

GLOSSARY

The definitions below include those used within the four phases of this handbook, as well as subject matter related words and terms you might hear and see. These definitions are applicable within the context of this handbook and its overall subject matter.

base flood

Flood having a one percent chance of being equaled or exceeded in any given year.

base flood elevation (BFE)

Elevation for which there is a one percent chance in any given year that flood levels will equal or exceed it. BFE is determined by statistical analysis of stream-flow records for the watershed, and rainfall and runoff characteristics in the general region of the watershed.

benefits

Future losses and damages prevented by a project.

benefit cost analysis (BCA)

FEMA's assessment of project data to determine whether or not the cost of the project is justified by its benefits.

benefit cost ratio (BCR)

Result of the BCA. The BCR is determined by dividing the project's benefits by its costs. A BCR equal to or greater than 1.0 indicates that a project is cost-effective. A BCR lower than 1.0 indicates the project is not cost-effective.

buyout

Commonly used synonym for property acquisition.

Chief Executive Officer (CEO)

Official of the community who is charged with the authority to implement and administer laws, ordinances, and regulations for that community.

community

Any area or political subdivision of a State, Indian tribe or authorized tribal organization, or Alaska Native village or authorized native organization which has authority to adopt and enforce floodplain management regulations for the areas within its jurisdiction.

Community Rating System (CRS)

A system whereby NFIP-participating communities are rated according to their floodplain management and hazard mitigation practices. CRS rewards a community's mitigation efforts by offering property owners discounts on flood insurance premiums based on the community's rating. Contact your State Hazard Mitigation Officer for more information.

duplication of benefits (DOB)

FEMA's policy is to prevent the duplication of benefits among its own programs (to include NFIP), and among its own programs and other sources of funds (e.g., other disaster assistance and insurance) for the same purpose. Therefore, FEMA considers such assistance to be advances towards the purchase price of a property, and deducts those amounts from the price paid to the property owner. However, FEMA will not deduct benefits for which the property owner can provide receipts showing that the money has been used for its intended purpose (e.g., repairs to a home).

fair market value (FMV)

The price a property would bring in a competitive and open market. For the purposes of property acquisition, FMV is the value a willing buyer would have paid and a willing seller would have sold a property for had the disaster not occurred.

Federal Emergency Management Agency (FEMA)

The federal agency charged with building and supporting the nation's emergency management system. FEMA is involved in all stages of the disaster life cycle, including response, recovery, mitigation, risk reduction, prevention, and preparedness.

first floor elevation (FFE)

Elevation of the top of the lowest finished floor of a structure.

Flood Hazard Boundary Map (FHBM)

Official map of a community where the boundaries of flood-related erosion areas having special hazards have been designated as zones A, M, and/or E.

Flood Insurance Rate Map (FIRM)

Official map of a community delineating both the special hazard areas and the risk-premium zones applicable to that community.

Flood Mitigation Assistance (FMA) program

Pre-disaster grant program to provide funding for implementing measures to reduce or eliminate the long-term risk of flood damage to structures insurable under the NFIP.

floodplain or flood-prone area

Any land area susceptible to being inundated by water from any source.

floodplain management

Overall program of corrective and preventive measures for reducing flood damage, including, but not limited to, emergency preparedness plans, flood control works, and floodplain management regulations.

floodplain management regulations

Zoning ordinances, subdivision regulations, building codes, health regulations, special-purpose ordinances (such as floodplain, grading, and erosion control ordinances), and other state or local regulations that provide standards of flood damage prevention and reduction.

floodproofing

Any combination of structural and non-structural additions, changes, or adjustments to structures that reduce or eliminate flood damages to the structures and their contents.

floodway

Portion of the floodplain that is effective in carrying flow and where the flood hazard is generally highest.

freeboard

Factor of safety usually expressed in feet above a flood level for purposes of floodplain management. Freeboard tends to compensate for the many unknown factors that could contribute to flood heights greater than the height calculated for selected size flood and floodway conditions, such as wave action, bridge openings, and the hydrological effect of urbanization in the watershed.

grant

Award of financial assistance.

grantee

Government entity to which FEMA awards a grant, and which is accountable for the use of funds awarded. Under the HMGP, the State is the grantee.

hazard mitigation

Any action taken to reduce or eliminate the long-term risk to life and property from natural disasters.

Hazard Mitigation Grant Program (HMGP)

Post-disaster grant program to provide funding for applicable hazard mitigation measures to reduce or eliminate the long-term risk of natural disasters.

historic structure

Any structure:

- Listed or eligible for listing in the National Register of Historic Places.
- Determined by the Secretary of the Interior as contributing to the historical significance of a registered or qualifying historic district.
- Listed on a state inventory of historic places in states that have historic preservation programs approved by the Secretary of the Interior.

- ❑ Listed on a local inventory of historic places in communities that have historic preservation programs that have been certified either by the state or the Secretary of the Interior.

Increased Cost of Compliance (ICC)

A claim under a standard flood insurance policy. When a structure covered by a standard flood insurance policy under the NFIP sustains a flood loss and is declared to be substantially or repetitively damaged, ICC helps pay the property owner for the cost of mitigation measures, including demolition and relocation, up to \$15,000. ICC claims apply to structures only. FEMA 301, Increased Cost of Compliance Coverage, provides information for local floodplain management officials on how flood-damaged buildings insured under the National Flood Insurance Program will benefit from this coverage.

National Flood Insurance Program (NFIP)

Program authorized by the National Flood Insurance Act of 1968 to provide flood insurance protection to property owners in flood-prone areas.

NFIP-eligible or -participating community

Community for which the sale of flood insurance under the NFIP has been authorized.

regulatory floodway

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.

repetitive loss

A structure that has sustained flood damage on more than one occasion has sustained repetitive loss.

riverine

Relating to, formed by, or resembling a river (to include tributaries), streams, brook, etc.

State Hazard Mitigation Officer (SHMO)

Representative of State Government who is the primary point of contact with FEMA, other Federal agencies, and local units of government in the planning and implementation of mitigation programs and activities required under the Stafford Act (including FMA and HMGP activities).

special flood hazard area

The land in the floodplain within a community subject to a one-percent or greater chance of flooding in any given year. It might be designated as Zone A on the FHBM.

structure

A walled and roofed building, including a storage tank for gas or liquid, that is principally above ground.

substantial damage

Damage sustained by a structure during a disaster whereby the cost of restoring the structure to its pre-disaster state would equal or exceed 50 percent of its pre-disaster market value. FEMA 311, Guidance on Estimating Substantial Damage, provides detailed information to State and local floodplain management officials on how to calculate substantial damage in accordance with the National Flood Insurance Program regulations, (FEMA 311 also includes software that performs necessary calculations).

substantial improvement

Any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the start of construction of the improvement.

sub-grant

Award of financial assistance under a grant by a grantee.

sub-grantee

Government or other legal entity to which a sub-grant is awarded and which is accountable to the grantee for the use of funds awarded. Under the HMGP, the community is the sub-grantee.