

APPENDIX A: Glossary

Actual Cash Value is the cost to replace damaged or destroyed property with new property of like kind and quality minus the value of its physical depreciation. Essentially, the “used up” value of the property is subtracted from the loss payment. The policy does not provide payment for the entire cost to repair or replace your house.

Base Flood Elevation (BFE) is the elevation shown on the Flood Insurance Rate Map (FIRM) for Zones AE, AH, A1-30, or VE that indicates the water surface elevation resulting from a flood that has a 1-percent chance of occurring in any given year.

Basement foundations are typically excavated and built into the ground. These types of foundations are waterproofed and sometimes fully completed into more living or storage space. A basement foundation is not recommended for areas that are susceptible to flooding.

Community Rating System (CRS) is a voluntary incentive program that recognizes communities for implementing floodplain management practices that exceed the National Flood Insurance Program minimum requirements. In exchange for a community’s proactive efforts to reduce flood risk, policyholders can receive reduced flood insurance premiums. For more information, visit fema.gov/national-flood-insurance-program-community-rating-system

Crawlspace foundations are when the home is built on piers or continuous walls of some sort, leaving space between the home and the ground. This allows piping or wiring to be run under the house and be accessible. It can protect the home from flooding if raised above the base flood elevation and flood openings are incorporated into walls.

Disaster An occurrence of a natural catastrophe, technological accident, or human-caused event that has resulted in severe property damage, deaths, and/or multiple injuries.

Elevation Certificates are required for new construction and substantial improvements to existing structures within Coastal V Zones and other floodplain areas; the forms demonstrate the height of the Base Flood Elevation and a structure’s compliance with local floodplain ordinances.

Emergency is any incident, whether natural, technological, or human-caused, that requires responsive action to protect life or property.

Flood is a 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) mudslides.

Flood Insurance Rate Map (FIRM) is the official map of a community on which FEMA has delineated the 1% annual chance (base) floodplain or Special Flood Hazard Area,

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Base Flood Elevations (BFEs), and flood zones applicable to the community. The FIRM is used to determine flood insurance rates and requirements and where floodplain development regulations apply.

Flood Hazard Zones are lettered based on the level and type of flood risk:

- **Zone V/VE:** An area of high flood risk subject to inundation by the 1% annual-chance flood event (100-year) with additional hazards due to storm-induced velocity wave action (a 3-foot or higher breaking wave).
- **Zone A/AE:** An area of high flood risk subject to inundation by the 1% annual-chance flood event. The letters and numbers determine a base flood height and an elevation height for your house.
- **Zone AO:** An area of high flood risk subject to inundation by 1% annual-chance shallow flooding where average depths are between one and three feet.
- **Shaded Zone X:** Areas of moderate flood risk within the 0.2% annual chance floodplain (500-year); or areas of 1% annual chance flooding where average depths are less than 1 foot, where the drainage area is less than 1 square mile, or areas protected from this flood level by a levee.
- **Unshaded Zone X:** Areas of low flood risk outside the 1%- and 0.2%-annual chance floodplains.
- **Zone D:** Areas where flood hazards are undetermined but flooding is possible.

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

Freeboard is the difference in height between the lowest floor of your house and the BFE. Some communities mandate either 1', 2', or 3' of freeboard in local code. This measure is put in place to help your home stay dry during a flooding event and can decrease your flood insurance premiums.

Hazard is something that is potentially dangerous or harmful, often the root cause of an unwanted outcome.

Mitigation is any effort to reduce loss of life and property by reducing the impact of disasters. For more information on mitigating flood risk, visit the Reducing Risk page.

Natural Hazard Hazard related to weather patterns and/or physical characteristics of an area. Often natural hazards occur repeatedly in the same geographical locations.

Ordinance and Law If your home does not meet the building code at the time of a loss, it could be very expensive to rebuild to the building code compared to rebuilding the house as it

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was before the loss. Insurance that covers this increase in construction expense is called “ordinance and law” coverage. Some policies provide ordinance and law coverage while others do not.

Perils In insurance parlance, the cause of a loss is called a peril. Examples of perils that can be insured include but are not limited to: wind, hail, lightning, fire, flood, theft, vandalism, and legal liability.

- If your policy does not cover the peril that damages your house, the insurance company will not pay your claim.
- “Named perils” policies (coverage forms) cover losses that are caused by one of the perils listed or “named” in the policy form.
- “Open perils” policies cover losses caused by any peril that is not specifically excluded in the policy form.

Premium The annual or monthly payment amount you make to an insurance company for coverage.

Preparedness A continuous cycle of planning, organizing, training, equipping, exercising, evaluating, and taking corrective action in an effort to ensure effective coordination during incident response.

Recovery Encompasses both short-term and long-term efforts for the rebuilding and revitalization of affected communities.

Repetitively Damaged (or Repetitive Loss - RL) means the building must have had flood damage on at least two occasions during a 10-year period, and the cost to repair the flood damage, on average, equaled or exceeded 25 percent of the market value of the building on each occasion.

Replacement Cost Value (RCV) means that the insurance policy pays to repair or replace damaged property with NO deduction for depreciation. Importantly, there are other clauses in RCV policies that can limit coverage, but this generalization largely holds true.

Resilience is the ability to prepare and plan for, absorb, respond, recover from, and more successfully adapt to adverse events.

Response is any activity that address the short-term, direct effects of an incident. Response includes immediate actions to save lives, protect property, and meet basic human needs.

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Roof Venting Types While there are many types of roof vents and ways to vent the attic, common approaches are:

- **Ridge Vents** placed at the peak of the roof. These allow hot air to escape and naturally rise through the top of a roof. They are often used in conjunction with soffit vents which allow air to be pulled from under the overhangs of your roof (soffits), circulate in the attic, and exit through the ridge. Look for a Miami Dade approval or the TAS 100A testing standard to prevent water intrusion in severe storms.
- **Soffit Vents** are visible around your home on the underside of the overhang of your roof near exterior walls. Soffits cover the eaves of your roof, the overhang of the roofing structure (or rafters). Soffit vents provide protection from wind and water while letting in air.
- **Gable Vents** are simply vents added to the gable end of a roof that allows air to pass through them. These should be high wind rated or should be protected in a hurricane to prevent water from entering the attic space during severe weather. Soffit vents should not be used on gable ends.
- **Turbine or Power Roof Vents** can have an electric motor and mechanically vent air from the attic space. These can be seen sitting on top of roofs and typically use sensors to activate them when the attic reaches a certain temperature. These vents can be blown off during high winds or hurricanes, leaving a large hole in your roof.
- **Non-venting Roofs** are included in some newer homes that are built with an enclosed attic space that does not require venting. These roofs have attics that are “conditioned” or that have access to the homes heating and air systems. The attic space may contain HVAC systems, and this approach can be very energy efficient.

Sea-Level Rise is the increase in sea level caused by a change in the volume of the world’s oceans due to temperature increase, deglaciation (uncovering of glaciated land because of melting of the glacier), and ice melt (Source: NOAA).

Slab on Grade foundations are concrete slabs poured on a level ground (i.e., grade) and sometimes strengthened with welded wire fabric or a metal grid of rebar. This technique is usually used in warm climates that do not freeze (freezing can cause cracks in the concrete and movement in the building). With this technique, there is no crawl space or basement, and piping is often encased in the slab or located below the slab.

Special Flood Hazard Area (SFHA) is the same as the 100-year floodplain. Includes building located in the A or V Zones.

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Stem Wall foundations begin by pouring a footing below grade. They then extend above grade and are typically filled in with earth or gravel. This can be used to increase the height of the homes first floor, elevating it but not leaving open space beneath the home.

Substantially Damaged (SD) means damages of any origin sustained by a structure in which the cost of restoring the structure to its before-damaged condition would equal or exceed 50 percent of the market value of the structure before the damages occurred.

Substantial Improvement (SI) means 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.

APPENDIX B: Emergency Contact Information

Florida Division of Emergency Management

850-815-4000

floridadisaster.org

Florida Department of Transportation

1-866-374-FDOT

www.fdot.gov

Florida Coastal Management Program

3900 Commonwealth Boulevard

Tallahassee, FL 32399

850-245-2118

floridadep.gov

American Red Cross--Florida

<https://www.redcross.org/find-your-local-chapter.html>

Federal Emergency Management Agency (FEMA) Region 4

3003 Chamblee Tucker Road

Atlanta, GA 30341

800-621-FEMA or 800-621-3362

www.fema.gov/region-iv-al-fl-ga-ky-ms-nc-sc-tn

Insurance Institute for Business and Home Safety (IBHS)

4775 East Fowler Avenue

Tampa, FL 33617

(813) 286-3400

www.disastersafety.org

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Smart Home America
PO Box 2731
Mobile, AL 36652
(855) 742-7233
www.smarthomeamerica.org

Florida Sea Grant College Program
Building 803 McCarty Drive
P.O. Box 110400
Gainesville, FL 32611
352-392-5870
www.flseagrants.org

APPENDIX C: Websites and Publications

Florida Emergency Portal
<https://floridadisaster.maps.arcgis.com/home/index.html>

Information and links related to the following topics:

- Disaster Preparedness
- Public Information and Education
- Emergency Management
- Evacuation Routes
- Statewide Highway Conditions
- Situation Reports
- National Hurricane Center

Florida Division of Emergency Management - Public Information and Education

<https://www.floridadisaster.org/>

Links with useful information on the topics below:

2-1-1 Florida, <http://www.my211florida.org/>

- Accessible Preparedness Videos
- Disaster Recovery
- Educación e Información Pública
- Emergency Communication Plan
- Emergency Planning Tips
- Emergency Supply Kits
- Flash Flood Safety Tips
- Food Safety Tips
- Hot Weather Safety Tips
- Hurricane Evacuation Tips
- Hurricanes Preparedness Tips
- Power Outage Awareness
- Power Line Safety Tips
- Tornado Safety Tips
- Wildfire Preparedness Tips

FEMA Publications

Are You Ready?

This FEMA publication provides a step-by-step approach to disaster preparedness by walking the reader through how to get informed about local emergency plans, how

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to identify hazards that affect their local area, and how to develop and maintain an emergency communications plan and disaster supplies kit. Other topics covered include evacuation, emergency public shelters, animals in disaster, and information specific to people with access and functional needs. [fema.gov/media-library/assets/documents/7877](https://www.fema.gov/media-library/assets/documents/7877)

After a Flood: The First Steps

Tips for staying healthy, cleaning up and repairing, and getting help after a flood. Available online at [fema.gov/media-library/assets/documents/3396](https://www.fema.gov/media-library/assets/documents/3396).

Residential Coastal Construction Manual

Investigations conducted by FEMA and other organizations after major coastal disasters have consistently shown that properly sited, well-designed, and well-constructed coastal residential buildings generally perform well. This updated *Residential Coastal Construction Manual* is intended to help designers and contractors identify and evaluate practices that will improve the quality of construction in coastal areas and reduce the economic losses associated with coastal disasters.

[fema.gov/residential-coastal-construction](https://www.fema.gov/residential-coastal-construction)

Additional Coastal Construction Resources

- FEMA P-55 – **Coastal Construction Manual**
- FEMA P-85 – **Protecting Manufactured Homes from Floods and Other Hazards**
- FEMA P-499 – **Home Builder’s Guide to Coastal Construction**
- FEMA P-550 – **Recommended Residential Construction for Coastal Areas: Building on Strong and Safe Foundations**
- FEMA P-762 – **Local Official’s Guide for Coastal Construction**
- FEMA P-804 – **Wind Retrofit Guide for Residential Buildings**
- NFIP Technical Bulletins
- Examples of State and Local Erosion Studies and Hazard Maps

Home Builder’s Guide to Coastal Construction (FEMA P-499).

The manual contains 37 fact sheets providing technical guidance and recommendations concerning the construction of coastal residential buildings. The fact sheets present information aimed at improving the performance of buildings subject to flood and wind forces in coastal environments. [fema.gov/home-builders-guide-coastal-construction-technical-fact-sheet-series-fema-p-499](https://www.fema.gov/home-builders-guide-coastal-construction-technical-fact-sheet-series-fema-p-499)

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Wind Retrofit Guide for Residential Buildings (FEMA P-804)

The guide presents mitigation measures in packages, which are required sets of retrofit measures that must be implemented for a home to provide a consistent level of protection, and identifies three successive protection packages: Basic, Intermediate, and Advanced. Implementing the mitigation packages in this guide on existing vulnerable homes within the hurricane-prone regions of the United States will result in their improved performance in high-wind events. [fema.gov/media-library-data/20130726-1753-25045-2304/508versioncombined_804.pdf](https://www.fema.gov/media-library-data/20130726-1753-25045-2304/508versioncombined_804.pdf)

American Red Cross Publications

Repairing Your Flooded Home

A booklet about how to enter your home safely; protect your home and belongings from further damage; record damage to support insurance claims and requests for assistance; check for gas or water leaks; and clean up appliances, furniture, floors, and other belongings. The booklet is available online at [redcross.org/images/MEDIA_CustomProductCatalog/m4540081_repairingFloodedHome.pdf](https://www.redcross.org/images/MEDIA_CustomProductCatalog/m4540081_repairingFloodedHome.pdf).

National Weather Service Publications

Hurricane Flooding: A Deadly Inland Danger (20052)

Brochure describing the impact of hurricane flooding and precautions to take. Available online at [weather.gov/media/owlie/InlandFlooding.pdf](https://www.weather.gov/media/owlie/InlandFlooding.pdf).

APPENDIX D: Disaster Supplies Checklists

The following list is taken from the FEMA publication “Are You Ready?” and is designed to help you determine what to include in your disaster supplies kit to meet your family’s needs.

First Aid Supplies:

- Adhesive bandages, various sizes
- 5" x 9" sterile dressing
- Conforming roller gauze bandage
- Triangular bandages
- 3" x 3" sterile gauze pads
- 4" x 4" sterile gauze pads
- Roll of 3" cohesive bandage
- Germicidal hand wipes or waterless, alcohol-based hand sanitizer
- Antiseptic wipes
- Pairs of large, medical-grade, non-latex gloves
- Tongue depressor blades
- Adhesive tape, 2" width
- Antibacterial ointment
- Cold pack
- Scissors (small, personal)
- Tweezers
- Assorted sizes of safety pins
- Cotton balls
- Thermometer
- Tube of petroleum jelly or other lubricant
- Sunscreen
- CPR breathing barrier, such as a face shield
- First aid manual

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Non-Prescription and Prescription Medicine Kit Supplies

- ▣ Aspirin and non-aspirin pain reliever
- ▣ Anti-diarrhea medication
- ▣ Antacid (for stomach upset)
- ▣ Laxative
- ▣ Vitamins
- ▣ Prescriptions
- ▣ Extra eyeglasses/contact lenses

Sanitation and Hygiene Supplies

- ▣ Washcloth and towel
- ▣ Heavy-duty plastic garbage bags and ties for personal sanitation uses
- ▣ Towelettes, soap, hand sanitizer
- ▣ Medium-sized plastic bucket with tight lid
- ▣ Toothpaste and toothbrushes
- ▣ Disinfectant and household chlorine bleach
- ▣ Shampoo, comb, brush
- ▣ Small shovel for digging a latrine
- ▣ Deodorants, sunscreen
- ▣ Toilet paper
- ▣ Razor, shaving cream
- ▣ Lip balm, insect repellent
- ▣ Contact lens solutions
- ▣ Mirror
- ▣ Feminine supplies

Equipment and Tools

- ▣ Portable, battery-powered radio or television and extra batteries
- ▣ NOAA Weather Radio, if appropriate for your area

APPENDIX D: Disaster Supplies Checklists

- Flashlight and extra batteries
- Signal flare
- Matches in a waterproof container (or waterproof matches)
- Shut-off wrench, pliers, shovel, and other tools
- Duct tape and scissors
- Plastic sheeting
- Whistle
- Small canister, ABC-type fire extinguisher
- Tube tent
- Compass
- Work gloves
- Paper, pens, pencils
- Needles and thread
- Battery-operated travel alarm clock
- Gas for a portable generator

Kitchen Items

- Manual can opener
- Mess kits or paper cups, plates, and plastic utensils
- All-purpose knife
- Household liquid bleach to treat drinking water
- Sugar, salt, pepper
- Aluminum foil and plastic wrap
- Resealable plastic bags
- Small cooking stove and a can of cooking fuel (if food must be cooked)

Comfort Items

- Games

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- Cards
- Books
- Toys for kids
- Foods

Food and Water Supplies

- Water
- Ready-to-eat meats, fruits, and vegetables
- Canned or boxed juices, milk, and soup
- High-energy foods, such as peanut butter, jelly, low-sodium crackers, granola bars, and trail mix
- Vitamins
- Special foods for infants or persons on special diets
- Cookies, hard candy
- Instant coffee
- Cereals
- Powdered milk

Clothes and Bedding Supplies

- Complete change of clothes
- Sturdy shoes or boots
- Rain gear
- Hat and gloves
- Extra socks
- Extra underwear
- Thermal underwear
- Sunglasses
- Blankets/sleeping bags and pillows

APPENDIX D: Disaster Supplies Checklists

Documents and Keys

(Make sure you keep these items in a watertight container)

- Personal identification
- Cash and coins
- Credit cards
- Extra set of house keys and car keys
- Copies of the following:
 - Birth certificate
 - Marriage certificate
 - Driver's license
 - Social Security cards
 - Passports
 - Wills
 - Deeds
 - Inventory of household goods
 - Insurance papers
 - Immunization records
 - Bank and credit card account numbers
 - Stocks and bonds
 - Emergency contact list and phone numbers
 - Map of the area and phone numbers of places you could go

APPENDIX E: Emergency Supplies for the Home

Food

- Non-perishable food – dry or canned goods, snacks. Also, plan for your pets.
- Manual can opener
- Paper plates, plastic utensils, cups, etc.
- Baby food, formula, bottles, if needed

Water

- Supply: 1-2 gallons per person per day for drinking, cooking, and hygiene. Remember that children, nursing mothers, the elderly and sick individuals require more water. Also, plan for your pets.
- Storage: Large, reusable containers should be well-rinsed and filled prior to the storm.

First Aid and Sanitation Items

- General first aid kit – bandages, aspirin, cold packs, etc.
- Personal hygiene items, toilet paper, feminine products, diapers, as needed
- Disinfectant, hand sanitizer
- Sunscreen, bug repellent
- Special medications and a list of prescriptions. It is advisable to have a week's supply of any daily medications on hand; if any medications need to be temperature-controlled, discuss with your healthcare provider what to do in case of power outage.
- List of physicians providing care for specific or chronic health conditions

Other Items

- Cell phone, car and/or portable charger, and a list of emergency telephone numbers (in case cell phones are not working)
- Extra cash, since ATMs may not be working
- Flashlight and extra batteries
- Portable radio or a NOAA all-hazard weather radio, with extra batteries or crank
- Matches and a lighter

APPENDIX E: Emergency Supplies for the Home

- Copies or electronic back-ups of important documents, including driver's license, social security card, proof of residence, insurance policies, deeds, birth and marriage certificates, and medical records
- Bedding and clothing (including rain gear) for each person
- Paper and pencils
- Games and books for children
- Pet supplies and documentation (vaccines, microchip number, etc.)
- Waterproof plastic sheeting or tarp, adhesive tape, and rope
- Alternate power supplies: inverters, power stations, generators (with gas tanks if needed)

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HOMEOWNER'S HANDBOOK

To Prepare For Natural Disasters

Designed specifically for homeowners, this is a critical resource for anyone wanting to reduce the risks to both their family and property from the threats of natural hazards. This handbook covers basic information on emergency preparedness, evacuation planning, flood and wind insurance, and steps to take to protect your property.

Are you prepared?