

LIVING WITH WATER

TERM DEFINITIONS

Estuary/Tidal Creek

An area where a freshwater river or stream meets the ocean; the salty ocean water mixes with the freshwater, creating an area of brackish water

National Oceanic and Atmospheric Administration (NOAA)

An agency in the Department of Commerce that maps the oceans and conserves their living resources; predicts changes to the earth's environment; provides weather reports and forecasts floods and hurricanes and other natural disasters related to weather, visit <https://www.noaa.gov/about-our-agency>

King Tide

A term used to describe exceptionally high tides. For more information about tides and the term "king tide," visit <https://oceanservice.noaa.gov/facts/kingtide.html>

Beach Profile

A cross-sectional view of the beach which is perpendicular to the shoreline, usually extends from the backside of the dune to offshore of the inner continental shelf

Tidal Datum

A standard elevation defined by a certain phase of the tide; the up-down motion of the water surface must be mathematically fixed to obtain a reference for depths on charts, maps, and to predict elevations of the tide. Tidal datums are used as references to measure local water levels and should not be extended into areas having differing oceanographic characteristics without substantiating measurements. For more information, visit https://tidesandcurrents.noaa.gov/datum_options.html#MHW

Rain Bomb

A sudden burst of heavy rain that often leads to localized flooding

Storm Surge

An abnormal rise in seawater level that occurs during a storm; it is primarily caused by the storm's wind pushing water onshore.

For more information, visit <https://oceanservice.noaa.gov/facts/stormsurge-stormtide.html>

Hurricane

A tropical cyclone that forms over tropical or subtropical waters and has maximum sustained winds that are at least 75mph. For more information, visit <https://oceanservice.noaa.gov/facts/hurricane.html>

Beach Nourishment

Sometimes called beach replenishment is the practice of adding sand to beach to combat erosion and increase beach width. Beach nourishment is viewed as an alternative to hard structures

Federal Emergency Management Agency (FEMA)

A federal agency whose mission is to help people before, during, and after disasters. For more information, visit <https://www.fema.gov/>

National Flood Insurance Program (NFIP)

Provides insurance to help reduce the socio-economic impact of floods.
For more information, visit <https://www.fema.gov/flood-insurance>

Flood Insurance Rate Map (FIRM)

An official map of a community on which FEMA has noted the flood zones.
For more information, visit <https://www.fema.gov/glossary/flood-insurance-rate-map-firm>

Flood Zones

Areas identified on the Flood Insurance Rate Map (FIRM). Zones range from low-risk to high-risk. High-risk zones have an increased chance of being inundated by flooding events. Below is a chart that categorizes the flood zones by risk.

Low Risk	Zone C Zone X (unshaded)
Moderate Risk	Zone B Zone X (shaded)
High Risk	Zone A Zone AO Zones A1-A30 Zone AE Zone A99 Zone AR Zone AR/AE Zone AR/AO Zone AR/A1-A30 Zone AR/A Zone V Zone VE Zones V1-V30

Risk Rating 2.0

A new pricing methodology for FEMA's National Flood Insurance Program (NFIP) that leverages industry best practices and cutting-edge technology to enable FEMA to deliver rates that are actuarially sound, equitable, easier to understand, and better reflect a property's flood risk. <https://www.fema.gov/flood-insurance/risk-rating>

Community Rating System (CRS)

A voluntary incentive program that recognizes and encourages community floodplain management practices that exceed the minimum requirements of the NFIP. In CRS communities, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community's efforts to reduce and avoid flood damage, strengthen and support the insurance aspects of the NFIP, and foster comprehensive floodplain management. For more information, visit <https://www.fema.gov/floodplain-management/community-rating-system>.