

## APPENDIX 3

### GLOSSARY OF KEY TERMS AND ACRONYMS IN DISASTER PLANNING, RESPONSE, AND RECOVERY

The following is reprinted from the National Voluntary Organizations Active in Disaster: Long-Term Recovery Manual.<sup>1</sup>

**AFFECTED STRUCTURE:** A structure that received damage but is usable for its intended purpose

**APPLICANT (RELATING TO A MAJOR DISASTER OR EMERGENCY):**

- For Public Assistance – any local or state government or eligible private nonprofit organization submitting a project application or request for direct federal assistance under the Disaster Relief Act of 1974. The governor’s authorized representative takes such action on behalf of the applicant.
- For Individual Assistance – an individual or family who submits an application or request for assistance under the Disaster Relief Act.

**BASEMENT:** Any area of a building that has its floor sub-grade (below ground) on all sides

**BLIZZARD:** Extensive snowfall of considerable density for more than 3 hours, winds of 32 to 44 miles per hour, and visibility of less than 1 mile.

**CASEWORK OR CASE MANAGEMENT:** The process of determining needs experienced by a disaster victim, identifying available resources (both personal and from assistance programs) to address the needs, discerning the unmet needs, and securing resources for those needs. The casework may be handled by a single agency that works in concert with other agencies through a committee process.

**CIVIL RESOURCES:** Resources that normally are not controlled by a government, for example:

- Human power
- Food and water
- Health resources
- Industrial production
- Housing and construction
- Telecommunications
- Energy
- Transportation

<sup>1</sup> National Voluntary Organizations Active in Disaster. (2004, April). *Long-term recovery manual*. Retrieved August 28, 2006, from: <http://www.nvoad.org/articles/LTRManualFinalApr232004a.pdf>

Minerals  
Materials  
Supplies

**COMMUNITY ORGANIZATIONS ACTIVE IN DISASTER (COAD):** A community-level version of the state VOAD. See “Voluntary Organizations Active in Disaster.”

**COMMUNITY:** A political entity that has the authority to adopt and enforce building codes and ordinances for the area under its jurisdiction. In most cases, the community is an incorporated city, township, or village or an unincorporated area of a county.

**CONTENTS COVERAGE:** Insurance to cover loss to personal property or business property. Contents must be located within an eligible building. Contents within an eligible building that is not fully enclosed must be secured to prevent flotation out of the building during flooding.

**CONTIGUOUS:** Connected in an unbroken sequence along a boundary. For National Flood Insurance Program, a row of townhouses would qualify. For agricultural declaration, adjoining counties would qualify.

**COOPERATIVE DISASTER CHILD CARE PROGRAM:** A volunteer program administered by the Church of the Brethren (COB) designated to meet the needs of children of victims of the impacted area in the American Red Cross service center and the FEMA Disaster Recovery Center.

**COVERAGE (INSURANCE):** The insurance purchased against specific losses provided under the terms of a policy of insurance. “Coverage” is frequently used interchangeably with the words “protection” and “insurance.”

**CRISIS COUNSELING:** The application of individual and group treatment procedures that are designed to improve the mental and emotional crisis and their subsequent short or long-term psychological and behavioral conditions resulting from a major disaster or its aftermath.

**DAMAGE ASSESSMENT:** The appraisal or determination of the effects on human, economic and natural resources resulting from human-caused or natural disasters.

**DEDUCTIBLE:** For any loss covered by insurance, a deductible may be set by the insurer and is the fixed dollar amount or percentage, which is borne by the insured prior to the insurer’s liability.

**DESTROYED:** A facility or structure that, pursuant to Public Law 93-288 as amended, received severe damage and is no longer technically or economically usable.

**DISASTER MENTAL HEALTH:** Mental health services that take into consideration the unique aspects of trauma by natural or human-caused disaster. Outreach is often necessary to deliver services to those who are in need. Communities affected by presidentially-declared disasters may receive immediate, short-term crisis counseling, as well as ongoing support for emotional recovery.

**DISASTER WELFARE INFORMATION:** A service operated by the American Red Cross in which, when given appropriate information, the Red Cross will make inquiries about a family situation and welfare.

**DONATIONS:** Voluntary offerings by the public, business, or organizations for the benefit of the disaster-affected area. Donations may be classified as “financial donations” or “in-kind donations.” “In-kind donations” are considered to include materials, professional services and volunteers.

**DONATIONS MANAGEMENT:** Management of donations is generally thought to involve logistics for receipt, storage and distribution or use of materials, services and volunteers. In addition, management of donations should include identification of needs (current and future), intentional solicitation of needed donations (including cash) and discernment regarding usefulness of unsolicited offers of materials, services, and volunteers.

**DUPLICATION OF BENEFITS (DOB):** Duplication of Benefits occurs when assistance is granted to a disaster victim for which other designated resources are available. Example 1: payment of home repair costs when personal insurance would have taken care of the cost. Example 2: payment of costs that a federal or state assistance program would have addressed. When public money is involved, DOB may be a legal issue. When voluntary agency money is involved, DOB will take already limited resources.

**ELIGIBLE COMMUNITY (OR PARTICIPATING COMMUNITY):** A community for which the Federal Insurance Administrator has authorized the sale of flood insurance under the National Flood Insurance Program.

**EMERGENCY OPERATIONS CENTER (EOC):** The protected site from which civil governmental officials (municipal, county, state or federal) exercise direction and control in an emergency. Voluntary agencies such as the American Red Cross and Voluntary Organizations Active in Disaster may also have liaisons present in the EOC.

**FAMILY RECOVERY PLAN:** A part of the case management process that identifies the family or individual needs, prioritizes needs and then “maps” the resources to address the needs, how the resources will be acquired and who will take the necessary steps to secure the resources. This may be a formal or informal process.

**FEDERAL COORDINATING OFFICER (FCO):** In a federally declared disaster, the person appointed by the director of FEMA to coordinate federal assistance in an emergency or major disaster.

**FEDERAL DISASTER ASSISTANCE:** Aid to disaster victims or local or state governments by federal agencies under provisions of the Disaster Relief Act of 1974 as amended.

**FLASH FLOOD:** A flood condition in which rainfall is of sufficient intensity and severity that water levels rise (and may fall) rapidly. Often occurs with little advance warning

**FLOOD:** A general and temporary condition of partial or complete inundation of normally dry land areas from the following:

- Overflow of inland or tidal waters

- Unusual or rapid accumulation or runoff of surface waters

- Mudslides and mudflows caused by accumulation of heavy rain on unstable slopes

**HABITABLE RESIDENCE:** A living unit that has sustained minor or no damage and is safe, sanitary, secure and habitable.

**HAZARD MITIGATION:** Any cost-effective measure that will reduce the potential for damage to a facility from a disaster event. Also called Reduction of Vulnerability. See Mitigation.

**INCIDENT COMMAND/COORDINATION SYSTEM (ICS):** A formal understanding of coordinating response to an event by delineating tasks/functions and the person(s) who have the authority/responsibility to carry out those tasks.

**INDIVIDUALS AND HOUSEHOLDS PROGRAM (IHP):** Under Presidentially declared disasters, the program that enables families and individuals to receive assistance for eligible disaster-related expenses such as essential home repairs.

**INTERFAITH RESPONSE:** Local congregations and worshipping communities working together for long-term recovery.

**LONG-TERM RECOVERY:** The extended period of time following a disaster in which affected persons and communities work to rebuild and regain a sense of normality.

**LONG-TERM RECOVERY COMMITTEE:** A committee of agency representatives who cooperate in addressing the needs of the community and individuals following a disaster. Usually involves a variety of community, government and faith-based organizations.

**LONG-TERM RECOVERY ORGANIZATION:** An organization, operating under the auspices of another agency or independently, that works to address the needs of the community and individuals following a disaster. May be entirely faith-based or may be a collaboration of faith-based and secular agencies.

**MAJOR DAMAGE:** A structure that has received substantial damage and will require considerable time to repair, but is technically and economically feasible to repair.

**MINIMAL REPAIRS:** The necessary repairs authorized to quickly repair or restore to a habitable condition that portion of the essential living area of an owner-occupied primary residence that was damaged as a result of the disaster.

**MINOR DAMAGE:** A structure that has received such damage that it is no longer usable for its basic purpose, but can be easily repaired and made usable in a short time.

**MISSION:** The task, together with its purpose, thereby clearly indicating the action to be taken and the reasoning for the action.

**MISSION ASSIGNMENT:** A work order or request for performance of work; directs completion by that agency of specified tasks and cites funding, other managerial controls, or guidance.

**MITIGATION:** Those activities designed to alleviate the effects of a major disaster or emergency or long-term activities to minimize the potentially adverse affects of future disaster in affected areas. Also called Reduction of Vulnerability. See Hazard Mitigation.

**NATIONAL EMERGENCY MANAGEMENT INFORMATION SYSTEM (NEMIS):** An integrated database system providing local processing support for FEMA assistance programs and support activities.

**NATIONAL VOLUNTARY ORGANIZATIONS ACTIVE IN DISASTER (NVOAD):** A partnership in disaster response and planning, NVOAD has 34 national member organizations, 52 state and territorial VOADs and a growing number of local VOADs and COADs. See the Appendix for current listing of member agencies. See also Voluntary Organizations Active in Disaster

**ONE-HUNDRED YEAR (100-YEAR) FLOODPLAIN:** The land area adjoining a river, stream, lake, or ocean that, based on past observations, statistically has a chance of being inundated only once in 100 years. Also referred to as a flood having a 1% chance of occurring in any given year. The 100-year flood is the regulatory base flood under the National Flood Insurance Program (NFIP).

**PARTICIPATING COMMUNITY (OR ELIGIBLE COMMUNITY):** A community for which the Federal Insurance Administrator has authorized the sale of flood insurance under the National Flood Insurance Program.

**PRELIMINARY DAMAGE ASSESSMENT:** A damage assessment by a team of governmental (federal, state, local) inspectors viewing the disaster impact for purposes of projecting impact relative to various declaration requirements.

**PRIVATE NONPROFIT ORGANIZATION:** Any non-governmental agency or entity that currently has either –  
An effective ruling letter from the U.S. Internal Revenue Service, granting tax exemption under Section 501 (c), (d), or (e) of the Internal Revenue Code of 1954, or  
Satisfactory evidence from the state that the non-revenue producing organization or entity is a nonprofit organized or doing business under state law.

**PUBLIC ASSISTANCE (PA) (FEMA PROGRAM):** Assistance program for local and state governments and certain private nonprofit organizations after a Presidential disaster declaration. Usually for replacement of infrastructure.

**REDUCTION OF VULNERABILITY:** See Hazard Mitigation or Mitigation

**SMALL BUSINESS ADMINISTRATION (SBA):** Provides loans for disaster related damage at lower than market rate for:

- Home rebuilding or replacement
- Business rebuilding
- Personal property loss
- Economic injury disaster loss

**STRUCTURE:** For floodplain management purposes, a structure is a walled and roofed building, including a gas or liquid storage tank that is principally above ground. For insurance coverage purposes, a structure is a walled and roofed building other than a gas or liquid storage tank, that is principally above ground and is affixed to a permanent site, including a manufactured home on a permanent foundation. Includes buildings under construction, alteration, or repair, but does not include building materials or supplies intended for use in such unless such materials or supplies are within an enclosed building on the premises.

**SUBSTANTIAL DAMAGE:** Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damaged condition would equal or exceed 50% of the market value of the structure before the damage occurred.

**TEMPORARY HOUSING:** Housing accommodation provided on a temporary basis by the

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federal government to eligible individuals or families made homeless by a major disaster or emergency.

**UNINHABITABLE RESIDENCE:** A living unit that has sustained sufficient damages and thus is judged unsafe, unsanitary and insecure.

**VOLUNTEER:** A person who, of his or her own free will assumes responsibility for the performance of a task for which he or she will receive no compensation.

**VOLUNTEER (VOLUNTARY) ORGANIZATION:** Any chartered or otherwise duly recognized local, state or national organization that provides needed services to communities or individuals in coping with a disaster.

**VOLUNTARY ORGANIZATIONS ACTIVE IN DISASTER (VOAD):** A network that provides the venue for voluntary organizations with disaster response and recovery operations to collaborate, coordinate, cooperate and communicate. State VOADs work in non-disaster times to promote training and preparedness; they work in times of disaster to facilitate coordination of response and recovery efforts. VOADs are present at national, state and sub-state levels.

At the state level, the VOAD may include local member agencies that do not have a national program. The state VOAD often serves as advocate and liaison between member agencies and the state government agencies. Recognized state VOADs have a charter and agreement with the National VOAD. See National Voluntary Organizations Active in Disaster.

## COMMONLY USED ACRONYMS

AB	American Baptist
AAA	Area Agency on Aging
ABM	American Baptist Men
ACS	Adventist Community Services
ARC	American Red Cross
ARRL	American Radio Relay League
CAP	Community Action Program or Civil Air Patrol
CBO	Community Based Organization
CDBG	Community Development Block Grant
CDCC	Cooperative Disaster Child Care
CDR	Christian Disaster Response
CERT	Community Emergency Response Team
CMHC	Community Mental Health Center
COAD	Community Organizations Active in Disaster
COB	Church of the Brethren
CRWRC	Christian Reformed World Relief Committee
CSS	Catholic Social Services
CWS	Church World Service
DED	Department of Economic Development
DFO	Disaster Field Office
DH	Disaster Housing
DHS	Department of Human Services
DMH	Disaster Mental Health or Department of Mental Health
DNN	Disaster News Network
DOB	Duplication of Benefits or Date of Birth
DRC	Disaster Recovery Center
DUA	Disaster Unemployment Assistance
EA	Emergency Assistance
EFS	Emergency Food and Shelter
EMA	Emergency Management Agency
EMR	Emergency Minor Repair
EOC	Emergency Operations Center
FEMA	Federal Emergency Management Agency
ESF	Emergency Support Functions

FB	Farm Bureau
FCIC	Federal Crop Insurance Corporation
FCO	Federal Coordinating Officer
FEMA	Federal Emergency Management Agency
FHA	Federal Housing Administration
FIA	Federal Insurance Administration
FmHA	Farmers Home Administration
FSA	Farm Services Agency
FRP	Federal Response Plan
HMGP	Hazard Mitigation Grant Program
HUD	Department of Housing and Urban Development
HSUS	Humane Society of the United States
ICISF	International Critical Incident Stress Foundation
ICS	Incident Command System or Incident Coordination System
IHP	Individuals and Household Program (FEMA)
IRFF	International Relief Friendship Foundation
LDR	Lutheran Disaster Response
LSS	Lutheran Social Services
LTR	Long-Term Recovery
LTRC	Long-Term Recovery Committee
LTRO	Long-Term Recovery Organization
MDS	Mennonite Disaster Services
MH	Mobile Home
NFIP	National Flood Insurance Program
NFO	National Farmers Organization
NGO	Non-Governmental Organization
NOVA	National Organization for Victims Assistance
NVOAD	National Voluntary Organizations Active in Disaster
NWS	National Weather Service
PA	Public Assistance
PDA	Preliminary Damage Assessment or Presbyterian Disaster Assistance
PIO	Public Information Officer
SA	Salvation Army
SB	Southern Baptist
SBA	Small Business Administration

SEMA	State Emergency Management Agency
SCO	State Coordinating Officer
TH	Temporary Housing
UCC	United Church of Christ
UMCOR	United Methodist Committee On Relief
USDA	United States Department of Agriculture
VA	Veteran's Administration
VAL	Voluntary Agency Liaison
VISTA	Volunteers in Service to America
VITA	Volunteers in Technical Assistance
VOAD	Voluntary Organizations Active in Disaster

