**Applicant -** State agency, local government, or any political subdivision of the State, including Indian tribes and Alaskan native villages, that applies for FEMA post-disaster assistance. Also, private nonprofit organizations that include medical, emergency (fire and rescue), utility, educational, custodial care, zoos, community centers, libraries, homeless shelters, senior citizens centers, and sheltered workshops.

Community Hazard Mitigation Planning Team - A local hazard mitigation planning team composed of government and private-sector individuals with a variety of skills and areas of expertise, usually appointed by the city or town manager, or chief elected official. The group uses these skills to find solutions to community hazard mitigation needs and gain community acceptance of those plans.

**Community Rating System (CRS) -** An NFIP program that provides incentives for NFIP communities to complete activities that reduce flood hazard risk. The insurance premiums of these communities are reduced when the community completes specified activities.

**Declaration -** Presidential finding that a jurisdiction of the United States may receive Federal aid as a result of damages from a major disaster or emergency.

**Department of Homeland Security (DHS)** – A cabinet-level department established in 2002 by merging 22 separate agencies into a cohesive department with a primary mission of protecting the homeland.

**Disaster Mitigation Act 2000 (DMA 2000) -** Amends the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act). The purpose of DMA 2000 is to reduce loss of life and property, human suffering, economic disruption, and disaster assistance costs.

**Disaster-Resistant Communities Initiative -** A community-based initiative that seeks to reduce vulnerability to natural hazards for the entire designated area through hazard mitigation actions. This approach requires cooperation between individuals and the business sectors of a community to implement effective hazard mitigation strategies.

**Emergency -** Any hurricane, tornado, storm, flood, high water, wind-driven water, tidal wave, tsunami, earthquake, volcanic eruption, landslide, mudslide, snowstorm, drought, fire, explosion, or other catastrophe in any part of the United States that requires Federal emergency assistance to supplement State and local efforts to save lives and protect property, public health, and safety, or to avert or lessen the threat of a disaster. Defined in Title V of Public Law 93-288, Section 102(1).

**Existing Construction -** As used in reference to the NFIP, any structure already existing or on which construction or substantial improvement was started prior to the effective date of a community's floodplain management regulations.

**Federal Emergency Management Agency (FEMA) -** The lead Federal agency with responsibility for responding to Presidential emergencies and major disasters. FEMA's mission is to reduce loss of life and property and protect our Nation's critical infrastructure from all types of hazards through a comprehensive, risk-based, emergency management program of hazard mitigation, preparedness, response, and recovery.

**Flood Insurance Rate Maps (FIRMS) -** The official map of a community prepared by FEMA, showing base flood elevations along with the special hazard areas and the risk premium zones.

**Flood Mitigation Assistance Program (FMA)** - Provides pre-disaster grants to State and local governments for both planning and implementation of hazard mitigation strategies. Each State is awarded a minimum level of funding that may be increased depending upon the number of NFIP policies in force and repetitive claims paid. Grant funds are made available from NFIP insurance premiums, and therefore are only available to communities participating in the NFIP.

**Hazard Mitigation -** Sustained actions taken to reduce or eliminate long-term risk to people and property from hazards and their effects.

**Hazard Mitigation Grant Program (HMGP)** - Authorized under Section 404 of the Stafford Act; provides funding for cost-effective hazard mitigation projects in conformance with the post-disaster hazard mitigation plan required under Section 409 of the Stafford Act.

**Hazard Mitigation Plan -** The plan resulting from a systematic evaluation of the nature and extent of vulnerability to the effects of natural hazards present in society that includes the actions needed to minimize future vulnerability to hazards.

**HAZUS-MH** - FEMA's software program for estimating potential losses from disasters.

**Human Services -** Supplementary Federal assistance provided under the Stafford Act to individuals and families adversely affected by a major disaster or emergency. Also known as Individual Assistance, Temporary Housing Assistance, Unemployment Assistance, and Individual and Family grants.

**Infrastructure Support -** Federal financial assistance provided under the Stafford Act to State and local governments or to eligible private nonprofit organizations for disaster-related requirements. Also known as Public Assistance (PA).

**Major Disaster -** Any hurricane, tornado, storm, flood, high water, wind-driven water, tidal wave, tsunami, earthquake, volcanic eruption, landslide, mudslide, snowstorm, drought, fire, explosion, or other catastrophe in any part of the United States that, in the determination of the President, causes damage of sufficient severity and magnitude to warrant major disaster assistance under the Stafford Act, above and beyond emergency services by the Federal Government, to supplement the efforts and available resources of States, local governments, and disaster relief organizations in alleviating the damage, loss, hardship, or suffering caused thereby defined under Public Law 93-288.

**Mitigation Assessment Team (MAT) Program -** works to increase damage resistance through improvements in construction codes and standards, designs, methods, and materials used for new construction and post-disaster repair and recovery.

National Earthquake Hazards Reduction Program (NEHRP) - the Federal Government's program to reduce the risks to life and property from earthquakes. The NEHRP agencies are FEMA, The National Institute of Standards and Technology (NIST), the lead agency; the National Science Foundation (NSF); and the United States Geological Survey (USGS).

**National Flood Insurance Program (NFIP) -** Provides the availability of flood insurance in exchange for the adoption and enforcement of a minimum local floodplain management ordinance. The ordinance regulates new and substantially damaged or improved development in identified flood hazard areas.

**Pre-Disaster Mitigation (PDM)** – created by the Disaster Mitigation Act of 2000 (DMA 2000) includes competitive grants for hazard mitigation planning and projects.

**Preparedness -** Activities to ensure that people are ready for a disaster and respond to it effectively. Preparedness requires figuring out what will be done if essential services break down, developing a plan for contingencies, and practicing the plan.

**Recovery -** Activities necessary to rebuild after a disaster. Recovery activities include rebuilding homes, businesses, and public facilities; clearing debris; repairing roads and bridges; and restoring water, sewer, and other essential services.

**Response -** Activities to address the immediate and short-term effects of an emergency or disaster. Response activities include immediate actions to save lives, protect property, and meet basic human needs.

**Section 404 of the Stafford Act -** Authorizes the Hazard Mitigation Grant Program, which provides funding for cost-effective hazard mitigation measures.

**Section 409 Hazard Mitigation Plan -** Requires the identification and evaluation of mitigation opportunities, and that all repairs be made to applicable codes and standards, as a condition for receiving Federal disaster assistance. Enacted to encourage identification and mitigation of hazards at all levels of government.

**Stafford Act -** Robert T. Stafford Disaster Relief and Emergency Assistance Act, PL 100-707, signed into law November 23, 1988; amended the Disaster Relief Act of 1974, PL 93-288. The statutory authority for most Federal disaster response activities, especially as they pertain to FEMA and FEMA programs.

**STAPLE(E)** - An acronym for the criteria that can be used by a community in selecting an appropriate mitigation strategy: Social, Technical, Administrative, Political, Legal, and Economic/Environmental.

**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.