP maps. The SFHA is the area where the National Flood Insurance Program's floodplain management regulations must be enforced and the area where the mandatory purchase of flood insurance applies. The SFHA includes Zones AO, AE, and VE. This is a 1% annual chance floodplain.

Base Flood Elevation (BFE)- 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. In areas where these are established, this is the minimum elevation above mean sea level that the first floor (AE) or the bottom of lowest horizontal member (VE) of a structure must be elevated.

Freeboard- Extra measure of protection above BFE.

Regulatory Flood Protection Elevation (RFPE)- The "base flood elevation" plus the "freeboard". In "special flood hazard areas" where base flood elevations (BFE) have been determined, this elevation is the BFE plus one foot of freeboard or the “Local Elevation Standard” for those areas where base flood elevations have been determined on the FIRM; the base flood depth above the highest adjacent grade or “Local Elevation Standard” for those areas identified as AO zones of the FIRM, or the “Local Elevation Standard” for those areas identified as Shaded X or X zones on the FIRM.

Acronyms

BFE Base Flood Elevation
FEMA Federal Emergency Management Agency
FIRM Flood Insurance Rate Map
FIS Flood Insurance Study
FIRM Flood Insurance Rate Map
LES Local Elevation Standard

LOMA Letter of Map Amendment
LOMC Letter of Map Change
LOMR Letter of Map Revision
LOMR-F Letter of Map Revision Based on Fill
RFPE Regulatory Flood Protection Elevation
SFHA Special Flood Hazard Area

Flood Zone Designations

Zone X (shaded) - Zones X (shaded) are areas of 0.2-percent-annual-chance floodplain or areas of 1-percent-annual-chance (base flood) sheet flow flooding with average depths of less than 1 foot. No BFEs or depths are shown in this zone, and insurance purchase is not required

Zones X (unshaded)- Zones X (unshaded) are flood insurance rate zones used for areas outside the 0.2-percent-annual-chance floodplain. No BFEs or depths are shown in this zone, and insurance purchase is not required.

Zone AE- Zones AE are the flood insurance rate zones used for the 1-percent-annual-chance floodplains that are determined for the FIS by detailed methods of analysis. In most instances, BFEs derived from the detailed hydraulic analyses are shown at selected intervals in this zone. Mandatory flood insurance purchase requirements apply. AE zones are areas of inundation by the 1-percent-annual-chance flood, including areas with the 2-percent wave runoff, elevation less than 3.0 feet above the ground, and areas with wave heights less than 3.0 feet. These areas are subdivided into elevation zones with BFEs assigned. The AE zone will generally extend inland to the limit of the 1-percent-annual-chance Stillwater Flood Level (SWEL).

Zone AO- AO zones are areas of sheet-flow shallow flooding where the potential runoff is less than 3.0 feet above an overtopped barrier crest. The sheet flow in these areas will either flow into another flooding source (AE zone), result in ponding (AH zone), or deteriorate because of ground friction and energy losses and merge into the X zone. AO areas are designated with 1-, 2-, or 3-foot depths of flooding.

Zone VE- VE zones are coastal high hazard areas where wave action and/or high-velocity water can cause structural damage during the base flood. They are subdivided into elevation zones with BFEs assigned. VE zones are identified using one or more of the following criteria for the base flood conditions:

1. The wave runoff zone occurs where the (eroded) ground profile is 3.0 feet or more below the 2-percent wave runoff elevation
2. The wave overtopping splash zone is the area landward of the crest of an overtopped barrier, in cases where the potential 2-percent wave runoff exceeds the barrier crest elevation by 3.0 feet or more.
3. The breaking wave height zone occurs where 3-foot or greater wave heights could occur (this is the area where the wave crest profile is 2.1 feet or more above the total stillwater level).
4. The primary frontal dune zone, as defined in 44 CFR Section 59.1 of the NFIP regulations.