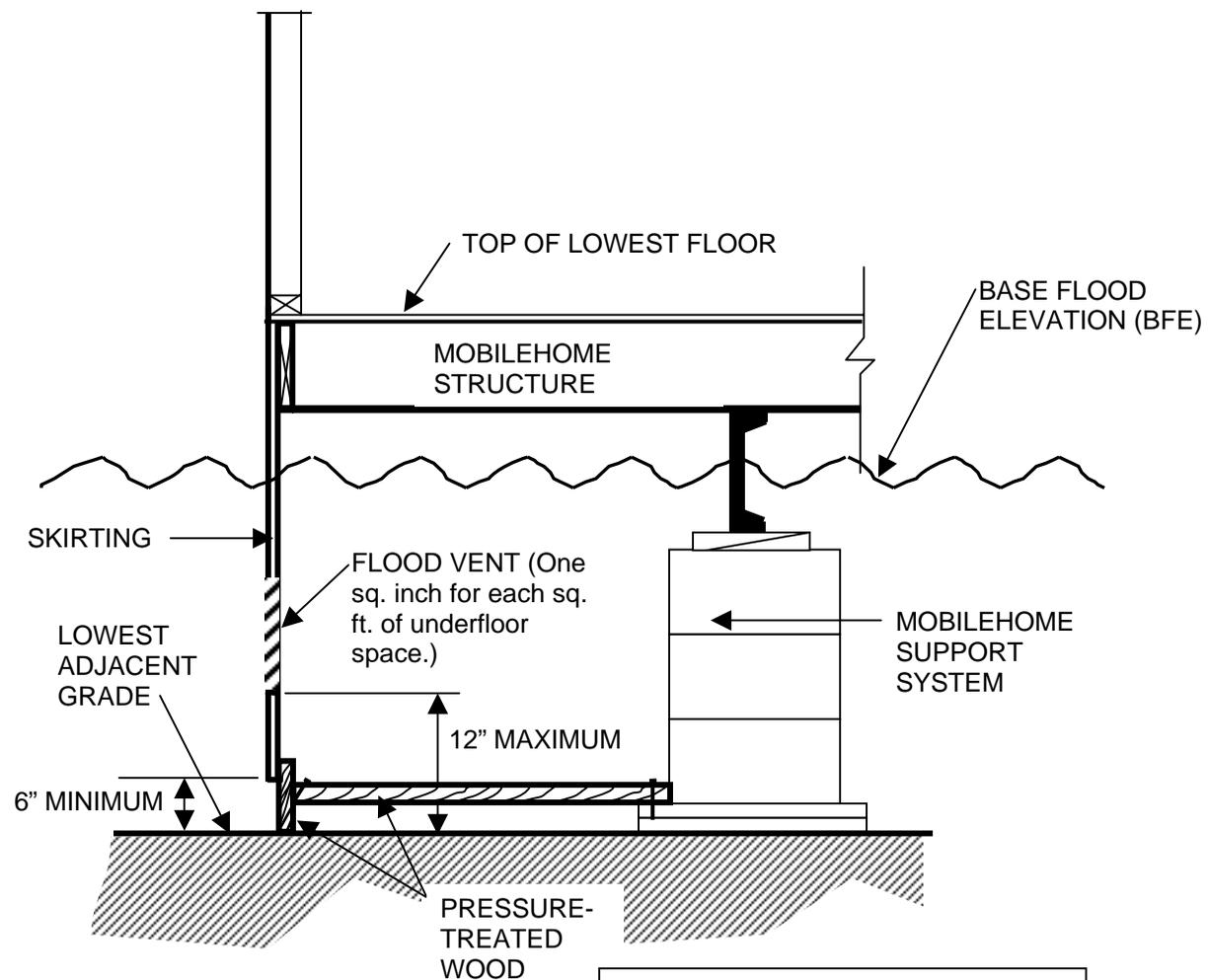


WET FLOODPROOFING MOBILEHOMES



NOTE:
ALL MATERIAL BELOW THE BFE
SHALL BE FLOOD-RESISTANT

BASEMENT:

Any area of a structure having its floor below grade (below ground level) on all sides.

BASE FLOOD:

The flood which has a one-percent probability of being equaled or exceeded in any given year (100-year flood)

BASE FLOOD ELEVATION:

The height, in feet, of the base flood.

FLOOD-RESISTANT MATERIALS:

Any building material capable of withstanding direct and prolonged (72 hours) contact with floodwaters without sustaining significant damage (any damage requiring more than low-cost cosmetic repair such as painting)

Examples of flood-resistant materials are:

- Marine grade and pressure treated plywood
- Solid, naturally decay-resistant wood and solid, Pressure treated wood
- Stone, concrete, glass blocks, brick, structurally glazed clay tile,
- Hollow metal doors, metal cabinets, and ferrous metals
- Vinyl tile with chemical-set adhesives, vinyl-asbestos tile with asphaltic adhesives

FREEBOARD

Vertical distance between the Base Flood Elevation and the Lowest Floor. A freeboard of 12" or more can lead to much lower flood insurance rates.

LOWEST FLOOR:

The lowest floor of the lowest enclosed area of a structure, including a basement. Any unfinished or flood-resistant enclosure useable solely for parking of vehicles, building access, or storage (other than a basement) is not considered a structure's lowest floor.

SUBSTANTIAL DAMAGE:

Damage of any type to 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.

SUBSTANTIAL IMPROVEMENT:

Any reconstruction, rehabilitation, addition, or other improvement of the structure which exceeds 50% of the market value of the structure before construction of the improvement. This term includes structures that incur "substantial damage" regardless of the actual repair work performed.

TOP OF BOTTOM FLOOR:

Lowest grade elevation within the crawl space. (See basement definition)

WET FLOODPROOFING

Permanent or contingent measures applied to a structure and/or its contents to prevent or provide resistance to damage from flooding by allowing floodwaters to enter the structure.