Homeowner's Guide to Retrofitting

Six Ways to Protect Your Home From Flooding

FEMA P-312, 3rd Edition / June 2014

FEMA

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Preface

The Federal Emergency Management Agency (FEMA) has prepared this guide specifically for homeowners who want to know how to help protect their homes from flooding. As a homeowner, you need clear information about the options available to you and straightforward guidance that will help you make decisions. This guide gives you both, in a form designed for readers who have little or no experience with flood protection methods or building construction techniques.

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Acronyms

ASCE	American Society of Civil Engineers
ASFPM	Association of State Floodplain Managers
AST	aboveground storage tank
BFE	base flood elevation
CDC	Centers for Disease Control
CMU	concrete masonry unit
CRS	Community Rating System
DFE	design flood elevation
DHS	U.S. Department of Homeland Security
DRC	Disaster Recovery Center
FEMA	Federal Emergency Management Agency
FIRM	Flood Insurance Rate Map
FIS	Flood Insurance Study
FMA	Flood Mitigation Assistance
fps	feet per second
HMA	Hazard Mitigation Assistance
HMGP	Hazard Mitigation Grant Program
HUD	U.S. Department of Housing and Urban Development
HVAC	heating, ventilation, and air conditioning
IBC	International Building Code
ICC	Increased Cost of Compliance
IEBC	International Existing Building Code
IRC	International Residential Code

LAG	lowest adjacent grade
LiMWA	limit of moderate wave action
LOMA	Letter of Map Amendment
MEP	mechanical, electrical, and plumbing
MiWA	Minimal Wave Action
MoWA	Moderate Wave Action
mph	miles per hour
MSC	Map Service Center
msl	mean sea level
NAVD	North American Vertical Datum
NFIA	National Flood Insurance Act
NFIP	National Flood Insurance Program
NGVD	National Geodetic Vertical Datum
NRCS	National Resources Conservation Service
OSHA	Occupational Safety and Health Administration
OSB	oriented-strand board
PDM	Pre-Disaster Mitigation
PNP	private non-profit
RFC	Repetitive Flood Claims
SBA	Small Business Administration
SFHA	Special Flood Hazard Area
SFIP	Standard Flood Insurance Policy
SHMO	State Hazard Mitigation Officer
SHPO	State Historic Preservation Office
SRL	Severe Repetitive Loss
UL	Underwriters Laboratories
USACE	U. S. Army Corps of Engineers
U.S.C.	United States Code
USDA	U.S. Department of Agriculture
UST	underground storage tank