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## Appendix B: Key Terms

**100-Year Flood:** The flood event that has a 1% chance of being equaled or exceeded each year (see also BFE, SFHA). Thus, the 100-year flood could occur more than once in a relatively short period of time. The 100-year flood, which is the standard used by most federal and state agencies, is used by the National Flood Insurance Program (NFIP) as the standard for floodplain management and to determine the need for flood insurance.

**500-Year Flood:** The flood event that has a .02% chance of being equaled or exceeded each year.

**Base Flood Elevation (BFE):** The height at which there is a 1% change or greater of flooding in a given year (see also 100-year flood, SFHA). The BFE is used for flood insurance policy rating. An Advisory Base Flood Elevation (ABFE) is issued when new elevations are being established but have yet to be adopted.

**Disaster Mitigation Act of 2000 (DMA 2000):** This legislation established a requirement that jurisdictions nationwide must develop and implement natural hazard mitigation plans in order to remain eligible for various FEMA grant programs, including those that provide funding for hazard mitigation projects.

**Federal Insurance Administration:** A division of FEMA responsible for administering the flood insurance aspects of the NFIP.

**Flood Insurance Rate Map (FIRM):** The official map of a community for which FEMA has delineated both the special hazard areas (100-year floodplain) and the risk premium zones applicable to the community.

**Flood Insurance Study (FIS):** A study that is produced by FEMA and evaluates flood hazard areas, describes its causes, and identifies flood protection measures. Depending on the area studied, the FIS may include water surface elevations. An FIS is developed in conjunction with a Flood Insurance Rate Map (FIRM).

**Fujita Scale:** The Fujita Scale measures tornado damage severity by assigning numerical values based on wind speeds. Tornadoes are categorized from 0 to 5 depending on wind speeds. The letter "F" often precedes the numerical value.

**Local Coordinators:** Individuals that each municipality is required to have identified in order to coordinate and carry out emergency management functions.

**Hazard Mitigation Grant Program (HMGP):** Provides grants to states and local governments to implement long-term hazard mitigation measures after a major disaster declaration. The purpose of the HMGP is to reduce the loss of life and property due to natural disasters and to enable mitigation measures to be implemented during the immediate recovery from a disaster. The HMGP is authorized under Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act.



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**HMGP Expanded Mitigation Strategies Planning Grant Pilot:** After hurricanes Katrina, Rita, and Wilma in 2005, FEMA developed a process that expanded the allowable scope of mitigation planning activities that are funded through the HMGP. The Pilot provides funds for eligible HMGP Applicants to identify and plan feasible mitigation projects, and incorporate those projects into their Mitigation Plans. The purpose of the Pilot is to utilize the mitigation planning strategies identified during the Plan Update to implement actual mitigation projects as part of the long-term disaster recovery.

**National Flood Insurance Program (NFIP):** A federal program enabling property owners in participating communities to purchase insurance protection against losses from flooding. This insurance is designed to provide an insurance alternative to disaster assistance to meet the escalating costs of repairing damage to buildings and their contents caused by floods.

**New Jersey Office of Emergency Management (NJOEM):** New Jersey state agency responsible for the comprehensive planning for and responding to all manner of [disasters](#), whether man-made or natural. NJOEM may also be requested to provide consequence management for large special events.

**Palmer Drought Index:** This index was developed by Wayne Palmer in the 1960s and uses temperature and rainfall information in a formula to determine dryness. It has become the semi-official drought index. The Palmer Index is most effective in determining long term drought.

**Repetitive Flood Claims Program (RFC):** This program provides funding to reduce or eliminate the long-term risk of flood damage to structures insured under the NFIP that have had one or more claim payment(s) for flood damages. RFC funds may only be used for structures in NFIP-participating communities that cannot meet the requirements of the FMA program due to lack of cost share funds or capacity to manage the activities. RFC grants provide up to 100% of state/local match for FMA property acquisitions, as well as other flood-related mitigation measures.

**Sea Lake and Overland Surges from Hurricanes (SLOSH) Model:** Computer modeling software used to model storm surge heights from historical or hypothetical storms. The model can be used to estimate storm surge heights and winds by considering the pressure, size, forward speed, track, and winds.

**Special Flood Hazard Area (SFHA):** A high risk area defined as any land that would be inundated by a flood having a 1% chance of occurring in any given year (see also BFE, 100-year flood). The SFHA is commonly identified on NFIP Flood Insurance Rate Maps (FIRMs). A structure located within a SFHA shown on a FIRM has a 26% chance of suffering flood damage during the term of a 30-year mortgage.

**Steering Committee:** Committee comprised of a cross section of individuals from emergency management, government, and non-government entities to guide the planning process.