



## Department of Licenses & Inspections

Development Services Division  
Municipal Services Building - Concourse Level  
1401 John F. Kennedy Boulevard  
Philadelphia, Pennsylvania 19102

# FLOOD PROTECTION – KEY TERMS

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## KEY TERMS

**Base Flood Elevation (BFE)** - elevation of flooding, having 1% chance of be equaled or exceeded in a given year

**Basement** – that portion of a structure having its lowest floor below ground level on all sides.

**Design Flood Elevation (DFE)** – elevation of the design flood, relative to the datum specified on the community's flood hazard map  
*In Philadelphia the DFE is the BFE + 18", unless a higher standard applies*

**Dry Floodproofing** – floodproofing method used to render a structure envelope substantially impermeable to the entrance of floodwaters

**Enclosure** – confined area below DFE, formed by walls on all sides of the enclosed space

**Elevation Certificate** - is a form developed by FEMA that verifies the elevation data of a structure on a given property relative to the ground level. The Elevation Certificate is used to ensure compliance with floodplain management ordinances and is also used by insurance agents and companies in the rating of flood insurance policies. The Certificate documents the base flood elevation and the building's construction above that elevation.

**Existing Structure** – any structure for which the start of construction commenced before the effective date of the first floodplain ordinance, or standard adopted by the authority having jurisdiction

**Fill** – material such as soil, gravel, or crushed stone that is placed in an area to increase ground elevations

**Flood-Damage Resistant Material** – any construction material capable of withstanding direct and prolonged contact with floodwaters, without sustaining any damage that requires more than cosmetic repair

**Flood Hazard Area** – area subject to flooding during the design flood

**Flood Hazard Map** – map delineating flood hazard areas adopted by the authority having jurisdiction

**Flood Hazard Study** – study that serves as the technical basis for a flood hazard map

**Flood Insurance Rate Map (FIRM)** – official map of a community on which the Federal Insurance and Mitigation Administration (FEMA) has delineated both special flood hazard areas and the risk premium zones applicable to the community

**Floodplain** – any land area, including watercourse, susceptible to partial or complete inundation by water from any source

**Floodway** – channel and that portion of the floodplain reserved to convey the base flood without cumulatively increasing the water surface elevation more than a designated height

**Highest Adjacent Grade** – highest elevation of the natural or regraded ground surface, or structural fill, at the location of a structure

**Historic Structure** – any structure that meets one of the following criteria: (1) listed individually in the National Register of Historic Places; (2) certified by the Secretary of the Interior as meeting the requirements for individual listing in the National Register; (3) certified or preliminary determination by the Secretary of the Interior as contributing to the historical significance of a register historic district or a district preliminarily determined by the Secretary to qualify as a registered historic district; (4) Individually listed on a state inventory of historic places, in stated with historic preservation programs that have been approved by the Secretary of the Interior; or (5) individually listed on a local inventory of historic places in communities with historic programs certified by an approved state program or by the Secretary of the Interior

**NGVD** – North American Vertical Datum

**Nonresidential** – any building or structure or portion thereof that is not classified in residential

**Pre-FIRM Structures** - In Philadelphia, pre-FIRM structures are those structures constructed or altered before December 31, 1978, the effective date of Philadelphia's initial Flood Insurance Rate Map (FIRM). This is the date on which Philadelphia began regulating floodplain development.

**Post-FIRM Structures** - A floodplain structure in Philadelphia is considered post-FIRM if it was built (or substantially improved) after December 31, 1978, the effective date of Philadelphia's initial Flood Insurance Rate Map (FIRM). Post-FIRM structures should already be in compliance with floodplain development standards. Any subsequent improvements must maintain compliance with the standards that were in effect when the building was built. Renovations, repairs, or additions to post-FIRM structures are thus regulated through floodplain development standards as new construction.

**Residential** – (1) buildings and structures and portions thereof where people live or that are used for sleeping purposes on a transient or non-transient basis; (2) residential structures, including but not limited to one- and two-family dwellings, townhouses, condominiums, multifamily dwellings, apartments, congregate residencies, boarding houses, lodging houses, rooming houses, hotels, motels, apartment buildings, convents, monasteries, dormitories, fraternity houses, sorority houses, vacation time-share properties; and (3) institutional facilities where people are cared for or live on a 24-hours basis in a supervised environment, including but not limited to board and care facilities, assisted living facilities, halfway houses, group homes, congregate care facilities, social rehabilitation facilities, alcohol and drug centers, convalescent facilities, hospitals, nursing homes, mental hospitals, detoxification facilities, prisons, jails, reformatories, detention centers, correctional centers, and prerelease center.

**Special Flood Hazard Area (SFHA)** – land in the floodplain subject to a 1% or greater chance of flooding in an given year; area delineated on the Flood Insurance Rate Map (FIRM) as Zone A, AE, and Floodway

**Structure** – any building or other structure, including gas and liquid storage tanks

**Substantial Improvement** – any reconstruction, rehabilitation, addition, or other improvement to a structure, the cost of which equals or exceeds 50% of its pre-improvement market value, or equals or exceeds a smaller percentage established by the authority having jurisdiction

**Wet Floodproofing** – floodproofing method that relies on the use of flood-damage resistant materials and construction techniques to minimize flood damages to area below the DFE or a structure internally allowed to flood