

HELPFUL QUESTIONS THAT YOUR FLOODPLAIN MANAGER CAN ANSWER:

1) What is FEMA's definition of Flood?

Flood:

- A general and temporary condition of partial or complete inundation of **2 or more acres of normally dry land area** or of **2 or more properties (at least 1 of which is the policyholder's property)** from:
 - Overflow of inland or tidal waters; or
 - Unusual and rapid accumulation or runoff of surface waters from any source; or
 - Mudflow; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above.

2) What flood zone do I live in?

Zone:

A geographical area shown on a Flood Hazard Boundary Map (FHBM) or a Flood Insurance Rate Map (FIRM) that reflects the severity or type of flooding in the area.

Advisory Flood Zones

Zone VE:

Shows the coastal area which is expected to receive 3 feet (0.91 m) or higher waves during the 1-percent annual chance flood event. This area is exposed to structural damage due to high wave energy.

Zone AE

Shows coastal or riverine area subject to inundation during the 1-percent annual chance flood event. In coastal areas, these areas may also be exposed to waves of up to 3 feet (0.91 m).

Floodway:

Floodways from the effective study for USVI were maintained in the advisory mapping products. A "Regulatory Floodway" means 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. Communities must regulate development in these floodways to ensure that there are no increases in upstream flood elevations.

Zone A:

Shows areas subject to the 1-percent-annual-chance flood event, but where no BFE has been provided.

Zone A (without elevations):

Riverine approximate zones. They are areas of known flood risk, however no detail analysis was performed to determine flood elevations or base flood elevations.

Zone AO:

Shows areas subject to inundation by 1-percent annual chance shallow flooding (usually sheet flow on sloping terrain) where average depths are between 1 and 3 feet (0.30 and 0.91 m).

Zone X (0.2% Annual Chance Flood):

The Advisory Shaded Zone X layer shows areas of moderate coastal flood risk outside the regulatory 1% annual chance flood but within the limits of the 0.2% annual chance flood level.

3) What is my property flood risk?

Your property flood risk is your **Base Flood Elevation**.

Base Flood Elevation (BFE):

The elevation of surface water resulting from a flood that has a 1% chance of equaling or exceeding that level in any given year. The BFE is shown on the Flood Insurance Rate Map (FIRM) for zones AE, AH, A1–A30, AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO, V1–V30 and VE. Those relative to the Territory are AE, A, A (without elevations), AO, and X.

Advisory Base (1% Annual Chance) Flood Elevation [ABFE]

The coastal water surface elevation of a flood having a 1% annual chance of being equaled or exceeded in any given year. It is expressed in feet referenced to the Virgin Islands Vertical Datum of 2009 (VIVD09) and can reflect the elevation of an Advisory Flood Zone V or A.

4) What are my potential losses from a flood?

The consequences of floods, both negative and positive, vary greatly depending on the location and extent of flooding, and the vulnerability and value of the natural and constructed environments they affect.

The immediate impacts of flooding include loss of human life, damage to property, destruction of crops, and loss of livestock.

5) What actions can I take to avoid flood loss?

- Build homes and businesses to be more flood resilient.
- Construct structures above flood levels.
- Tackle Global Warming.
- Protect wetlands, floodways, and flood prone areas.
- Restore guts and streams to their natural courses.
- Preserve retention ponds and maintain sediment ponds.
- Provide guidance on Flood Mitigation measures.

6) Why did I receive this Substantial Damage Letter?

Substantial Damage applies to a structure in a Special Flood Hazard Area (SFHA) – or **1-percent-annual-chance floodplain** – for which the total cost of repairs is **50**

percent or more of the structure's market value before the disaster occurred, **regardless of the cause of damage**. This percentage could vary among jurisdictions, but must not be below NFIP standards.

For example, if a structure's market value before the damage was \$200,000 and repairs are estimated to cost \$120,000, that structure is substantially damaged. Land value is excluded from the determination.

7) Why do I need a Building Permit?

Attach will be "Your Guide To Building Permits" tri-fold forthcoming