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## Definitions

Asset	Any manmade or natural feature that has value, including, but not limited to people; buildings; infrastructure like bridges, roads, and sewer and water systems; lifelines like electricity and communication resources; or environmental, cultural, or recreational features like parks, dunes, wetlands, or landmarks.
Base Flood	Flood that has a 1 percent probability of being equaled or exceeded in any given year. Also known as the 100-year flood.
Building	A structure that is walled and roofed, principally above ground and permanently affixed to a site. The term includes a manufactured home on a permanent foundation on which the wheels and axles carry no weight.
Community Rating System (CRS)	An NFIP program that provides incentives for NFIP communities to complete activities that reduce flood hazard risk. When the community completes specified activities, the insurance premiums of policyholders in these communities are reduced.
Critical Facility	Facilities that are critical to the health and welfare of the population and that are especially important following hazard events. Critical facilities include, but are not limited to, shelters, police and fire stations, and hospitals.
Debris	The scattered remains of assets broken or destroyed in a hazard event. Debris caused by a wind or water hazard event can cause additional damage to other assets.
Delphi	Delphi (also known as policy Delphi) reaches consensus by asking a small group of experts to give advice. The results can generate further discussion at committee or public meetings. The Delphi process begins when an agency distributes questionnaires to a panel of experts, whose responses are then tabulated. Results are sent back to the panelists, who reflect on their colleagues' opinions and either alter their stances or provide reasons for holding their own positions. This process is continued until basic concepts and elements of a project or plan are identified by

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a majority. Delphi is considered a survey technique as well as a way of involving small groups.

Earthquake	A sudden motion or trembling that is caused by a release of strain accumulated within or along the edge of earth's tectonic plates.
Essential Facility	Elements that are important to ensure a full recovery of a community or state following a hazard event. These would include: government functions, major employers, bands, schools, and certain commercial establishments, such as grocery stores, hardware stores, and gas stations.
Federal Emergency Management Agency (FEMA)	Independent agency created in 1978 to provide a single point of accountability for all Federal activities related to disaster mitigation and emergency preparedness, response and recovery.
Flash Flood	A flood event occurring with little or no warning where water levels rise at an extremely fast rate.
Flood	A general and temporary condition of partial or complete inundation of normally dry land areas from (1) the overflow of inland or tidal waters, (2) the unusual and rapid accumulation or runoff of surface waters from any source, or (3) mudflows or the sudden collapse of shoreline land.
Floodplain	Any land area, including watercourse, susceptible to partial or complete inundation by water from any source.
Fujita Scale of Tornado Intensity	Rates tornadoes with numeric values from F0 to F5 based on tornado wind speed and damage sustained. An F0 indicates minimal damage such as broken tree limbs or signs, while and F5 indicated severe damage sustained.
Hazard	A source of potential danger or adverse condition. Hazards in this how-to series will include naturally occurring events such as floods, earthquakes, tornadoes, tsunamis, coastal

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	storms, landslides, and wildfires that strike populated areas. A natural event is a hazard when it has the potential to harm people or property.
Hazard Mitigation	Sustained actions taken to reduce or eliminate long-term risk from hazards and their effects.
HAZUS (Hazards U.S.)	A GIS-based nationally standardized earthquake loss estimation tool developed by FEMA.
Infrastructure	Refers to the public services of a community that have a direct impact on the quality of life, Infrastructure includes communication technology such as phone lines or Internet access, vital services such as public water supplies and sewer treatment facilities, and includes an area's transportation system such as airports, heliports; highways, bridges, tunnels, roadbeds, overpasses, railways, bridges, rail yards, depots; and waterways, canals, locks, seaports, ferries, harbors, dry-docks, piers and regional dams.
Intensity	A measure of the effects of a hazard event at a particular place.
Replacement Value	The cost of rebuilding a structure, This is usually expressed in terms of cost per square foot, and reflects the present-day cost of labor and materials to construct a building of a particular size, type and quality.
Richter Scale	A numerical scale of earthquake magnitude devised by seismologist C.F. Richter in 1935.
Risk	The estimated impact that a hazard would have on people, services, facilities, and structures in a community; the likelihood of a hazard event resulting in an adverse condition that causes injury or damage. Risk is often expressed in relative terms such as a high, moderate or low likelihood of sustaining damage above a particular threshold due to a specific type of hazard event.
Seismicity	Describes the likelihood of an area being subject to earthquakes.

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Stafford Act	The Robert T. Stafford Disaster Relief and Emergency Assistance Act, PL 100-107 was signed into law November 23, 1988 and amended the Disaster Relief Act of 1974, PL 93-288. The Stafford Act is the statutory authority for most Federal disaster response activities, especially as they pertain to FEMA and its programs.
State Hazard Mitigation Officer (SHMO)	The representative of state government who is the primary point of contact with FEMA, other state and Federal agencies, and local units of government in the planning and implementation of pre- and post-disaster mitigation activities.
Magnitude	A measure of the strength of a hazard event. The magnitude (also referred to as severity) of a given hazard event is usually determined using technical measures specific to the hazard.
Mitigation Plan	A systematic evaluation of the nature and extent of vulnerability to the effects of natural hazards typically present in the state and includes a description of actions to minimize future vulnerability to hazards.
National Weather Service (NWS)	Prepares and issues flood, severe weather, and coastal storm warnings and can provide technical assistance to Federal and state entities in preparing weather and flood warning plans.
Planning	The act or process of making or carrying out plans; the establishment of goals, policies and procedures for a social or economic unit.
Repetitive Loss Property	A property that is currently insured for which two or more National Flood Insurance Program losses (occurring more than ten days apart) of at least \$1000 each have been paid within any 10-year period since 1978.
Substantial Damage	Damage of any origin sustained by a structure in a Special Flood Hazard Area whereby the cost of restoring the structure to its before-damaged condition would equal or exceeds 50 percent of the market value of the structure before the damage.

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Topographic	Characterizes maps that show natural features and indicate the physical shape of the land using contour lines. These maps may also include manmade features.
Tornado	A violently rotating column of air extending from a thunderstorm to the ground.
Vulnerability	Describes how exposed or susceptible to damage an asset is. Vulnerability depends on an asset's construction, contents, and the economic value of its functions. Like indirect damages, the vulnerability of one element of the community is often related to the vulnerability of another. For example, many businesses depend on uninterrupted electrical power if an electric substation is flooded, it will affect not only the substation itself, but a number of businesses as well. Often, indirect effects can be much more widespread and damaging than direct ones.
Vulnerability Assessment	The extent of injury and damage that may result from a hazard event of a given intensity in a given area. The vulnerability assessment should address impacts of hazard events on the existing and future built environment.
Wildfire	An uncontrolled fire spreading through vegetative fuels, exposing and possibly consuming structures.