



# Hernando County Board of County Commissioners

## Town Hall Meeting

### Minutes

November 20, 2024

### CALL TO ORDER

The meeting was called to order at 6:00 p.m. on Wednesday, November 20, 2024, in the Eastside Elementary School Cafeteria, Brooksville, Florida.

<b><u>Attendee Name</u></b>	<b><u>Title</u></b>
Brian Hawkins	Chairman
Jerry Campbell	Vice Chairman
John Allocco	Second Vice Chairman
Ryan Amsler	Commissioner
Steve Champion	Commissioner
David DeCarlo	Emergency Management Director
Omar DePablo	Development Services Director
Cassandra Harmon	Flood Plain Manager
Scott Herring	Public Works Director/County Engineer
Dennis O'Keefe	Acting Building Official
Veda Ramirez	Housing and Supportive Services Director
Jeffrey Rogers	County Administrator
Melissa Tartaglia	Assistant County Attorney
Heidi Kurppe	Deputy Clerk

### Invocation

### Pledge of Allegiance

### EASTSIDE ELEMENTARY SCHOOL PRINCIPAL MIKE LASTRA

Principal Lastra announced the relief efforts available for residents affected by the recent storms in Hernando County.

### AGENDA

#### Motion

To approve the Agenda.

<b>RESULT:</b>	<b>ADOPTED</b>
<b>MOVER:</b>	Steve Champion
<b>SECONDER:</b>	John Allocco
<b>AYES:</b>	Hawkins, Campbell, Allocco, Amsler and Champion

## **COUNTY ADMINISTRATOR JEFFREY ROGERS**

**Town Hall Discussion Regarding Federal Emergency Management Agency Rule for Substantial Damage and Substantial Improvements**

**Update From Southwest Florida Water Management District Regarding Flood Level From Withlacoochee River in Ridge Manor**

## **CITIZENS' COMMENTS**

Citizens commented on various topics and issues.

The Board and/or staff responded to questions and concerns expressed during Citizens' Comments.

## **ADJOURNMENT**

The meeting was adjourned at 8:45 p.m.



## Board of County Commissioners

Meeting: 11/20/2024  
Department: Administration  
Prepared By: Colleen Conko  
Initiator: Jeffrey Rogers  
DOC ID: 15065  
Legal Request Number:  
Bid/Contract Number:

### AGENDA ITEM

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#### TITLE

Town Hall Discussion Regarding Federal Emergency Management Agency Rule for Substantial Damage and Substantial Improvements

#### BRIEF OVERVIEW

The Board will have discussion regarding the Federal Emergency Management Agency (FEMA) rules for substantial damage/substantial improvements.

#### FINANCIAL IMPACT

NA

#### LEGAL NOTE

NA

#### RECOMMENDATION

It is recommended that the Board have discussion regarding FEMA's rule for substantial damage/substantial improvements.

#### REVIEW PROCESS

Pamela Hare	Approved	11/14/2024	10:15 AM
Heidi Prouse	Approved	11/14/2024	11:09 AM
Toni Brady	Approved	11/14/2024	12:34 PM
Jeffrey Rogers	Approved	11/18/2024	8:56 AM
Colleen Conko	Approved	11/18/2024	9:16 AM

## Chapter 13 FLOOD DAMAGE PREVENTION AND PROTECTION<sup>1</sup>

### ARTICLE I. ADMINISTRATION

#### Sec. 13-1. Title.

This chapter shall be known as the Flood Damage Prevention and Protection Ordinance, hereinafter referred to as "flood ordinance."

(Ord. No. 2014-1, § III, 1-28-14)

#### Sec. 13-2. Scope.

The provisions of this chapter shall apply to all development that is wholly within or partially within any flood hazard area, including, but not limited to, the subdivision of land; filling, grading, and other site improvements and utility installations; construction, alteration, remodeling, enlargement, improvement, replacement, repair, relocation or demolition of buildings, structures, and facilities that are exempt from the Florida Building Code; placement, installation, or replacement of manufactured homes and manufactured buildings; installation or replacement of tanks; placement of recreational vehicles; installation of swimming pools; and any other development.

(Ord. No. 2014-1, § III, 1-28-14)

#### Sec. 13-3. Intent.

The purposes of this chapter and the flood load and flood resistant construction requirements of the Florida Building Code are to establish minimum requirements to safeguard the public health, safety, and general welfare and to minimize public and private losses due to flooding through regulation of development in flood hazard areas to:

- (1) Minimize unnecessary disruption of commerce, access and public service during times of flooding;

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<sup>1</sup>Editor's note(s)—Ord. No. 2014, §§ II, III, adopted Jan 28, 2014, repealed Ch. 13 in its entirety and enacted a new Ch. 13 to read as set out herein. Former Ch. 13, §§ 13-1—13-12, 13-25—13-28, 13-40—13-42, 13-60—13-53, pertained to similar subject matter and derived from Ord. No. 86-7, Arts. 1—5, adopted April 22, 1986; Ord. No. 88-30, § 1, adopted Sept. 28, 1988; Ord. No. 88-33, §§ 1, 2, adopted Oct. 18, 1988; Ord. No. 90-6, §§ 1, 2, 4—6, adopted April 26, 1990; Ord. No. 93-9, §§ 1, 2, adopted April 6, 1993; Ord. No. 97-04, §§ 3, 4, 6—10, adopted April 14, 1997; Ord. No. 97-19, §§ 3, 4, adopted Aug. 19, 1997; Ord. No. 99-26, § 3, adopted Nov. 9, 1999; Ord. No. 2003-09, § 2, adopted May 6, 2003; Ord. No. 2004-09, § 14, adopted July 13, 2004.

Cross reference(s)—Code enforcement board, § 2-46 et seq.; buildings and building regulations, Ch. 8; housing, Ch. 16; parks and recreation, Ch. 22; planning, Ch. 23; roads and bridges, Ch. 24; subdivision regulations, Ch. 26; zoning regulations, App. A.

State law reference(s)—Power re flood control, F.S. § 125.01(1)(j).

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- (2) Require the use of appropriate construction practices in order to prevent or minimize future flood damage;
  - (3) Manage filling, grading, dredging, mining, paving, excavation, drilling operations, storage of equipment or materials, and other development which may increase flood damage or erosion potential;
  - (4) Manage the alteration of flood hazard areas, watercourses, and shorelines to minimize the impact of development on the natural and beneficial functions of the floodplain;
  - (5) Minimize damage to public and private facilities and utilities;
  - (6) Help maintain a stable tax base by providing for the sound use and development of flood hazard areas;
  - (7) Minimize the need for future expenditure of public funds for flood control projects and response to and recovery from flood events; and
  - (8) Meet the requirements of the National Flood Insurance Program for county participation as set forth in the Title 44 Code of Federal Regulations, Section 59.22.

(Ord. No. 2014-1, § III, 1-28-14)

#### **Sec. 13-4. Coordination with the Florida Building Code.**

This chapter is intended to be administered and enforced in conjunction with the Florida Building Code. Where cited, ASCE 24 refers to the edition of the standard that is referenced by the Florida Building Code.

(Ord. No. 2014-1, § III, 1-28-14)

#### **Sec. 13-5. Warning.**

The degree of flood protection required by this chapter and the Florida Building Code, as amended by this county, is considered the minimum reasonable for regulatory purposes and is based on scientific and engineering considerations. Larger floods can and will occur. Flood heights may be increased by manmade or natural causes. This chapter does not imply that land outside of mapped special flood hazard areas, or that uses permitted within such flood hazard areas, will be free from flooding or flood damage. The flood hazard areas and base flood elevations contained in the flood insurance study and shown on flood insurance rate maps and the requirements of Title 44 Code of Federal Regulations, Sections 59 and 60 may be revised by the Federal Emergency Management Agency, requiring this county to revise these regulations to remain eligible for participation in the National Flood Insurance Program. No guaranty of vested use, existing use, or future use is implied or expressed by compliance with this chapter.

(Ord. No. 2014-1, § III, 1-28-14)

#### **Sec. 13-6. Disclaimer of liability.**

This chapter shall not create liability on the part of the Board of County Commissioners of Hernando County or by any officer or employee thereof for any flood damage that results from reliance on this chapter or any administrative decision lawfully made thereunder.

(Ord. No. 2014-1, § III, 1-28-14)

## ***ARTICLE II. APPLICABILITY***

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**Sec. 13-7. General.**

Where there is a conflict between a general requirement and a specific requirement, the specific requirement shall be applicable. Where, in any specific case, requirements of this chapter conflict with the requirements of the Florida Building Code, the most restrictive shall govern.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-8. Areas to which this chapter applies.**

This chapter shall apply to all flood hazard areas within Hernando County as established in section 13-9 of this chapter.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-9. Basis for establishing flood hazard areas.**

The Flood Insurance Study for Hernando County, Florida and Incorporated Areas effective January 15, 2021, and all subsequent amendments and revisions, and the accompanying flood insurance rate maps (FIRM), and all subsequent amendments and revisions to such maps, are adopted by reference as a part of this chapter and shall serve as the minimum basis for establishing flood hazard areas. Studies and maps that establish flood hazard areas are on file at the development department.

(Ord. No. 2014-1, § III, 1-28-14; Ord. No. 2021-14, § I, 8-24-21)

**Sec. 13-10. Submission of additional data to establish flood hazard areas.**

To establish flood hazard areas and base flood elevations, pursuant to article V of this chapter the floodplain administrator or designee may require submission of additional data. Where field surveyed topography prepared by a Florida licensed professional surveyor or digital topography accepted by the county indicates that ground elevations:

- (1) Are below the closest applicable base flood elevation, even in areas not delineated as a special flood hazard area on a FIRM, the area shall be considered as flood hazard area and subject to the requirements of this chapter and, as applicable, the requirements of the Florida Building Code.
- (2) Are above the closest applicable base flood elevation, the area shall be regulated as special flood hazard area unless the applicant obtains a letter of map change that removes the area from the special flood hazard area.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-11. Other laws.**

The provisions of this chapter shall not be deemed to nullify any provisions of local, state or federal law.

(Ord. No. 2014-1, § III, 1-28-14)

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**Sec. 13-12. Abrogation and greater restrictions.**

This chapter supersedes any ordinance in effect for management of development in flood hazard areas. However, it is not intended to repeal or abrogate any existing ordinances, including, but not limited to, land development regulations, zoning ordinances, stormwater management regulations, or the Florida Building Code. In the event of a conflict between this chapter and any other ordinance, the more restrictive shall govern. This chapter shall not impair any deed restriction, covenant or easement, but any land that is subject to such interests shall also be governed by this chapter.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-13. Interpretation.**

In the interpretation and application of this chapter, all provisions shall be:

- (1) Considered as minimum requirements;
- (2) Liberally construed in favor of the governing body; and
- (3) Deemed neither to limit nor repeal any other powers granted under state statutes.

***ARTICLE III. DUTIES AND POWERS OF THE FLOODPLAIN ADMINISTRATOR***

**Sec. 13-14. Designation.**

The administrative official is designated as the floodplain administrator. The floodplain administrator may delegate performance of certain duties to other employees.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-15. General.**

The floodplain administrator is authorized and directed to administer and enforce the provisions of this chapter. The floodplain administrator shall have the authority to render interpretations of this chapter consistent with the intent and purpose of this chapter and may establish policies and procedures in order to clarify the application of its provisions. Such interpretations, policies, and procedures shall not have the effect of waiving requirements specifically provided in this chapter without the granting of a variance pursuant to article VII of this chapter.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-16. Applications and permits.**

The floodplain administrator, in coordination with other pertinent offices of the county, shall:

- (1) Review applications and plans to determine whether proposed new development will be located in flood hazard areas;
- (2) Review applications for modification of any existing development in flood hazard areas for compliance with the requirements of this chapter;

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- (3) Interpret flood hazard area boundaries where such interpretation is necessary to determine the exact location of boundaries: a person contesting the determination shall have the opportunity to appeal the interpretation;
  - (4) Provide available flood elevation and flood hazard information:
  - (5) Determine whether additional flood hazard data shall be obtained from other sources or shall be developed by an applicant;
  - (6) Review applications to determine whether proposed development will be reasonably safe from flooding;
  - (7) Issue floodplain development permits or approvals for development other than buildings and structures that are subject to the Florida Building Code, including buildings, structures and facilities exempt from the Florida Building Code, when compliance with this chapter is demonstrated, or disapprove the same in the event of noncompliance; and
  - (8) Coordinate with and provide comments to the building official to assure that applications, plan reviews, and inspections for buildings and structures in flood hazard areas comply with the applicable provisions of this chapter.

(Ord. No. 2014-1, § III, 1-28-14)

### **Sec. 13-17. Substantial improvement and substantial damage determinations.**

For applications for building permits to improve buildings and structures, including alterations, movement, enlargement, replacement, repair, change of occupancy, additions, rehabilitations, renovations, substantial improvements, repairs of substantial damage, and any other improvement of or work on such buildings and structures, the floodplain administrator, in coordination with the building official, shall:

- (1) Estimate the market value based on the property appraiser's listed market value from the most recent certified tax rolls, or require the applicant to obtain an appraisal of the market value prepared by a qualified independent appraiser, of the building or structure before the start of construction of the proposed work; in the case of repair, the market value of the building or structure shall be the market value before the damage occurred and before any repairs are made;
- (2) Compare the cost to perform the improvement, the cost to repair a damaged building to its pre-damaged condition, or the combined costs of improvements and repairs, if applicable, to the market value of the building or structure;
- (3) Determine and document whether the proposed work constitutes substantial improvement or repair of substantial damage; and
- (4) Notify the applicant if it is determined that the work constitutes substantial improvement or repair of substantial damage and that compliance with the flood resistant construction requirements of the Florida Building Code and this chapter is required.

(Ord. No. 2014-1, § III, 1-28-14; Ord. No. 2018-09, § I, 5-8-18)

### **Sec. 13-18. Modifications of the strict application of the requirements of the Florida Building Code.**

The floodplain administrator shall review requests submitted to the building official that seek approval to modify the strict application of the flood load and flood-resistant construction requirements of the Florida Building Code to determine whether such requests require the granting of a variance pursuant to article VII of this chapter.

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(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-19. Notices and orders.**

The floodplain administrator shall coordinate with appropriate local agencies for the issuance of all necessary notices or orders to ensure compliance with this chapter.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-20. Inspections.**

The floodplain administrator shall make the required inspections as specified in article VI of this chapter for development that is not subject to the Florida Building Code, including buildings, structures and facilities exempt from the Florida Building Code. The floodplain administrator shall inspect flood hazard areas to determine if development is undertaken without issuance of a permit.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-21. Other duties of the floodplain administrator.**

The floodplain administrator shall have other duties, including but not limited to:

- (1) Establish, in coordination with the building official, procedures for administering and documenting determinations of substantial improvement and substantial damage made pursuant to section 13-7 of this chapter;
- (2) Require that applicants proposing alteration of a watercourse notify adjacent communities and the Florida Division of Emergency Management, State Floodplain Management Office, and submit copies of such notifications to the Federal Emergency Management Agency (FEMA);
- (3) Require applicants who submit hydrologic and hydraulic engineering analyses to support permit applications to submit to FEMA the data and information necessary to maintain the flood insurance rate maps if the analyses propose to change base flood elevations, flood hazard area boundaries, or floodway designations; such submissions shall be made within six (6) months of such data becoming available;
- (4) Review required design certifications and documentation of elevations specified by this chapter and the Florida Building Code and this chapter to determine that such certifications and documentations are complete;
- (5) Notify the Federal Emergency Management Agency when the unincorporated boundaries of Hernando County are modified; and
- (6) Advise applicants for new buildings and structures, including substantial improvements, that are located in any unit of the coastal barrier resources system established by the Coastal Barrier Resources Act (Pub. L. 97-348) and the Coastal Barrier Improvement Act of 1990 (Pub. L. 101-591) that federal flood insurance is not available on such construction; areas subject to this limitation are identified on flood insurance rate maps as "Coastal Barrier Resource System Areas" and "Otherwise Protected Areas."

(Ord. No. 2014-1, § III, 1-28-14)

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**Sec. 13-22. Floodplain management records.**

Regardless of any limitation on the period required for retention of public records, the floodplain administrator shall maintain and permanently keep and make available for public inspection all records that are necessary for the administration of this chapter and the flood resistant construction requirements of the Florida Building Code, including flood insurance rate maps; letters of change; records of issuance of permits and denial of permits; determinations of whether proposed work constitutes substantial improvement or repair of substantial damage; required design certifications and documentation of elevations specified by the Florida Building Code and this chapter; notifications to adjacent communities, FEMA, and the state related to alterations of watercourses; assurances that the flood carrying capacity of altered watercourses will be maintained; documentation related to appeals and variances, including justification for issuance or denial; and records of enforcement actions taken pursuant to this chapter and the flood resistant construction requirements of the Florida Building Code. These records shall be available for public inspection at the development department.

(Ord. No. 2014-1, § III, 1-28-14)

***ARTICLE IV. PERMITS***

**Sec. 13-23. Permits required.**

Any owner or owner's authorized agent (hereinafter "applicant") who intends to undertake any development activity within the scope of this chapter, including buildings, structures and facilities exempt from the Florida Building Code, which is wholly within or partially within any flood hazard area shall first make application to the floodplain administrator, and the building official if applicable, and shall obtain the required permit(s) and approval(s). No such permit or approval shall be issued until compliance with the requirements of this chapter and all other applicable codes and regulations has been satisfied.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-24. Floodplain development permits or approvals.**

Floodplain development permits or approvals shall be issued pursuant to this chapter for any development activities not subject to the requirements of the Florida Building Code, including buildings, structures and facilities exempt from the Florida Building Code. Depending on the nature and extent of proposed development that includes a building or structure, the floodplain administrator may determine that a floodplain development permit or approval is required in addition to a building permit.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-25. Buildings, structures and facilities exempt from the Florida Building Code.**

Pursuant to the requirements of federal regulation for participation in the National Flood Insurance Program (44 C.F.R. Sections 59 and 60), floodplain development permits or approvals shall be required for the following buildings, structures and facilities that are exempt from the Florida Building Code and any further exemptions provided by law, which are subject to the requirements of this chapter:

- (1) Railroads and ancillary facilities associated with the railroad.
- (2) Nonresidential farm buildings on farms, as provided in section 604.50, F.S.

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- (3) Temporary buildings or sheds used exclusively for construction purposes.
  - (4) Mobile or modular structures used as temporary offices.
  - (5) Those structures or facilities of electric utilities, as defined in section 366.02, Florida Statutes, which are directly involved in the generation, transmission, or distribution of electricity.
  - (6) Chickees constructed by the Miccosukee Tribe of Indians of Florida or the Seminole Tribe of Florida. As used in this paragraph, the term "chickee" means an open-sided wooden hut that has a thatched roof of palm or palmetto or other traditional materials, and that does not incorporate any electrical, plumbing, or other non-wood features.
  - (7) Family mausoleums not exceeding two hundred fifty (250) square feet in area which are prefabricated and assembled on site or preassembled and delivered on site and have walls, roofs, and a floor constructed of granite, marble, or reinforced concrete.
  - (8) Temporary housing provided by the department of corrections to any prisoner in the state correctional system.
  - (9) Structures identified in section 553.73(10)(k), Florida Statutes, are not exempt from the Florida Building Code if such structures are located in flood hazard areas established on flood insurance rate maps.

(Ord. No. 2014-1, § III, 1-28-14)

### **Sec. 13-26. Application for a permit or approval.**

To obtain a floodplain development permit or approval the applicant shall first file an application in writing on a form furnished by the county. The information provided shall:

- (1) Identify and describe the development to be covered by the permit or approval.
- (2) Describe the land on which the proposed development is to be conducted by legal description, street address or similar description that will readily identify and definitively locate the site.
- (3) Indicate the use and occupancy for which the proposed development is intended.
- (4) Be accompanied by a site plan or construction documents as specified in article V of this chapter.
- (5) State the valuation of the proposed work.
- (6) Be signed by the applicant or the applicant's authorized agent.
- (7) Give such other data and information as required by the floodplain administrator.

(Ord. No. 2014-1, § III, 1-28-14)

### **Sec. 13-27. Validity of permit or approval.**

The issuance of a floodplain development permit or approval pursuant to this chapter shall not be construed to be a permit for, or approval of, any violation of this chapter, the Florida Building Codes, or any other ordinance of this county. The issuance of permits based on submitted applications, construction documents, and information shall not prevent the floodplain administrator from requiring the correction of errors and omissions.

(Ord. No. 2014-1, § III, 1-28-14)

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**Sec. 13-28. Expiration.**

A floodplain development permit or approval shall become invalid unless the work authorized by such permit is commenced within one hundred eighty (180) days after its issuance, or if the work authorized is suspended or abandoned for a period of one hundred eighty (180) days after the work commences. Extensions for periods of not more than one hundred eighty (180) days each shall be requested in writing and justifiable cause shall be demonstrated.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-29. Suspension or revocation.**

The floodplain administrator is authorized to suspend or revoke a floodplain development permit or approval if the permit was issued in error, on the basis of incorrect, inaccurate or incomplete information, or in violation of this chapter or any other ordinance, regulation or requirement of this county.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-30. Other permits required.**

Floodplain development permits and building permits shall include a condition that all other applicable state or federal permits be obtained before commencement of the permitted development, including but not limited to the following:

- (1) The Southwest Florida Water Management District; section 373.036, Florida Statutes.
- (2) Florida Department of Health for onsite sewage treatment and disposal systems; section 381.0065, Florida Statutes and chapter 64E-6, F.A.C.
- (3) Florida Department of Environmental Protection for construction, reconstruction, changes, or physical activities for shore protection or other activities seaward of the coastal construction control line; section 161.141, Florida Statutes.
- (4) Florida Department of Environmental Protection for activities subject to the Joint Coastal Permit; section 161.055, Florida Statutes.
- (5) Florida Department of Environmental Protection for activities that affect wetlands and alter surface water flows, in conjunction with the U.S. Army Corps of Engineers; Section 404 of the Clean Water Act.
- (6) Federal permits and approvals.

(Ord. No. 2014-1, § III, 1-28-14)

***ARTICLE V. SITE PLANS AND CONSTRUCTION DOCUMENTS***

**Sec. 13-31. Information for development in flood hazard areas.**

The site plan or construction documents for any development subject to the requirements of this chapter shall be drawn to scale and shall include, as applicable to the proposed development:

- (1) Delineation of flood hazard areas, floodway boundaries and flood zone(s), base flood elevation(s), and ground elevations if necessary for review of the proposed development.

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- (2) Where base flood elevations, or floodway data are not included on the FIRM or in the flood insurance study, they shall be established in accordance with subsection 13-32(2) or (3) of this chapter.
  - (3) Where the parcel on which the proposed development will take place will have more than fifty (50) lots or is larger than five (5) acres and the base flood elevations are not included on the FIRM or in the flood insurance study, such elevations shall be established in accordance with subsection 13-32(1) of this chapter.
  - (4) Location of the proposed activity and proposed structures, and locations of existing buildings and structures; in coastal high hazard areas, new buildings and structures shall be located landward of the reach of mean high tide.
  - (5) For new construction and improvements located in a flood hazard area, owners shall record a declaration of land restriction (non-conversion agreement) for proposed development that includes (1) enclosures below elevated buildings; (2) crawl/under-floor spaces that are more than four (4) feet in height; (3) detached accessory structures that are not elevated and are larger than three hundred (300) square feet in area (footprint); (4) attached garages; and (5) nonresidential farm buildings on farms. The non-conversion agreement shall be on the deed of the property recorded in the land records and certifies, accepts, and declares that the covenants, conditions, and restrictions stated in the non-conversion agreement are placed on the affected property as a condition of granting the permit, and affects rights and obligations of the owner and shall be binding on the owner, his heirs, personal representatives, successors, and assigns.
  - (6) Location, extent, amount, and proposed final grades of any filling, grading, or excavation.
  - (7) The minimum elevation requirements, which shall be as specified in ASCE 24 or the base flood elevation plus one (1) foot (three hundred five (305) mm), whichever is higher.
  - (8) Where the placement of fill is proposed, the amount, type, and source of fill material; compaction specifications; a description of the intended purpose of the fill areas; certification from a licensed Florida professional engineer that proposed fill meets the requirements of section 13-65 and will not increase the base flood elevation as required by section 13-65; and evidence that the proposed fill areas are the minimum necessary to achieve the intended purpose. There shall be no fill used as structural support in coastal high hazard areas.
  - (9) Evidence that the interior portion of an enclosed area below the lowest horizontal supporting member (floor beam) of an elevated building is not partitioned off into separated rooms.
  - (10) Delineation of the coastal construction control line or notation that the site is seaward of the coastal construction control line, if applicable.
  - (11) Extent of any proposed alteration of sand dunes or mangrove stands, provided such alteration is approved by the Florida Department of Environmental Protection.
  - (12) Existing and proposed alignment of any proposed alteration of a watercourse.

The floodplain administrator is authorized to waive the submission of site plans, construction documents, and other data that are required by this chapter but that are not required to be prepared by a registered design professional if it is found that the nature of the proposed development is such that the review of such submissions is not necessary to ascertain compliance with this chapter.

(Ord. No. 2014-1, § III, 1-28-14)

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**Sec. 13-32. Information in flood hazard areas without base flood elevations (approximate zone A).**

Where flood hazard areas are delineated on the FIRM and base flood elevation data have not been provided, the floodplain administrator shall:

- (1) Require the applicant to include base flood elevation data and floodway data prepared in accordance with currently accepted, standard engineering practices.
- (2) Obtain, review, and provide to applicants base flood elevation and floodway data available from a federal or state agency or other source or require the applicant to obtain and use base flood elevation and floodway data available from a federal or state agency or other source.
- (3) Where base flood elevation and floodway data are not available from another source, or are not in accordance with currently accepted, standard engineering practices, or where the available data are known to be scientifically or technically incorrect or otherwise inadequate:
  - a. Require the applicant to include base flood elevation data and flood data prepared in accordance with currently accepted, standard engineering practices; or
  - b. Specify that the base flood elevation is three (3) feet above the highest adjacent grade at the location of the development, provided there is no evidence indicating flood depths have been or may be greater than three (3) feet.
- (4) Where the base flood elevation data are to be used to support a letter of map change from FEMA, advise the applicant that the analyses shall be prepared by a Florida licensed engineer in a format required by FEMA, and that it shall be the responsibility of the applicant to satisfy the submittal requirements and pay the processing fees.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-33. Additional analyses and certifications.**

As applicable to the location and nature of the proposed development activity, and in addition to the requirements of this section, the applicant shall have the following analyses signed and sealed by a Florida licensed engineer for submission with the site plan and construction documents:

- (1) For development activities proposed to be located in a regulatory floodway, hydrologic and hydraulic analysis that demonstrates that the encroachment of the proposed development will not cause any increase in base flood elevations; where the applicant proposes to undertake development activities that do increase base flood elevations, the applicant shall submit such analysis to FEMA as specified in section 13-34 of this chapter and shall submit the conditional letter of map revision, if issued by FEMA, with the site plan and construction documents.
- (2) For development activities proposed to be located in a riverine flood hazard area for which base flood elevations are included in the flood insurance study or on the FIRM and floodways have not been designated, hydrologic and hydraulic analysis that demonstrates that the cumulative effect of the proposed development, when combined with all other existing and anticipated flood hazard area encroachments, will not increase the base flood elevation more than one (1) foot at any point within the county. This requirement does not apply in isolated flood hazard areas not connected to a riverine flood hazard area or in flood hazard areas identified as zone AO or zone AH.3.

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(Supp. No. 121)

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- (3) For activities that propose to alter sand dunes or mangrove stands in coastal high hazard areas (zone V), an engineering analysis that demonstrates that the proposed alteration will not increase the potential for flood damage.
  - (4) For alteration of a watercourse, an engineering analysis prepared in accordance with standard engineering practices which demonstrates that the flood-carrying capacity of the altered or relocated portion of the watercourse will not be decreased, and certification that the altered watercourse shall be maintained in a manner which preserves the channel's flood-carrying capacity; the applicant shall submit the analysis to FEMA as specified in section 13-34 of this chapter.
  - (5) For construction of non-residential dry floodproofed buildings, in addition to the dry floodproofing requirements of the Florida Building Code, a flood emergency plan which shall specify at a minimum:
    - a. Storage locations of the floodproofing panels.
    - b. Method of installation, time frame prior to anticipated event and personnel responsible.
    - c. Conditions activating installation of floodproofing panels.
    - d. Maintenance of shields and attachment devices.
    - e. Periodic practice of installing shields.
    - f. Testing sump-pumps and other drainage measures.
    - g. Inspections of the material and equipment that activate or implement floodproofing.
    - h. Permanent posted locations of the flood emergency plan in at least two (2) conspicuous locations within the structure.

(Ord. No. 2014-1, § III, 1-28-14; Ord. No. 2018-09, § II, 5-8-18)

### **Sec. 13-34. Submission of additional data.**

When additional hydrologic, hydraulic or other engineering data, studies, and additional analyses are submitted to support an application, the applicant has the right to seek a letter of map change from FEMA to change the base flood elevations, change floodway boundaries, or change boundaries of flood hazard areas shown on FIRMs, and to submit such data to FEMA for such purposes. The analyses shall be prepared by a Florida licensed engineer in a format required by FEMA. Submittal requirements and processing fees shall be the responsibility of the applicant.

(Ord. No. 2014-1, § III, 1-28-14)

## ***ARTICLE VI. INSPECTIONS***

### **Sec. 13-35. General.**

Development for which a floodplain development permit or approval is required shall be subject to inspection.

(Ord. No. 2014-1, § III, 1-28-14)

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**Sec. 13-36. Development other than buildings and structures.**

The floodplain administrator shall inspect all development to determine compliance with the requirements of this chapter and the conditions of issued floodplain development permits or approvals.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-37. Buildings, structures and facilities exempt from the Florida Building Code.**

The floodplain administrator shall inspect buildings, structures and facilities exempt from the Florida Building Code to determine compliance with the requirements of this chapter and the conditions of issued floodplain development permits or approvals.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-38. Buildings, structures and facilities exempt from the Florida Building Code, lowest floor inspection.**

Upon placement of the lowest floor, including basement, and prior to further vertical construction, the owner of a building, structure or facility exempt from the Florida Building Code, or the owner's authorized agent, shall submit to the floodplain administrator:

- (1) If a design flood elevation was used to determine the required elevation of the lowest floor, the certification of elevation of the lowest floor prepared and sealed by a Florida licensed professional surveyor; or
- (2) If the elevation used to determine the required elevation of the lowest floor was determined in accordance with subsection 13-32(3)(b) of this chapter, the documentation of height of the lowest floor above highest adjacent grade, prepared by the owner or the owner's authorized agent.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-39. Buildings, structures and facilities exempt from the Florida Building Code, final inspection.**

As part of the final inspection, the owner or owner's authorized agent shall submit to the floodplain administrator a final certification of elevation of the lowest floor or final documentation of the height of the lowest floor above the highest adjacent grade; such certifications and documentations shall be prepared as specified in section 13-38 of this chapter.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-40. Manufactured or mobile homes.**

The floodplain administrator and building official shall inspect manufactured homes that are installed or replaced in flood hazard areas to determine compliance with the requirements of this chapter and the conditions of the issued permit. Upon placement of a manufactured home, certification of the elevation of the bottom of the frame shall be submitted to the floodplain administrator and building official.

(Ord. No. 2014-1, § III, 1-28-14)

## **ARTICLE VII. VARIANCES AND APPEALS**

### **Sec. 13-41. General.**

The board of county commissioners shall hear and decide on requests for appeals and requests for variances from the strict application of this chapter. Pursuant to section 553.73(5), Florida Statutes., the board of county commissioners shall hear and decide on requests for appeals and requests for variances from the strict application of the flood-resistant construction requirements of the Florida Building Code. This section does not apply to Section 3109 of the Florida Building Code, Building.

(Ord. No. 2014-1, § III, 1-28-14)

### **Sec. 13-42. Appeals.**

The board of county commissioners shall hear and decide appeals when it is alleged there is an error in any requirement, decision, or determination made by the floodplain administrator in the administration and enforcement of this chapter. Any person aggrieved by the decision of the board of county commissioners may appeal such decision to the circuit court, as provided by Florida Statutes.

(Ord. No. 2014-1, § III, 1-28-14)

### **Sec. 13-43. Limitations on authority to grant variances.**

The board of county commissioners shall base its decisions on variances on technical justifications submitted by applicants, the considerations for issuance in section 13-47 of this chapter, the conditions of issuance set forth in section 13-48 of this chapter, and the comments and recommendations of the floodplain administrator and the building official. The board of county commissioners has the right to attach such conditions as it deems necessary to further the purposes and objectives of this chapter.

(Ord. No. 2014-1, § III, 1-28-14)

### **Sec. 13-44. Restrictions in floodways.**

A variance shall not be issued for any proposed development in a floodway if any increase in base flood elevations would result, as evidenced by the applicable analyses and certifications required in section 13-33 of this chapter.

(Ord. No. 2014-1, § III, 1-28-14)

### **Sec. 13-45. Historic buildings.**

A variance is authorized to be issued for the repair, improvement, or rehabilitation of a historic building that is determined eligible for the exception to the flood resistant construction requirements of the Florida Building Code, Existing Building, chapter 11 Historic Buildings, upon a determination that the proposed repair, improvement, or rehabilitation will not preclude the building's continued designation as a historic building and the variance is the minimum necessary to preserve the historic character and design of the building. If the proposed

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work precludes the building's continued designation as a historic building, a variance shall not be granted and the building and any repair, improvement, and rehabilitation shall be subject to the requirements of the Florida Building Code.

(Ord. No. 2014-1, § III, 1-28-14)

### **Sec. 13-46. Functionally dependent uses.**

A variance is authorized to be issued for the construction or substantial improvement necessary for the conduct of a functionally dependent use, as defined in this chapter, provided the variance meets the requirements of section 13-44, is the minimum necessary considering the flood hazard, and all due consideration has been given to use of methods and materials that minimize flood damage during occurrence of the base flood.

(Ord. No. 2014-1, § III, 1-28-14)

### **Sec. 13-47. Considerations for issuance of variances.**

In reviewing requests for variances, the board of county commissioners shall consider all technical evaluations, all relevant factors, all other applicable provisions of the Florida Building Code, this chapter, and the following:

- (1) The danger that materials and debris may be swept onto other lands resulting in further injury or damage;
- (2) The danger to life and property due to flooding or erosion damage;
- (3) The susceptibility of the proposed development, including contents, to flood damage and the effect of such damage on current and future owners;
- (4) The importance of the services provided by the proposed development to the county;
- (5) The availability of alternate locations for the proposed development that are subject to lower risk of flooding or erosion;
- (6) The compatibility of the proposed development with existing and anticipated development;
- (7) The relationship of the proposed development to the comprehensive plan and floodplain management program for the area;
- (8) The safety of access to the property in times of flooding for ordinary and emergency vehicles;
- (9) The expected heights, velocity, duration, rate of rise and debris and sediment transport of the floodwaters and the effects of wave action, if applicable, expected at the site; and
- (10) The costs of providing governmental services during and after flood conditions including maintenance and repair of public utilities and facilities such as sewer, gas, electrical and water systems, streets and bridges.

(Ord. No. 2014-1, § III, 1-28-14)

### **Sec. 13-48. Conditions for issuance of variances.**

Variances shall be issued only upon:

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- (1) Submission by the applicant, of a showing of good and sufficient cause that the unique characteristics of the size, configuration, or topography of the site limit compliance with any provision of this chapter or the required elevation standards;
  - (2) Determination by the board of county commissioners that:
    - a. Failure to grant the variance would result in exceptional hardship due to the physical characteristics of the land that render the lot undevelopable; increased costs to satisfy the requirements or inconvenience do not constitute hardship;
    - b. The granting of a variance will not result in increased flood heights, additional threats to public safety, extraordinary public expense, nor create nuisances, cause fraud on or victimization of the public or conflict with existing local laws and ordinances; and
    - c. The variance is the minimum necessary, considering the flood hazard, to afford relief;
  - (3) Receipt of a signed statement by the applicant that the variance, if granted, shall be recorded in the office of the clerk of the court in such a manner that it appears in the chain of title of the affected parcel of land; and
  - (4) If the request is for a variance to allow construction of the lowest floor of a new building, or substantial improvement of a building, below the required elevation, a copy in the record of a written notice from the floodplain administrator to the applicant for the variance, specifying the difference between the base flood elevation and the proposed elevation of the lowest floor, stating that the cost of federal flood insurance will be commensurate with the increased risk resulting from the reduced floor elevation, up to amounts as high as twenty-five dollars (\$25.00) for one hundred dollars (\$100.00) of insurance coverage or as specified in the latest edition of the National Flood Insurance Program and stating that construction below the base flood elevation increases risks to life and property.

(Ord. No. 2014-1, § III, 1-28-14)

## **ARTICLE VIII. VIOLATIONS**

### **Sec. 13-49. Violations.**

Any development that is not within the scope of the Florida Building Code but that is regulated by this chapter that is performed without an issued permit, that is in conflict with an issued permit, that fails to maintain an approved dry floodproofed structure pursuant to section 13-33(5), or that does not fully comply with this chapter, shall be deemed a violation of this chapter. A building or structure without the documentation of elevation of the lowest floor, other required design certifications, or other evidence of compliance required by this chapter or the Florida Building Code is presumed to be a violation until such time as that documentation is provided.

(Ord. No. 2014-1, § III, 1-28-14)

### **Sec. 13-50. Authority.**

For development that is not within the scope of the Florida Building Code but that is regulated by this chapter and that is determined to be a violation, the floodplain administrator or designee is authorized to serve notices of violation or stop work orders to owners of the property involved, to the owner's agent, or to the person or persons performing the work.

(Ord. No. 2014-1, § III, 1-28-14)

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**Sec. 13-51. Unlawful continuance.**

Any person who shall continue any work after having been served with a notice of violation or a stop work order, except such work as that person is directed to perform to remove or remedy a violation or unsafe condition, shall be subject to penalties as prescribed by chapter 2, article III, of the Hernando County Code of Ordinances as may be amended from time to time.

(Ord. No. 2014-1, § III, 1-28-14)

**ARTICLE IX. DEFINITIONS<sup>2</sup>**

**Sec. 13-52. Scope.**

Unless otherwise expressly stated, the following words and terms shall, for the purposes of this chapter, have the meanings shown in this section.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-53. Terms defined in the Florida Building Code.**

Where terms are not defined in this chapter and are defined in the Florida Building Code, such terms shall have the meanings ascribed to them in that code.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-54. Terms not defined.**

Where terms are not defined in this chapter or the Florida Building Code, such terms shall have ordinarily accepted meanings such as the context implies.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-55. Definitions.**

[The following words, terms and phrases, when used in this chapter, shall have the meanings ascribed to them in this section, except where the context clearly indicates a different meaning:]

*Accessory structures*, also referred to as appurtenant structures, shall mean structures which are on the same parcel of property as a principal structure and the use of which is incidental to the use of the principal structure. For floodplain management purposes, the term includes only accessory structures used for parking and storage.

*Alteration of a watercourse* shall mean a dam, impoundment, channel relocation, change in channel alignment, channelization, or change in cross-sectional area of the channel or the channel capacity, or any other form of modification which may alter, impede, retard or change the direction and/or velocity of the riverine flow of water during conditions of the base flood.

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<sup>2</sup>Cross reference(s)—Definitions and rules of construction generally, § 1-2.

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*Appeal* shall mean a request for a review of the floodplain administrator's interpretation of any provision of this chapter.

*ASCE 24* shall mean standard titled flood-resistant design and construction that is referenced by the Florida Building Code. ASCE 24 is developed and published by the American Society of Civil Engineers, Reston, VA.

*Base flood* shall mean a flood having a 1-percent chance of being equaled or exceeded in any given year. [Also defined in FBC, B, Section 1612.2.] The base flood is commonly referred to as the "100-year flood" or the "1-percent-annual-chance flood."

*Base flood elevation* shall mean the elevation of the base flood, including wave height, relative to the National Geodetic Vertical Datum (NGVD), North American Vertical Datum (NAVD) or other datum specified on the flood insurance rate map (FIRM). [Also defined in FBC, B, Section 1612.2.]

*Basement* shall mean the portion of a building having its floor subgrade (below ground level) on all sides. [Also defined in FBC, B, Section 1612.2.]

*Coastal construction control line* shall mean the line established by the State of Florida pursuant to section 161.053, F.S., and recorded in the official records of the county, which defines that portion of the beach-dune system subject to severe fluctuations based on a 100-year storm surge, storm waves or other predictable weather conditions.

*Coastal high hazard area* shall mean a special flood hazard area extending from offshore to the inland limit of a primary frontal dune along an open coast and any other area subject to high velocity wave action from storms or seismic sources. Coastal high hazard areas are also referred to as "high hazard areas subject to high velocity wave action" or "V zones" and are designated on flood insurance rate maps (FIRM) as zone V1-V30, VE, or V. [Note: The FBC, B defines and uses the term "flood hazard areas subject to high velocity wave action" and the FBC, R uses the term "coastal high hazard areas."]

*Critical facility* shall mean hospitals, nursing homes, police stations, fire stations, and emergency operation centers that are needed for flood response activities before, during, or after a flood; and public and private utility facilities that are vital to maintaining or restoring normal services to flooded areas before, during, and after a flood; and structures or facilities that produce, use, or store highly volatile, flammable, explosive, toxic and/or water-reactive materials. The term includes facilities that are assigned risk category III and risk category IV pursuant to the Florida Building Code, Building.

*Design flood* shall mean the flood associated with the greater of the following two (2) areas: [Also defined in FBC, B, Section 1612.2.]

- (1) Area with a floodplain subject to a 1-percent-or-greater chance of flooding in any year; or
- (2) Area designated as a flood hazard area on the county's flood hazard map, or otherwise legally designated.

*Design flood elevation* shall mean the elevation of the "design flood," including wave height, relative to the datum specified on the county's legally designated flood hazard map. In areas designated as zone AO, the design flood elevation shall be the elevation of the highest existing grade of the building's perimeter plus the depth number (in feet) specified on the flood hazard map. In areas designated as zone AO where the depth number is not specified on the map, the depth number shall be taken as being equal to three (3) feet. [Also defined in FBC, B, Section 1612.2.]

*Development* shall mean any manmade change to improved or unimproved real estate, including, but not limited to, buildings or other structures, tanks, temporary structures, temporary or permanent storage of equipment or materials, mining, dredging, filling, grading, paving, excavations, drilling operations or any other land disturbing activities.

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*Dry floodproofing* shall mean a combination of design modifications which results in a building or structure, including the attendant utility and sanitary facilities, being watertight with walls substantially impermeable to the passage of water and with structural components having the capacity to resist loads as identified in ASCE 7.

*Encroachment* shall mean the placement of fill, excavation, buildings, permanent structures or other development within a flood hazard area which may impede or alter the flow capacity or volume of flood hazard areas.

*Existing building* and *existing structure* shall mean any buildings and structures for which the "start of construction" commenced before April 3, 1984. [Also defined in FBC, B, Section 1612.2.1.]

*Federal Emergency Management Agency (FEMA)* shall mean the federal agency that, in addition to carrying out other functions, administers the National Flood Insurance Program.

*Flood* or *flooding* shall mean a general and temporary condition of partial or complete inundation of normally dry land from: [Also defined in FBC, B, Section 1612.2.]

- (1) The overflow of inland or tidal waters.
- (2) The unusual and rapid accumulation or runoff of surface waters from any source.

*Flood damage-resistant materials* shall mean any construction material capable of withstanding direct and prolonged contact with floodwaters without sustaining any damage that requires more than cosmetic repair. [Also defined in FBC]

*Flood hazard area* shall mean the greater of the following two (2) areas: [Also defined in FBC]

- (1) The area within a floodplain subject to a 1-percent or greater chance of flooding in any year.
- (2) The area designated as a flood hazard area on the county's flood hazard map, or otherwise legally designated.

*Flood insurance rate map (FIRM)* shall mean the official map of the county on which the Federal Emergency Management Agency has delineated both special flood hazard areas and the risk premium zones applicable to the county. [Also defined in FBC, B, Section 1612.2.]

*Flood insurance study (FIS)* shall mean the official report provided by the Federal Emergency Management Agency that contains the flood insurance rate map, the flood boundary and floodway map (if applicable), the water surface elevations of the base flood, and supporting technical data. [Also defined in FBC, B, Section 1612.2.1.]

*Floodplain administrator* shall mean the office or position designated and charged with the administration and enforcement of this chapter (may be referred to as the floodplain manager).

*Floodplain development permit or approval* shall mean an official document or certificate issued by the county, or other evidence of approval or concurrence, which authorizes performance of specific development activities that are located in flood hazard areas and that are determined to be compliant with this chapter.

*Floodway* shall mean the channel of a river or other riverine watercourse and the adjacent land areas as defined by the effective flood insurance rate map that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than one (1) foot. [Also defined in FBC]

*Floodway encroachment analysis* shall mean an engineering analysis of the impact that a proposed encroachment into a floodway is expected to have on the floodway boundaries and base flood elevations; the evaluation shall be prepared by a qualified Florida licensed engineer using standard engineering methods and models.

*Florida Building Code (FBC)* shall mean the family of codes adopted by the Florida Building Commission, including: Florida Building Code, Building; Florida Building Code, Residential; Florida Building Code, Existing Building; Florida Building Code, Mechanical; Florida Building Code, Plumbing; Florida Building Code, Fuel Gas.

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*Functionally dependent use* shall mean a use which cannot perform its intended purpose unless it is located or carried out in close proximity to water, including only docking facilities, port facilities that are necessary for the loading and unloading of cargo or passengers, and ship building and ship repair facilities; the term does not include long-term storage or related manufacturing facilities.

*Highest adjacent grade* shall mean the highest natural elevation of the ground surface prior to construction next to the proposed walls or foundation of a structure.

*Historic structure* shall mean any structure that is determined eligible for the exception to the flood hazard area requirements of the Florida Building Code, Existing Building, Chapter 12 Historic Buildings.

*Letter of map change (LOMC)* shall mean an official determination issued by FEMA that amends or revises an effective flood insurance rate map or flood insurance study. Letters of map change include:

*Letter of map amendment (LOMA):* An amendment based on technical data showing that a property was incorrectly included in a designated special flood hazard area. A LOMA amends the current effective flood insurance rate map and establishes that a specific property, portion of a property, or structure is not located in a special flood hazard area.

*Letter of map revision (LOMR):* A revision based on technical data that may show changes to flood zones, flood elevations, special flood hazard area boundaries and floodway delineations, and other planimetric features.

*Letter of map revision based on fill (LOMR-F):* A determination that a structure or parcel of land has been elevated by fill above the base flood elevation and is, therefore, no longer located within the special flood hazard area. In order to qualify for this determination, the fill must have been permitted and placed in accordance with the county's floodplain management regulations.

*Conditional letter of map revision (CLOMR):* A formal review and comment as to whether a proposed flood protection project or other project complies with the minimum NFIP requirements for such projects with respect to delineation of special flood hazard areas. A CLOMR does not revise the effective flood insurance rate map or flood insurance study; upon submission and approval of certified as-built documentation, a letter of map revision may be issued by FEMA to revise the effective FIRM.

*Light-duty truck* shall mean, as defined in 40 C.F.R. 86.082-2, any motor vehicle rated at eight thousand five hundred (8,500) pounds gross vehicular weight rating or less which has a vehicular curb weight of six thousand (6,000) pounds or less and which has a basic vehicle frontal area of forty-five (45) square feet or less, which is:

- (1) Designed primarily for purposes of transportation of property or is a derivation of such a vehicle; or
- (2) Designed primarily for transportation of persons and has a capacity of more than twelve (12) persons; or
- (3) Available with special features enabling off-street or off-highway operation and use.

*Lowest floor* shall mean the lowest floor of the lowest enclosed area of a building or structure, including basement, but excluding any unfinished or flood-resistant enclosure, other than a basement, usable solely for vehicle parking, building access or limited storage provided that such enclosure is not built so as to render the structure in violation of the non-elevation requirements of the Florida Building Code or ASCE 24. [Also defined in FBC, B, Section 1612.2.]

*Manufactured home or mobile home* shall mean a structure, transportable in one (1) or more sections, which is eight (8) feet or more in width and greater than four hundred (400) square feet, and which is built on a permanent, integral chassis and is designed for use with or without a permanent foundation when attached to the required utilities. The terms "manufactured home or mobile home" do not include "recreational vehicle" or "park trailer." [Also defined in 15C-1.0101, F.A.C.]

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*Manufactured or mobile home park or subdivision* shall mean a parcel (or contiguous parcels) of land divided into two (2) or more manufactured home lots for rent or sale.

*Market value:* The value of buildings and structures, excluding the land and other improvements on the parcel. Market value is the actual cash value (like-kind replacement cost depreciated for age, wear and tear, neglect, and quality of construction) determined by a qualified independent appraiser, or tax assessment value adjusted to approximate market value by a factor provided by the property appraiser.

*New construction* shall mean, for the purposes of administration of this chapter and the flood-resistant construction requirements of the Florida Building Code, structures for which the "start of construction" commenced on or after April 3, 1984, and includes any subsequent improvements to such structures.

*Park trailer* shall mean a transportable unit which has a body width not exceeding fourteen (14) feet and which is built on a single chassis and is designed to provide seasonal or temporary living quarters when connected to utilities necessary for operation of installed fixtures and appliances. [Defined in 15C-1.0101, F.A.C.]

*Recreational vehicle* shall mean a vehicle, including a park trailer, which is: [Defined in section 320.01(b), F.S.]

- (1) Built on a single chassis;
- (2) Four hundred (400) square feet or less when measured at the largest horizontal projection;
- (3) Designed to be self-propelled or permanently towable by a light-duty truck; and
- (4) Designed primarily not for use as a permanent dwelling but as temporary living quarters for recreational, camping, travel, or seasonal use and not to be located or occupied for more than one hundred eighty (180) days.

*Sand dunes* shall mean naturally occurring accumulations of sand in ridges or mounds landward of the beach.

*Special flood hazard area* shall mean an area in the floodplain subject to a 1-percent or greater chance of flooding in any given year. Special flood hazard areas are shown on FIRMs as zone A, AO, A1-A30, AE, A99, AH, V1-V30, VE or V. [Also defined in FBC, B Section 1612.2.]

*Start of construction* shall mean the date of issuance for new construction and substantial improvements to existing structures, provided the actual start of construction, repair, reconstruction, rehabilitation, addition, placement, or other improvement is within one hundred eighty (180) days of the date of the issuance. The actual start of construction means either the first placement of permanent construction of a building (including a manufactured home) on a site, such as the pouring of slab or footings, the installation of piles, the construction of columns.

Permanent construction does not include land preparation (such as clearing, grading, or filling), the installation of streets or walkways, excavation for a basement, footings, piers, or foundations, the erection of temporary forms or the installation of accessory buildings such as garages or sheds not occupied as dwelling units or not part of the main buildings. For a substantial improvement, the actual "start of construction" means the first alteration of any wall, ceiling, floor or other structural part of a building, whether or not that alteration affects the external dimensions of the building. [Also defined in FBC, B Section 1612.2.1.]

*Substantial damage* shall mean damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damage condition would equal or exceed fifty (50) percent of the market value of the structure before the damage occurred.

*Substantial improvement* shall mean any repair, reconstruction, rehabilitation, alteration, addition or improvement of a building or structure the cost of which equals or exceeds fifty (50) percent of the market value of the structure before the improvement or repair is started. If the structure has sustained substantial damage, any repairs are considered substantial improvement regardless of the actual repair work performed. The term does not, however, include either:

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- (1) Any project for improvement of a building required to correct existing health, sanitary or safety code violations identified by the building official and that are the minimum necessary to assure safe living conditions.
  - (2) Any alteration of a historic structure provided that the alteration will not preclude the structure's continued designation as a historic structure.

*Variance* shall mean a grant of relief from the requirements of this chapter, or the flood-resistant construction requirements of the Florida Building Code, which permits construction in a manner that would not otherwise be permitted by this chapter or the Florida Building Code.

*Watercourse* shall mean a river, creek, stream, channel or other topographic feature in, on, through, or over which water flows at least periodically.

(Ord. No. 2014-1, § III, 1-28-14; Ord. No. 2018-09, § III, 5-8-18; Ord. No. 2021-14, § II, 8-24-21)

## ***ARTICLE X. FLOOD-RESISTANT DEVELOPMENT, BUILDING AND STRUCTURES***

### **Sec. 13-56. Design and construction of buildings, structures and facilities exempt from the Florida Building Code.**

Pursuant to section 13-25 of this chapter, buildings, structures, and facilities that are exempt from the Florida Building Code, including substantial improvement or repair of substantial damage of such buildings, structures and facilities, shall be designed and constructed in accordance with the flood load and flood-resistant construction requirements of ASCE 24. Structures exempt from the Florida Building Code that are not walled and roofed buildings shall comply with the requirements of article XVI of this chapter.

(Ord. No. 2014-1, § III, 1-28-14)

### **Sec. 13-57. Buildings and structures seaward of the coastal construction control line.**

If extending, in whole or in part, seaward of the coastal construction control line and also located, in whole or in part, in a flood hazard area:

- (1) Buildings and structures shall be designed and constructed to comply with the more restrictive applicable requirements of the Florida Building Code, Building Section 3109 and Section 1612 or Florida Building Code, Residential Section R322.
- (2) Minor structures and non-habitable major structures as defined in section 161.54, Florida Statutes shall be designed and constructed to comply with the intent and applicable provisions of this chapter and ASCE 24.

(Ord. No. 2014-1, § III, 1-28-14)

## ***ARTICLE XI. SUBDIVISIONS***

### **Sec. 13-58. Minimum requirements.**

Subdivision proposals, including proposals for manufactured or mobile home parks and subdivisions, shall be reviewed to determine that:

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- (1) Such proposals are consistent with the need to minimize flood damage and will be reasonably safe from flooding;
  - (2) All public utilities and facilities such as sewer, gas, electric, communications, and water systems are located and constructed to minimize or eliminate flood damage; and
  - (3) Adequate drainage is provided to reduce exposure to flood hazards; in zones AH and AO, adequate drainage paths shall be provided to guide floodwaters around and away from proposed structures.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-59. Reserved.**

**Sec. 13-60. Subdivision plats.**

Where any portion of proposed subdivisions, including manufactured home parks and subdivisions, lies within a flood hazard area, the following shall be required:

- (1) Delineation of flood hazard areas, floodway boundaries and flood zones, and design flood elevations, as appropriate, shall be shown on preliminary plats and final plats;
- (2) Where the subdivision has more than fifty (50) lots or is larger than five (5) acres and base flood elevations are not included on the FIRM, the base flood elevations determined in accordance with section 13-32(1) of this chapter; and
- (3) Compliance with the site improvement and utilities requirements of article XII of this chapter.

(Ord. No. 2014-1, § III, 1-28-14)

***ARTICLE XII. SITE IMPROVEMENTS, UTILITIES AND LIMITATIONS***

**Sec. 13-61. Minimum requirements.**

All proposed new development shall be reviewed to determine that:

- (1) Such proposals are consistent with the need to minimize flood damage and will be reasonably safe from flooding;
- (2) All public utilities and facilities such as sewer, gas, electric, communications, and water systems are located and constructed to minimize or eliminate flood damage; and
- (3) Adequate drainage is provided to reduce exposure to flood hazards; in zones AH and AO, adequate drainage paths shall be provided to guide floodwaters around and away from proposed structures.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-62. Sanitary sewage facilities.**

All new and replacement sanitary sewage facilities, private sewage treatment plants (including all pumping stations and collector systems), and on-site waste disposal systems shall be designed in accordance with the standards for on-site sewage treatment and disposal systems in chapter 64E-6, F.A.C. and ASCE 24 Chapter 7 to minimize or eliminate infiltration of floodwaters into the facilities and discharge from the facilities into floodwaters, and impairment of the facilities and systems.

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(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-63. Water supply facilities.**

All new and replacement water supply facilities shall be designed in accordance with the water well construction standards in chapter 62-532.500, F.A.C. and ASCE 24 Chapter 7 to minimize or eliminate infiltration of floodwaters into the systems.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-64. Limitations on sites in regulatory floodways.**

No development, including, but not limited to, site improvements, and land disturbing activity involving fill or regrading, shall be authorized in the regulatory floodway unless the floodway encroachment analysis required in subsection 13-33(1) of this chapter demonstrates that the proposed development or land disturbing activity will not result in any increase in the base flood elevation.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-65. Limitations on placement of fill.**

Subject to the limitations of this chapter, fill shall be designed to be stable under conditions of flooding, including rapid rise and rapid drawdown of floodwaters, prolonged inundation, and protection against flood-related erosion and scour. In addition to these requirements, if intended to support buildings and structures (zone A only), fill shall comply with the requirements of the Florida Building Code. Where the placement of fill is proposed, the amount, type, and source of fill material; compaction specifications; a description of the intended purpose of the fill areas; certification from a licensed Florida professional engineer that the proposed fill does not increase the base flood elevation; and evidence that the proposed fill areas are the minimum necessary to achieve the intended purpose. There shall be no fill used as structural support in coastal high hazard areas.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-66. Limitations on sites in coastal high hazard areas (zone V).**

In coastal high hazard areas, alteration of sand dunes and mangrove stands shall be permitted only if such alteration is approved by the Florida Department of Environmental Protection and only if the engineering analysis required by subsection 13-33(4) of this chapter demonstrates that the proposed alteration will not increase the potential for flood damage. Construction or restoration of dunes under or around elevated buildings and structures shall comply with section 13-90 of this chapter.

(Ord. No. 2014-1, § III, 1-28-14)

***ARTICLE XIII. MANUFACTURED OR MOBILE HOMES***

**Sec. 13-67. General.**

All manufactured homes installed in flood hazard areas shall be installed by an installer that is licensed pursuant to section 320.8249, Florida Statutes, and shall comply with the requirements of Chapter 15C-1, F.A.C. and the requirements of this chapter.

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(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-68. Limitations on installation in coastal high hazard areas.**

New installations of manufactured or mobile homes shall not be permitted in coastal high hazard areas.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-69. Foundations.**

All new manufactured homes and replacement manufactured homes installed in flood hazard areas shall be installed on permanent, reinforced foundations that:

- (1) In flood hazard areas (zone A) other than coastal high hazard areas, are designed in accordance with the foundation requirements of the Florida Building Code, Residential Section R322.2 and this chapter.
- (2) In coastal high hazard areas (zone V), are designed in accordance with the foundation requirements of the Florida Building Code, Residential Section R322.3 and this chapter.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-70. Anchoring.**

All new manufactured homes and replacement manufactured homes shall be installed using methods and practices which minimize flood damage and shall be securely anchored to an adequately anchored foundation system to resist flotation, collapse or lateral movement. Methods of anchoring include, but are not limited to, use of over-the-top or frame ties to ground anchors. This anchoring requirement is in addition to applicable state and local anchoring requirements for wind resistance.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-71. Elevation.**

All manufactured homes that are placed, replaced, or substantially improved in flood hazard areas shall be elevated such that the bottom of the frame is at or above the elevation required, as applicable to the flood zone hazard area, in the Florida Building Code, Residential Section R322.2 (Zone A) or R322.3 (Zone V and Coastal A Zone).

(Ord. No. 2014-1, § III, 1-28-14; Ord. No. 2021-14, § III, 8-24-21)

**Sec. 13-72. Enclosures.**

Fully-enclosed areas below elevated manufactured homes shall comply with the requirements of the Florida Building Code, Residential Section R322 for such enclosed areas, as applicable to the flood hazard area.

(Ord. No. 2014-1, § III, 1-28-14; Ord. No. 2021-14, § III, 8-24-21)

Editor's note(s)—Ord. No. 2021-14, § III, adopted August 24, 2021, repealed the former § 13-72, which pertained to general elevation requirement and derived from Ord. No. 2014-1, § III, 1-28-14. The former § 13-74, which pertained to enclosures, was renumbered, as set out herein.

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**Sec. 13-73. Utility equipment.**

Utility equipment that serves manufactured homes, including electric, heating, ventilation, plumbing, and air conditioning equipment and other service facilities, shall comply with the requirements of the Florida Building Code, Residential Section R322, as applicable to the flood hazard area.

(Ord. No. 2014-1, § III, 1-28-14; Ord. No. 2021-14, § III, 8-24-21)

Editor's note(s)—Ord. No. 2021-14, § III, adopted August 24, 2021, repealed the former § 13-73, which pertained to elevation requirement for certain existing manufactured home parks and subdivisions and derived from Ord. No. 2014-1, § III, 1-28-14. The former § 13-75, which pertained to utility equipment, was renumbered, as set out herein.

**Secs. 13-74—13-75. Reserved.**

***ARTICLE XIV. RECREATIONAL VEHICLES AND PARKING TRAILERS***

**Sec. 13-76. Temporary placement.**

Recreational vehicles and park trailers placed temporarily in flood hazard areas shall:

- (1) Be on the site for fewer than one hundred eighty (180) consecutive days; or
- (2) Be fully licensed and ready for highway use, which means the recreational vehicle or park model is on wheels or jacking system, is attached to the site only by quick-disconnect-type utilities and security devices, and has no permanent attachments such as additions, rooms, stairs, decks and porches.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-77. Permanent placement.**

Recreational vehicles and park trailers that do not meet the limitations in section 13-76 of this chapter for temporary placement shall meet the requirements of article XIII of this chapter for manufactured homes. For new parks, park models are prohibited in special flood hazard areas.

(Ord. No. 2014-1, § III, 1-28-14)

***ARTICLE XV. TANKS***

**Sec. 13-78. Underground tanks.**

Underground tanks in flood hazard areas shall be anchored to prevent flotation, collapse or lateral movement resulting from hydrodynamic and hydrostatic loads during conditions of the design flood, including the effects of buoyancy assuming the tank is empty.

(Ord. No. 2014-1, § III, 1-28-14)

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**Sec. 13-79. Above-ground tanks, not elevated.**

Above-ground tanks that do not meet the elevation requirements of section 13-80 of this chapter shall:

- (1) Be permitted in flood hazard areas provided the tanks are anchored or otherwise designed and constructed to prevent flotation, collapse or lateral movement resulting from hydrodynamic and hydrostatic loads during conditions of the design flood, including the effects of buoyancy assuming the tank is empty and the effects of flood-borne debris.
- (2) Above-ground tanks located in zone V shall be constructed to current standards pursuant to the Florida Building Code.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-80. Above-ground tanks, elevated.**

Above-ground tanks in flood hazard areas shall be attached to and elevated to or above the design flood elevation on a supporting structure that is designed to prevent flotation, collapse or lateral movement during conditions of the design flood. Tank-supporting structures shall meet the foundation requirements of the applicable flood hazard area.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-81. Tank inlets and vents.**

Tank inlets, fill openings, outlets and vents shall be:

- (1) At or above the design flood elevation or fitted with covers designed to prevent the inflow of floodwater or outflow of the contents of the tanks during conditions of the design flood; and
- (2) Anchored to prevent lateral movement resulting from hydrodynamic and hydrostatic loads, including the effects of buoyancy, during conditions of the design flood.

(Ord. No. 2014-1, § III, 1-28-14)

***ARTICLE XVI. OTHER DEVELOPMENT***

**Sec. 13-82. General requirements for other development.**

All development, including man-made changes to improved or unimproved real estate for which specific provisions are not specified in this chapter or the Florida Building Code, shall:

- (1) Be located and constructed to minimize flood damage;
- (2) Meet the limitations of section 13-64 of this chapter if located in a regulated floodway;
- (3) Be anchored to prevent flotation, collapse or lateral movement resulting from hydrostatic loads, including the effects of buoyancy, during conditions of the design flood;
- (4) Be constructed of flood-damage-resistant materials; and
- (5) Have mechanical, plumbing, and electrical systems above the design flood elevation, except that minimum electric service required to address life safety and electric code requirements is permitted

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below the design flood elevation provided it conforms to the provisions of the electrical part of building code for wet locations.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-83. Fences in regulated floodways.**

Fences in regulated floodways that have the potential to block the passage of floodwaters, such as stockade fences and wire mesh fences, shall meet the limitations of section 13-64 of this chapter.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-84. Retaining walls, sidewalks and driveways in regulated floodways.**

Retaining walls and sidewalks and driveways that involve the placement of fill in regulated floodways shall meet the limitations of section 13-64 of this chapter.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-85. Roads and watercourse crossings in regulated floodways.**

Roads and watercourse crossings, including roads, bridges, culverts, low-water crossings and similar means for vehicles or pedestrians to travel from one (1) side of a watercourse to the other side, that encroach into regulated floodways shall meet the limitations of section 13-64 of this chapter. Alteration of a watercourse that is part of a road or watercourse crossing shall meet the requirements of subsection 13-33(3) of this chapter.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-86. Concrete slabs used as parking pads, enclosure floors, landings, decks, walkways, patios and similar nonstructural uses in coastal high hazard areas (zone V).**

In coastal high hazard areas, concrete slabs used as parking pads, enclosure floors, landings, decks, walkways, patios and similar nonstructural uses are permitted beneath or adjacent to buildings and structures provided the concrete slabs are designed and constructed to be:

- (1) Structurally independent of the foundation system of the building or structure;
- (2) Frangible and not reinforced, so as to minimize debris during flooding that is capable of causing significant damage to any structure; and
- (3) Have a maximum slab thickness of not more than four (4) inches.

(Ord. No. 2014-1, § III, 1-28-14)

**Sec. 13-87. Accessory structures in special flood hazard areas.**

Accessory structures that are not elevated or not dry floodproofed are permitted in flood hazard areas subject to the following conditions:

- (1) The structure shall be at or below one hundred (100) square feet.

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- (2) Electrical and mechanical equipment shall meet the minimum requirements of the current Florida Building Code.
  - (3) The structure shall be limited to storage and parking only.
  - (4) The structure shall be anchored to resist floatation, collapse or lateral movement resulting from flood loads.
  - (5) The structure shall have flood damage-resistant materials used below the base flood elevation plus one foot.

(Ord. No. 2014-1, § III, 1-28-14; Ord. No. 2021-14, § IV, 8-24-21)

### **Sec. 13-88. Decks and patios in coastal high hazard areas (zone V).**

In addition to the requirements of the Florida Building Code, in coastal high hazard areas decks and patios shall be located, designed, and constructed in compliance with the following:

- (1) A deck that is structurally attached to a building or structure shall have the bottom of the lowest horizontal structural member at or above the design flood elevation and any supporting members that extend below the design flood elevation shall comply with the foundation requirements that apply to the building or structure, which shall be designed to accommodate any increased loads resulting from the attached deck.
- (2) A deck or patio that is located below the design flood elevation shall be structurally independent from buildings or structures and their foundation systems, and shall be designed and constructed either to remain intact and in place during design flood conditions or to break apart into small pieces to minimize debris during flooding that is capable of causing structural damage to the building or structure or to adjacent buildings and structures.
- (3) A deck or patio that has a vertical thickness of more than twelve (12) inches or that is constructed with more than the minimum amount of fill necessary for site drainage shall not be approved unless an analysis prepared by a qualified registered design professional demonstrates no harmful diversion of floodwaters or wave runup and wave reflection that would increase damage to the building or structure or to adjacent buildings and structures.
- (4) A deck or patio that has a vertical thickness of twelve (12) inches or less and that is at natural grade or on nonstructural fill material that is similar to and compatible with local soils and is the minimum amount necessary for site drainage may be approved without requiring analysis of the impact on diversion of floodwaters or wave runup and wave reflection.

(Ord. No. 2014-1, § III, 1-28-14)

### **Sec. 13-89. Other development in coastal high hazard areas (zone V).**

In coastal high hazard areas, development activities other than buildings and structures shall be permitted only if also authorized by the appropriate federal, state or local authority; if located outside the footprint of, and not structurally attached to, buildings and structures; and if analyses prepared by qualified registered design professionals demonstrate no harmful diversion of floodwaters or wave runup and wave reflection that would increase damage to adjacent buildings and structures. Such other development activities include, but are not limited to:

- (1) Bulkheads, seawalls, retaining walls, revetments, and similar erosion control structures;

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- (2) Solid fences and privacy walls, and fences prone to trapping debris, unless designed and constructed to fail under flood conditions less than the design flood or otherwise function to avoid obstruction of floodwaters; and
  - (3) On-site sewage treatment and disposal systems defined in 64E-6.002, F.A.C., as filled systems or mound systems.

(Ord. No. 2014-1, § III, 1-28-14; Ord. No. 2018-09, § IV, 5-8-18)

### **Sec. 13-90. Nonstructural fill in coastal high hazard areas (zone V).**

In coastal high hazard areas:

- (1) Minor grading and the placement of minor quantities of nonstructural fill shall be permitted for landscaping and for drainage purposes under and around buildings.
- (2) Nonstructural fill with finished slopes that are steeper than one (1) unit vertical to five (5) units horizontal shall be permitted only if an analysis prepared by a qualified registered design professional demonstrates no harmful diversion of floodwaters or wave runup and wave reflection that would increase damage to adjacent buildings and structures.
- (3) Where authorized by the Florida Department of Environmental Protection or applicable local approval, sand dune construction and restoration of sand dunes under or around elevated buildings are permitted without additional engineering analysis or certification of the diversion of floodwater or wave runup and wave reflection if the scale and location of the dune work is consistent with local beach-dune morphology and the vertical clearance is maintained between the top of the sand dune and the lowest horizontal structural member of the building.

(Ord. No. 2014-1, § III, 1-28-14)

## ***ARTICLE XVII. CRITICAL FACILITIES***

### **Sec. 13-91. Location of critical facilities.**

New critical facilities shall, to the extent feasible, be located outside of the special flood hazard area and outside of the 0.2 percent annual chance flood hazard area (500-year floodplain). If documentation is provided that feasible sites outside of the special flood hazard are not available that satisfy the objectives of a proposed critical facility, then the critical facility shall have access routes that are elevated to or above the base flood elevation.

(Ord. No. 2014-1, § III, 1-28-14)



# Substantial Improvement/ Substantial Damage Desk Reference

FEMA P-758 / May 2010



**FEMA**

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# Substantial Improvement/ Substantial Damage Desk Reference

FEMA P-758 / May 2010



**FEMA**

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# Preface

When buildings undergo repair or improvement, it is an opportunity for local floodplain management programs to reduce flood damage to existing structures. More than 21,000 communities participate in the National Flood Insurance Program (NFIP), which is managed by the Federal Emergency Management Agency (FEMA). To participate in the NFIP, communities must adopt and enforce regulations and codes that apply to new development in Special Flood Hazard Areas (SFHAs). Local floodplain management regulations and codes contain minimum NFIP requirements that apply not only to new structures, but also to existing structures which are “substantially improved (SI)” or “substantially damaged (SD).”

Enforcing the SI/SD requirements is a very important part of a community’s floodplain management responsibilities. There are many factors that local officials will need to consider and several scenarios they may encounter while implementing the SI/SD requirements. This Desk Reference provides practical guidance and suggested procedures to implement the NFIP requirements for SI/SD.

This Desk Reference provides guidance on the minimum requirements of the NFIP regulations. State or locally-adopted requirements that are more restrictive take precedence (often referred to as “exceeding the NFIP minimums” or “higher standards”).

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# 1 Introduction

## 1.1 Overview

When buildings undergo repair or improvement, it is an opportunity for floodplain management programs to reduce flood damage to existing structures. More than 21,000 communities participate in the National Flood Insurance Program (NFIP) by adopting and enforcing regulations and codes that apply to development in Special Flood Hazard Areas (SFHAs). Local floodplain management regulations and codes contain minimum NFIP requirements that are not only for new structures, but also for existing structures with proposed “substantial improvements” or repair of “substantial damage.”

Local officials in communities that participate in the NFIP must determine whether proposed work qualifies as a substantial improvement or repair of substantial damage (referred to as an “SI/SD determination”). If work on buildings constitutes SI/SD, then structures must be brought into compliance with NFIP requirements for new construction, including the requirement that lowest floors be elevated to or above the base flood elevation (BFE). Meeting this requirement can also be accomplished by demolition followed by construction of new buildings that meet the NFIP requirements on the same sites or by relocating buildings to locations outside of the SFHA. In some cases after a disaster, communities have worked with owners to buy damaged homes in order to demolish the buildings and preserve the land as open space. The NFIP defines SI/SD as follows:

- **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 (or smaller percentage if established by the community) before the “start of construction” of the improvement. This term includes structures that have incurred “substantial damage,” regardless of the actual repair work performed.*
- **Substantial damage (SD)** means *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 percent of the market value of the structure before the damage occurred. Work on structures that are determined to be substantially damaged is considered to be substantial improvement, regardless of the actual repair work performed.*

The 50 percent threshold was chosen as a compromise between two extremes. One extreme would be to prohibit all investment in existing structures that do not meet minimum NFIP requirements. The other extreme would be to allow structures in flood hazard areas to be improved in any fashion without regard to the flood risk. In the first alternative, there is the potential for causing hardship to those who have located in flood hazard areas without knowledge of the risk because the structure was constructed prior to the designation of the area as flood-prone. These individuals would not be able to improve their structures as damage or age contributed to deterioration. The second alternative provides no mechanism to ensure that increased investment in flood hazard areas will receive needed protection from the flood risk,

thus contributing to the increased peril to life and property. Thus, the threshold of 50 percent is a compromise at a half-way point and was chosen because it conforms to similar building code and zoning standards that also use this threshold.

This Desk Reference is designed for local officials who are responsible for the administration of local codes and regulations, including the SI/SD requirements. It also is intended for State officials who provide technical assistance to communities on the NFIP.

## 1.2 What is Covered in This Desk Reference?

Enforcing the SI/SD requirements is a very important part of a community’s floodplain management responsibilities. There are many factors that local officials will need to consider and several scenarios they may encounter while implementing the SI/SD requirements. This Desk Reference provides guidance and suggested procedures to implement the NFIP requirements for SI/SD. Table 1-1 summarizes the content of each chapter and lists the appendices.

Table 1-1. Desk Reference Organization

Chapter	Description of Content
1: Introduction	Provides an overview of the Desk Reference, other relevant requirements, and suggestions for where to obtain additional help.
2: The NFIP: Roles and Responsibilities	Outlines the purposes of the NFIP, offers an overview of how the program’s three components work together to support the long-term reduction of flood losses, and explains the roles and responsibilities of communities, State agencies, and the Federal Emergency Management Agency (FEMA).
3: NFIP Substantial Improvement/ Substantial Damage: Requirements and Definitions	Provides an introduction to the NFIP’s SI/SD requirements and lists selected definitions and terms (and compares them with those of the building codes published by the International Code Council, Inc. [ICC]).
4: Making Substantial Improvement and Substantial Damage Determinations	Explains how costs of improvements, costs of repairs, and market values are used to make the SI/SD determination, and describes ways to obtain or to estimate costs and values.
5: Administering Substantial Improvement and Substantial Damage Requirements	Outlines community and property owner responsibilities and provides detailed guidance for local officials who are responsible for administering and enforcing the SI/SD requirements.
6: Factors to Consider and Illustrations of Substantial Improvement and Repair of Substantial Damage	Describes the key aspects of bringing buildings into compliance with all of the NFIP requirements and illustrates examples of improvements and repairs.
7: Substantial Damage in the Disaster Recovery Environment	Offers suggestions to prepare for disasters, an overview of the post-disaster process, methods to estimate costs and market values after major disasters, and describes FEMA’s <i>Substantial Damage Estimator</i> .
8: Mitigation Projects	Describes the most common types of mitigation projects and briefly summarizes FEMA’s five mitigation grant programs.

Table 1-1. Desk Reference Organization (continued)

Appendices	Description of Content
Appendix A	FEMA Regional Offices, NFIP State Coordinating Agencies, and State Hazard Mitigation Offices
Appendix B	References
Appendix C	Glossary and Acronyms
Appendix D	Sample Notice to Property Owners, Worksheet, and Other Material
Appendix E	Sample Letters of Determination

### 1.3 Relevant Requirements

This Desk Reference provides guidance on the minimum requirements of the NFIP regulations. State or locally-adopted requirements that are more restrictive take precedence (often referred to as “exceeding the NFIP minimums” or “higher standards”).

Many States and communities have adopted one or more of the codes in the family of codes published by the International Code Council, Inc. (I-Codes®) or use the I-Codes as the basis of their own codes. These codes contain provisions for buildings in flood hazard areas, including provisions related to substantial improvement and substantial damage. The pertinent codes are the *International Building Code*® (IBC®), *International Residential Code*® (IRC®), and *International Existing Building Code*® (IEBC®). Each references *Flood Resistant Design and Construction* (ASCE 24-05), the national consensus standard produced by the American Society of Civil Engineers, Inc. (ASCE).

The most common floodplain management requirement that exceeds NFIP minimums and also applies to SI/SD is freeboard – added height to raise the lowest floor above the BFE.

Communities that have a building code and floodplain management regulations must administer the more restrictive provisions.

### 1.4 Answers to Questions About SI/SD

FEMA 213, *Answers to Questions about Substantially Damaged Buildings*, is a FEMA publication that summarizes answers to certain key questions regarding substantial damage and a few questions related to substantial improvement. This SI/SD Desk Reference provides expanded discussion and more detailed guidance on making substantial damage determinations, along with detailed guidance on administering the substantial improvement requirements.

## 1.5 Where to Get Help

Each State has a designated State Coordinating Agency for the NFIP, with an individual identified as the NFIP State Coordinator. State Coordinators provide a link between the Federal government and local governments on matters related to floodplain management. Additional assistance may be sought from FEMA's Regional Offices. Appendix A includes contact information for FEMA Regional Offices, NFIP State Coordinating Agencies, and State Hazard Mitigation Offices.

FEMA produces extensive guidance materials and publications related to floodplain management. Many NFIP State Coordinating Agencies also publish guidance documents. Appendix B lists references pertinent to administering the SI/SD requirements and other resources for managing development in floodplains. FEMA publications are available from the FEMA library at <http://www.fema.gov/library> or by calling 1-800-480-2520.

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# 2 The NFIP: Roles and Responsibilities

## 2.1 Purposes and Overview of the NFIP

The original authorizing legislation for the NFIP was passed in 1968. Congress expressly found that “a program of flood insurance can promote the public interest by encouraging sound land use by minimizing exposure of property to flood losses...”

The NFIP is intended to encourage States and local governments to recognize and incorporate flood hazards in their land use and development decisions. In some communities, this is achieved by guiding development to areas with lower risk. When a proposal is made to develop within a flood hazard area, application of the criteria set forth in Federal regulation (Title 44 Code of Federal Regulations [CFR] Section (§) 60.3) is intended to minimize exposure and flood-related damage.

The NFIP is administered by FEMA, which is part of the Department of Homeland Security (DHS). The NFIP has three main elements:

1. Hazard identification and mapping, in which engineering studies are conducted and flood maps are prepared to delineate areas that are predicted to be subject to flooding under certain conditions;
2. Floodplain management criteria, which establish the minimum requirements for communities to adopt and apply to development within mapped flood hazard areas; and
3. Flood insurance, which provides financial protection for property owners to cover flood-related damage to buildings and contents.

Federal flood insurance is designed to provide an alternative to disaster assistance and disaster loans for home and business owners. Disaster assistance rarely comes close to covering all of the costs to repair and clean up. While available to qualified victims, disaster loans do not significantly ease the financial burden due to repayment terms. It is important to remember that disaster assistance is available only after floods have been declared major disasters by the President of the United States. In contrast, flood insurance claims will be paid any time damage from a qualifying flood event occurs.

Another important objective of the NFIP is to break the cycle of flood damage. Many buildings have been flooded, repaired or rebuilt, and flooded again. In some parts of the country, this cycle occurs every couple of years. Before communities adopted floodplain management regulations, people tended to rebuild in the same flood-prone areas using the same construction techniques that did not adequately protect the structure when the first event occurred. On the

other hand, structures built to NFIP floodplain management requirements experience, on average, 80 percent less damage through reduced frequency of inundation and severity of losses.

By encouraging communities to guide development to lower risk areas, and by requiring the elevation of new buildings and certain existing buildings, one of the long-term objectives of the NFIP can be achieved: reducing flood damage and losses. Older buildings may be removed or replaced, or they may be upgraded or modified with techniques that lead to little or no flood damage.

The NFIP establishes distinct responsibilities for the Federal, State, and local levels of government. For local officials who must administer the SI/SD requirements of their regulations and codes, it is important to recognize how these established roles affect responsibilities for SI/SD. As outlined in the NFIP regulations:

- Communities are responsible for regulating all development in mapped flood hazard areas, issuing permits, and enforcing the requirements, including SI/SD requirements for improvements and repairs of buildings.
- States generally are responsible for providing technical assistance to communities, monitoring community programs, and coordinating between communities and the NFIP. Some States also administer regulatory programs and many are engaged in flood hazard mapping initiatives.
- FEMA, through administration of the NFIP, promulgates the minimum regulatory requirements, supports State programs, provides technical assistance, monitors community programs, and produces flood hazard maps.

## 2.2 The Community's Role

The NFIP regulations contained in 44 CFR § 59.22 and § 60.3 outline the responsibilities that communities must accept in order to become and remain eligible to participate in the NFIP. The key responsibilities include:

- Designate an agency that is charged with the responsibility to administer floodplain management requirements
- Determine whether proposed development activities are located in SFHAs
- Review development proposals to ensure compliance with the requirements of applicable floodplain management regulations and building codes
- Require that new subdivisions and development proposals with more than 50 lots or larger than five acres include BFEs
- Issue or deny permits for floodplain development
- Inspect all development in SFHAs to ensure compliance
- Maintain records of issued permits, elevation data, inspections, and enforcement actions
- Assist in the preparation and revision of floodplain maps

- Help residents obtain information on flood hazards, floodplain map data, and compliant construction measures

For existing buildings that are located in SFHAs, community responsibilities include the following, in addition to the requirements above:

- Determine whether proposed improvements are “substantial improvements;” substantial improvement of buildings triggers requirements for permits and compliance.
- Determine whether work necessary to restore a damaged building to its pre-damage condition constitutes repair of “substantial damage;” repair of substantially damaged buildings triggers requirements for permits and compliance.

Chapter 3 describes the NFIP SI/SD requirements and definitions. Chapter 4 outlines making SI/SD determinations; Chapter 5 outlines community responsibilities that are specifically related to administering these requirements. Chapter 6 includes factors to be considered when determining SI/SD and illustrations of substantial improvement and substantial damage. More guidance on administering and enforcing all aspects of local floodplain management regulations is found in FEMA 480, *NFIP Floodplain Management Requirements: A Study Guide and Desk Reference*. Chapter 7 suggests actions that communities can take to prepare for disasters, methods communities can use to obtain the costs to restore the structure and the market value of the structure before the damage occurred to make a substantial damage determination, and also describes a tool that communities can use to facilitate collecting data to make substantial damage determinations, FEMA’s *Substantial Damage Estimator*.

## 2.3 The State’s Role

Each State’s governor has designated an NFIP State Coordinating Agency. This agency, often referred to as the NFIP State Coordinator’s Office, is specifically charged with being a link between Federal, State, and local governments. The NFIP State Coordinator stays current on NFIP issues and can advise communities on specific provisions and any State requirements.

Some States have their own floodplain management statutes and regulations, and some administer regulatory programs pertaining to flood hazards. State requirements related to work on existing buildings must be satisfied in addition to local requirements.

While the explicit role of the NFIP State Coordinator may vary among States, the NFIP regulations [44 CFR § 60.25] outline the following key responsibilities:

- Encourage and provide assistance for communities to qualify for participation in the NFIP
- Guide and assist communities to develop, implement, and maintain floodplain management regulations
- Provide technical assistance to communities
- Participate in training opportunities

- Assist in the delineation of flood-prone areas
- Notify FEMA of problems with community programs, if such problems cannot be resolved through technical assistance

### 2.4 The Federal Role

Several Federal agencies have programs and responsibilities that relate to flooding, managing flood hazards, and responding to flood events. Only FEMA's role is directly pertinent to the purpose of this Desk Reference.

Located at FEMA Headquarters in Washington, DC, the Flood Insurance and Mitigation Administration (FIMA) implements the three main elements of the NFIP (flood hazard identification, floodplain management, and flood insurance). The Directorate sets National policy, issues interpretations, enrolls communities in the NFIP, researches floodplain construction practices, and administers the flood hazard mapping and flood insurance elements of the program. Specifically, FEMA develops publications to help States and participating communities fulfill their responsibilities and to provide guidance to property owners, architects, engineers, and others proposing to develop in the floodplain.

FEMA implements its program responsibilities through 10 Regional Offices. Each Regional Office has a Mitigation Division that works with States and communities on matters related to the NFIP. Each Regional Office covers four to eight States and territories; together they work with over 21,000 participating communities. The responsibilities of the Regional Offices include:

- Assist the NFIP State Coordinating Agencies
- Advise local officials responsible for administering floodplain management regulations
- Assess community compliance with the minimum NFIP criteria
- Answer questions from design professionals, builders, and the public
- Provide information about flood insurance and respond to questions from citizens
- Maintain and revise flood hazard maps and data
- Provide information and training on many aspects of the NFIP, including administration of the SI/SD requirements
- Work with States and communities to resolve identified problems with community programs

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# 3 NFIP Substantial Improvement/ Substantial Damage: Requirements and Definitions

## 3.1 Overview

This chapter provides NFIP regulations for substantial improvement and substantial damage, and includes key definitions for implementing the SI/SD requirements (also see the glossary and acronyms in Appendix C). This chapter also compares the NFIP's terminology with terms and definitions used in the I-Codes.

## 3.2 Introduction to the SI/SD Requirements

The NFIP includes a requirement that new buildings and substantially improved buildings be constructed in ways that minimize or prevent damage during a flood. This requirement grew out of the recognition that there were large numbers of buildings already located in flood-prone areas that would continue to be subject to damage.

The purpose of the SI/SD requirements is to protect the property owner's investment and safety, and, over time, to reduce the total number of buildings that are exposed to flood damage, thus reducing the burden on taxpayers through the payment of disaster assistance. The SI/SD requirements are triggered when the local official determines that the cost of repairing or improving a building in an SFHA equals or exceeds 50 percent of the building's market value (excluding land value).

The SI/SD requirement is similar to common zoning and code requirements that address non-conforming uses and structures. The non-conformance is allowed to continue until a triggering event occurs, such as a change in use or a proposal to undertake significant physical alterations.

Types of work that may trigger SI/SD requirements are described in detail in Chapter 6 and generally include:

- Rehabilitation or remodeling of a building with or without modifying its external dimensions
- Lateral additions that may or may not involve structural modifications of a building
- Vertical additions
- Repair of foundations, including replacing or extending foundations

Understandably, owners are concerned about the costs of bringing buildings into compliance. NFIP flood insurance policies on buildings located in SFHAs include coverage that is available for buildings that are substantially damaged by flood. Called Increased Cost of Compliance (ICC), this coverage is described in Sections 5.6.4 and 7.6.

- Restoration or repair of damage of any origin that is necessary to restore a building to its pre-damaged condition
- Reconstruction of demolished or destroyed buildings on the same site or on the same foundation
- Work on post-Flood Insurance Rate Map (FIRM) buildings
- Work on existing buildings where flood zones or floodways are revised

The intent of the SI/SD requirements is not to discourage routine maintenance. If work requires a permit, then the local official must review all of the work proposed and the cost of all work must be included in the project costs, including work that might otherwise be considered routine maintenance.

Chapter 6 describes how building characteristics and details of proposed work relate to the SI/SD requirements of local floodplain management regulations.

## 3.3 NFIP Regulations for SI/SD

The NFIP regulations are online at <http://www.fema.gov/business/nfip/laws1.shtm>. The following excerpts of the regulations pertain to new construction and substantial improvement. The requirements state that communities shall:

*§ 60.3(a)(3) Review all permit applications to determine whether proposed building sites will be reasonably safe from flooding. If a proposed building site is in a flood-prone area, all new construction and substantial improvements shall (i) be designed (or modified) and adequately anchored to prevent flotation, collapse, or lateral movement of the structure resulting from hydrodynamic and hydrostatic loads, including the effects of buoyancy, (ii) be constructed with materials resistant to flood damage, (iii) be constructed by methods and practices that minimize flood damage, and (iv) be constructed with electrical, heating, ventilation, plumbing, and air conditioning equipment and other service facilities that are designed and/or located so as to prevent water from entering or accumulating within the components during conditions of flooding;*

*§ 60.3(b)(4) Obtain, review and reasonably utilize any base flood elevation and floodway data available from a Federal, State, or other source, including data developed pursuant to paragraph (b)(3) of this section, as criteria for requiring that new construction, substantial improvements, or other development in Zone A on the community's FHBM or FIRM meet the standards in paragraphs (c)(2), (c)(3), (c)(5), (c)(6), (c)(12), (c)(14), (d)(2) and (d)(3) of this section;*

*§ 60.3(c)(2) Require that all new construction and substantial improvements of residential structures within Zones A1-30, AE and AH zones on the community's FIRM have the lowest floor (including basement) elevated to or above the base flood level, unless the community is granted an exception by the Administrator for the allowance of basements in accordance with § 60.6 (b) or (c);*

*§ 60.3(c)(3) Require that all new construction and substantial improvements of non-residential structures within Zones A1-30, AE and AH zones on the community's FIRM (i) have the lowest*

*floor (including basement) elevated to or above the base flood level or, (ii) together with attendant utility and sanitary facilities, be designed so that below the base flood level the structure is watertight with walls substantially impermeable to the passage of water and with structural components having the capability of resisting hydrostatic and hydrodynamic loads and effects of buoyancy;*

*§ 60.3(c)(5) Require, for all new construction and substantial improvements, that fully enclosed areas below the lowest floor that are usable solely for parking of vehicles, building access or storage in an area other than a basement and which are subject to flooding shall be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. Designs for meeting this requirement must either be certified by a registered professional engineer or architect or meet or exceed the following minimum criteria: A minimum of two openings having a total net area of not less than one square inch for every square foot of enclosed area subject to flooding shall be provided. The bottom of all openings shall be no higher than one foot above grade. Openings may be equipped with screens, louvers, valves, or other coverings or devices provided that they permit the automatic entry and exit of floodwaters;*

*§ 60.3(c)(6) Require that manufactured homes that are placed or substantially improved within Zones A1-30, AH, and AE on the community's FIRM on sites*

*(i) Outside of a manufactured home park or subdivision,*

*(ii) In a new manufactured home park or subdivision,*

*(iii) In an expansion to an existing manufactured home park or subdivision, or*

*(iv) In an existing manufactured home park or subdivision on which a manufactured home has incurred "substantial damage" as the result of a flood, be elevated on a permanent foundation such that the lowest floor of the manufactured home is elevated to or above the base flood elevation and be securely anchored to an adequately anchored foundation system to resist floatation collapse and lateral movement.*

*§ 60.3(c)(7) Require within any AO zone on the community's FIRM that all new construction and substantial improvements of residential structures have the lowest floor (including basement) elevated above the highest adjacent grade at least as high as the depth number specified in feet on the community's FIRM (at least two feet if no depth number is specified);*

*§ 60.3(c)(8) Require within any AO zone on the community's FIRM that all new construction and substantial improvements of non-residential structures (i) have the lowest floor (including basement) elevated above the highest adjacent grade at least as high as the depth number specified in feet on the community's FIRM (at least two feet if no depth number is specified), or (ii) together with attendant utility and sanitary facilities be completely floodproofed to that level to meet the floodproofing standard specified in § 60.3(c)(3)(ii);*

*§ 60.3(c)(10) Require until a regulatory floodway is designated, that no new construction, substantial improvements, or other development (including fill) shall be permitted within Zones A1-30 and AE on the community's FIRM, unless it is demonstrated that the cumulative effect of the proposed development, when combined with all other existing and anticipated development, will not increase the water surface elevation of the base flood more than one foot at any point within the community.*

§ 60.3(c)(12) *Require that manufactured homes to be placed or substantially improved on sites in an existing manufactured home park or subdivision within Zones A-1-30, AH, and AE on the community's FIRM that are not subject to the provisions of paragraph (c)(6) of this section be elevated so that either :*

- (i) The lowest floor of the manufactured home is at or above the base flood elevation, or*
- (ii) The manufactured home chassis is supported by reinforced piers or other foundation elements of at least equivalent strength that are no less than 36 inches in height above grade and be securely anchored to an adequately anchored foundation system to resist floatation, collapse, and lateral movement.*

§ 60.3(d) [When floodways have been designated] *(3) Prohibit encroachments, including fill, new construction, substantial improvements, and other development within the adopted regulatory floodway unless it has been demonstrated through hydrologic and hydraulic analyses performed in accordance with standard engineering practice that the proposed encroachment would not result in any increase in flood levels within the community during the occurrence of the base flood discharge;*

§ 60.3(e)(4) [When V zones have been designated] *Provide that all new construction and substantial improvements in Zones VI-30 and VE, and also Zone V if base flood elevation data is available, on the community's FIRM, are elevated on pilings and columns so that (i) the bottom of the lowest horizontal structural member of the lowest floor (excluding the pilings or columns) is elevated to or above the base flood level; and (ii) the pile or column foundation and structure attached thereto is anchored to resist flotation, collapse and lateral movement due to the effects of wind and water loads acting simultaneously on all building components. Water loading values used shall be those associated with the base flood. Wind loading values used shall be those required by applicable State or local building standards. A registered professional engineer or architect shall develop or review the structural design, specifications and plans for the construction, and shall certify that the design and methods of construction to be used are in accordance with accepted standards of practice for meeting the provisions of paragraphs (e)(4) (i) and (ii) of this section.*

§ 60.3(e)(5) *Provide that all new construction and substantial improvements within Zones VI-30, VE, and V on the community's FIRM have the space below the lowest floor either free of obstruction or constructed with non-supporting breakaway walls, open wood lattice-work, or insect screening intended to collapse under wind and water loads without causing collapse, displacement, or other structural damage to the elevated portion of the building or supporting foundation system. [Note: specifications for breakaway walls not shown.]*

### **3.4 Selected Definitions and Terms**

Some of the terms used in this Desk Reference are defined in the NFIP regulations and some have meanings that are based on common usage. This section compares the NFIP terms with those defined and used in the administrative and flood damage-resistant provisions of the family of building codes known as the I-Codes. The I-Codes include the *International Building Code (IBC)*, *International Residential Code (IRC)*, *International Existing Building Code (IEBC)*,

*International Mechanical Code®*, *International Plumbing Code®*, *the International Fuel Gas Code®*, and a number of other specialty codes.

### 3.4.1 Definitions: NFIP Regulations

The following are the NFIP definitions of several terms used in this Desk Reference (also see Appendix C for a glossary of related terms and definitions):

- **Floodproofing** means *any combination of structural and non-structural additions, changes, or adjustments to structures that reduce or eliminate flood damage to real estate or improved real property, water and sanitary facilities, structures, and their contents.*
- **Historic structure** means any structure that is:
  - (a) *Listed individually in the National Register of Historic Places (a listing maintained by the Department of Interior) or preliminarily determined by the Secretary of the Interior as meeting the requirements for individual listing on the National Register;*
  - (b) *Certified or preliminarily determined by the Secretary of the Interior as contributing to the historical significance of a registered historic district or a district preliminarily determined by the Secretary to qualify as a registered historic district;*
  - (c) *Individually listed on a state inventory of historic places in states with historic preservation programs which have been approved by the Secretary of the Interior; or*
  - (d) *Individually listed on a local inventory of historic places in communities with historic preservation programs that have been certified either:*
    - (1) *By an approved state program as determined by the Secretary of the Interior or*
    - (2) *Directly by the Secretary of the Interior in states without approved programs.*
- **Lowest floor** means *the lowest floor of the lowest enclosed area (including basement). An unfinished or flood damage-resistant enclosure, usable solely for parking of vehicles, building access, or storage in an area other than a basement area is not considered a building's lowest floor; Provided, that such enclosure is not built so as to render the structure in violation of the applicable non-elevation design requirements of § 60.3.*
- **New construction** means, *for floodplain management purposes, structures for which the “start of construction” commenced on or after the effective date of a floodplain management regulation adopted by a community and includes any subsequent improvements to such structures.*
- **Substantial damage** means *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 percent of the market value of the structure before the damage occurred.*
- **Substantial improvement** 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 before the “start of construction” of the improvement. This term includes structures that have incurred “substantial damage,” regardless of the actual repair work performed. The term does not, however, include either:*

- (1) *Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions or*
- (2) *Any alteration of a “historic structure,” provided that the alteration will not preclude the structure's continued designation as a “historic structure.”*

The definition of substantial improvement includes structures that have incurred substantial damage. Work necessary to restore a substantially damaged building to its pre-damage condition constitutes a substantial improvement; therefore, the NFIP regulations that refer to substantial improvement also include substantial damage.

#### 3.4.2 Comparison of Definitions and Terms: NFIP and I-Codes

FEMA has determined that the provisions in the I-Codes for the design and construction of flood damage-resistant buildings are consistent with the NFIP requirements. Adoption of a code based on one or more of the I-Codes does not, by itself, meet all of the NFIP requirements, largely because the model codes deal primarily with buildings and structures. To learn more about coordinating local floodplain management regulations with the I-Codes, contact the NFIP State Coordinating Agency or FEMA Regional Office listed in Appendix A. The International Code Council, in coordination with FEMA published *Reducing Flood Losses Through the International Codes®: Meeting the Requirements of the National Flood Insurance Program* for additional guidance.

Many States and communities administer building codes that are based on the model I-Codes. Because the model codes include provisions for SI/SD and local regulations also include SI/SD provisions, it is important to compare terms. In communities that use both codes and regulations to regulate SFHA development, officials need to be familiar with terms used in each, and recognize that some terms are used in one but not the other. Some terms are defined while others are simply used in context with their common meaning. Table 3-1 compares terms that are defined or used by the NFIP with terms used in the I-Codes. Some terms (noted “used in guidance documents”) are not defined by the NFIP, but are used in this Desk Reference and various guidance documents listed in Appendix B.

**Table 3-1. Comparison of Definitions and Terms in the NFIP and I-Codes**

	NFIP	IBC	IRC	IEBC
<b>Addition</b>	Used in the NFIP definition of “substantial improvement.”  Common NFIP usage: an expansion of a building that increases the total square footage.	An extension or increase in floor area or height of a building or structure.	An extension or increase in floor area or height of a building or structure.	An extension or increase in floor area, number of stories, or height of a building or structure.
<b>Addition, minor</b>	Not defined in NFIP regulations; used in guidance documents.  Common NFIP usage: an addition that, based on a determination, is not a “substantial improvement.”	Not used in the IBC; included in definition of “Addition.”	Not used in the IRC; included in definition of “Addition.”	Not used in the IEBC; included in definition of “Addition.”
<b>Addition, lateral or horizontal</b>	Not defined in NFIP regulations; used in guidance documents.  Common NFIP usage: an addition that extends beyond the existing footprint. May be a minor addition or may be determined to be a “substantial improvement.”	Not used in the IBC; included in definition of “Addition.”	Not used in the IRC; included in definition of “Addition.”	Not used in the IEBC; included in definition of “Addition.”
<b>Addition, vertical</b>	Not defined in NFIP regulations; used in guidance documents.  Common NFIP usage: an addition that extends a building upward, either by adding an upper story or by elevating the building in-place and constructing a new story underneath. May be determined to be a “substantial improvement;” less likely to be a minor addition.	Not used in the IBC; included in definition of “Addition.”	Not used in the IRC; included in definition of “Addition.”	Not used in the IEBC; included in definition of “Addition.”

- NFIP** National Flood Insurance Program
- IBC** International Building Code
- IRC** International Residential Code
- IEBC** International Existing Building Code

Table 3-1. Comparison of Definitions and Terms in the NFIP and I-Codes (continued)

	NFIP	IBC	IRC	IEBC
<b>Alteration</b>	Not defined in NFIP regulations; used in the NFIP definitions “start of construction” and “historic structure.”  Used in NFIP guidance documents.	Any construction or renovation to an existing structure other than repair or addition.	Any construction or renovation to an existing structure other than repair or addition that requires a permit. Also, a change in a mechanical system that involves an extension, addition, or change to the arrangement, type, or purpose of the original installation that requires a permit.	Any construction or renovation to an existing structure other than a repair or addition. Alterations are classified as Level 1, Level 2, and Level 3.
<b>Alteration, Level 1</b>	Not used by the NFIP.	Not used in the IBC.	Not used in the IRC.	403.1 Scope. Level 1 alterations include the removal and replacement or the covering of existing materials, elements, equipment, or fixtures using new materials, elements, equipment, or fixtures that serve the same purpose. [Note: 601.3 requires alterations that constitute SI to comply with flood requirements of the IBC.]
<b>Alteration, Level 2</b>	Not used by the NFIP.	Not used in the IBC.	Not used in the IRC.	404.1 Scope. Level 2 alterations include the reconfiguration of space, the addition or elimination of any door or window, the reconfiguration or extension of a system, or the installation of any additional equipment. (Level 2 alterations must comply with the requirements for Level 1 and Level 2.)
<b>Alteration, Level 3</b>	Not used by the NFIP.	Not used in the IBC.	Not used in the IRC.	405.1 Scope. Level 3 alterations apply where the work area exceeds 50 percent of the aggregate area of the building. (Level 3 alterations must comply with the requirements for Level 1, Level 2, and Level 3.)

**Table 3-1. Comparison of Definitions and Terms in the NFIP and I-Codes (continued)**

	NFIP	IBC	IRC	IEBC
<b>Building, Elevated-in-Place</b>	<p>Not defined in NFIP regulations; used in guidance documents.</p> <p>Common NFIP usage: a building that is detached from its original foundation and reattached to a new elevated foundation at the same location.</p>	<p>Not used in the IBC (see Addition).</p>	<p>Not used in the IRC (see Addition).</p>	<p>Not used in the IEBC (see Addition).</p>
<b>Building, Existing</b>	<p>Not defined in NFIP regulations; used in guidance documents.</p> <p>NFIP usage: a building that pre-dates the community's first floodplain management regulation (see Pre-FIRM).</p>	<p>[Existing structure means] A structure erected prior to the date of adoption of the appropriate code, or one for which a legal building permit has been issued. See also Section 1612.2.</p>	<p>[Existing building means] Existing building is a building erected prior to the adoption of this code, or one for which a legal building permit has been issued.</p>	<p>[Existing building means] A building erected prior to the date of adoption of the appropriate code, or one for which a legal building permit has been issued.</p>
<b>Building, Relocated</b>	<p>Not defined in NFIP regulations; used in guidance documents.</p> <p>Common NFIP usage: a building that is detached from its original foundation and moved to another location with a new foundation.</p>	<p>Not used in the IBC; scope of IBC includes the movement of buildings.</p>	<p>Not used in the IRC; scope of IRC includes movement of buildings.</p>	<p>409.1 Scope. Relocated buildings provisions shall apply to relocated or moved buildings. [1202.6 requires relocated buildings to comply with the flood requirements of the IBC.]</p>
<b>Habitable (Habitable Space)</b>	<p>Not defined in NFIP regulations; used in guidance documents.</p> <p>Uses allowed for enclosures below the base flood elevation include parking of vehicles, building access, and storage.</p>	<p>A space in a building for living, sleeping, eating, or cooking. Bathrooms, toilet rooms, closets, halls, storage or utility spaces and similar areas are not considered habitable spaces. [Note: habitable spaces are not all equivalent to the uses allowed below the elevated buildings in SFHAs.]</p>	<p>A space in a building for living, sleeping, eating or cooking. Bathrooms, toilet rooms, closets, halls, storage or utility spaces and similar areas are not considered habitable spaces. [Note: habitable spaces are not all equivalent to the uses allowed below the elevated buildings in SFHAs.]</p>	<p>Terms not defined in the IEBC; default to definitions in the IBC.</p>

Table 3-1. Comparison of Definitions and Terms in the NFIP and I-Codes (continued)

	NFIP	IBC	IRC	IEBC
<b>Non-residential</b>	Not defined in NFIP regulations. Used in NFIP regulations and guidance documents; see “Residential.”	All occupancies other than “Institutional Group I,” “Residential Group R,” and dwellings within the scope of the IRC (see “Residential”).  [Note: From <i>ASCE 24-05</i> , Non-residential – any building or structure or portion thereof that is not classified residential.]	The scope of the IRC includes only “detached one- and two-family dwellings and townhouses not more than three stories above-grade in height with a separate means of egress and their accessory structures.”	Terms not defined in the IEBC default to definitions in the IBC.
<b>Pre-FIRM</b>	A building for which construction or substantial improvement occurred on or before December 31, 1974, or before the effective date of an initial FIRM.	Not used in the IBC.	Not used in the IRC.	Not used in the IEBC.
<b>Post-FIRM</b>	A building for which construction or substantial improvement occurred after December 31, 1974, or on or after the effective date of the initial FIRM, whichever is later.	Not used in the IBC.	Not used in the IRC.	Not used in the IEBC.
<b>Reconstruction</b>	Not defined in NFIP regulations; used in the NFIP definition of “Substantial Improvement.”  Common NFIP usage: rebuilding on same foundation. Another common usage refers to ground-up reconstruction, including a new foundation. In both, the new building is treated as new construction.	Used in the IBC definition of “Repair.”	Used in the IRC definition of “Repair.”	Used in the IEBC definition of “Repair.”
<b>Rehabilitation</b>	Not defined in NFIP regulations; used in the NFIP definition of “Substantial Improvement.”  Common NFIP usage (including “remodel”) to describe work that does not increase square footage.	Used only in the IBC flood damage-resistant provisions	[Appendix J, Existing Buildings and Structures] Any repair, renovation, alteration or reconstruction work undertaken in an existing building.  Used in the IRC flood damage-resistant provisions.	Any work, as described by the categories of work defined herein, undertaken in an existing building.

**Table 3-1. Comparison of Definitions and Terms in the NFIP and I-Codes (continued)**

	NFIP	IBC	IRC	IEBC
<b>Renovation</b>	<p>Not defined in NFIP regulations; used in guidance documents.</p> <p>Dictionary definition is “to restore to a former better state (as by cleaning, repairing, or rebuilding).”</p>	Used in the IBC definition of “Alteration.”	Used in the IRC definition of “Alteration.”	Used in the IEBC definition of “Alteration.”
<b>Repair</b>	<p>Not defined in NFIP regulations; used in the NFIP definition of “Substantial Improvement.”</p> <p>Dictionary definition includes (a) act or process of repairing; (b) to restore by replacing a part or putting together what is torn or broken.</p>	The reconstruction or renewal of any part of an existing building for the purpose of its maintenance.	The reconstruction or renewal of any part of an existing building for the purpose of its maintenance.	<p>The restoration to good or sound condition of any part of an existing building for the purpose of its maintenance.</p> <p>402.1 Scope. Repairs, as defined in Chapter 2, include the patching or restoration or replacement of damaged materials, elements, equipment or fixtures for the purpose of maintaining such components in good or sound condition with respect to existing loads or performance requirements.</p>

Table 3-1. Comparison of Definitions and Terms in the NFIP and I-Codes (continued)

	NFIP	IBC	IRC	IEBC
Residential	Used (but not defined) in the NFIP regulations and guidance documents.	<p>308 Institutional Group I. Institutional Group I includes, among others, the use of a building or structure, or a portion thereof, in which people are cared for or live in a supervised environment, having physical limitations because of health or age are harbored for medical treatment or other care or treatment, or in which people are detained for penal or correctional purposes or in which the liberty of the occupants is restricted.</p> <p>310.1 Residential Group R. Residential Group R includes, among others, the use of a building or structure, or a portion thereof, for sleeping purposes when not classified as an Institutional Group I or when not regulated by the <i>International Residential Code</i> in accordance with Section 101.2. Residential occupancies shall include the following: [NOTE: list that follows is not shown.]</p>	R101.2 Scope. The provisions of the <i>International Residential Code for One- and Two-family Dwellings</i> shall apply to the construction, alteration, movement, enlargement, replacement, repair, equipment, use and occupancy, location, removal and demolition of detached one- and two-family dwellings and townhouses not more than three stories above-grade in height with a separate means of egress and their accessory structures.	Terms not defined in the IEBC; default to definitions in the IBC.

**Table 3-1. Comparison of Definitions and Terms in the NFIP and I-Codes (continued)**

	NFIP	IBC	IRC	IEBC
Residential (continued)		<p><i>[NOTE: The term “residential is defined in ASCE 24-05, Residential – (1) buildings and structures and portions thereof where people live, or that are used for sleeping purposes on a transient or non-transient basis; (2) residential structures, including but not limited to one- and two-family dwellings, townhouses, condominiums, multi-family dwellings, apartments, congregate residences, boarding houses, lodging houses, rooming houses, hotels, motels, apartment buildings, convents, monasteries, dormitories, fraternity houses, sorority houses, vacation timeshare properties; and (3) institutional facilities where people are cared for or live on a 24-hour basis in a supervised environment, including but not limited to board and care facilities, assisted living facilities, halfway houses, group homes, congregate care facilities, social rehabilitation facilities, alcohol and drug centers, convalescent facilities, hospitals, nursing homes, mental hospitals, detoxification facilities, prisons, jails, reformatories, detention centers, correctional centers, and prerelease centers.]</i></p>		

Table 3-1. Comparison of Definitions and Terms in the NFIP and I-Codes (continued)

	NFIP	IBC	IRC	IEBC
<b>Restoration</b>	<p>Used in the NFIP definition of “Substantial Damage.”</p> <p>Dictionary definition includes (a) an act of restoring or the condition of being restored; (b) bringing back to a former position or condition.</p>	<p>Used in the definition of “Historic structures” and requirements for historic buildings.</p>	<p>Not used in the IRC.</p>	<p>Used in the IEBC definition of “Repair.”</p>
<b>Story</b>	<p>Not used in the NFIP regulations.</p> <p>“Lowest Floor” means the lowest floor of the lowest enclosed area (including basement). An unfinished or flood damage-resistant enclosure, usable solely for parking of vehicles, building access, or storage in an area other than a basement area is not considered a building's lowest floor; Provided, that such enclosure is not built so as to render the structure in violation of the applicable non-elevation design requirements of Section 60.3.</p>	<p>That portion of a building included between the upper surface of a floor and the upper surface of the floor or roof next above (also see “Mezzanine” and Section 502.1). It is measured as the vertical distance from top to top of two successive tiers of beams or finished floor surfaces and, for the topmost story, from the top of the floor finish to the top of the ceiling joists or, where there is not a ceiling, to the top of the roof rafters.</p>	<p>That portion of a building included between the upper surface of a floor and the upper surface of the floor or roof next above.</p>	<p>Terms not defined in the IEBC; default to definitions in the IBC.</p>

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# 4 Making Substantial Improvement and Substantial Damage Determinations

## 4.1 Overview

Administering the SI/SD requirements requires local officials to perform four major actions: (1) determine costs, (2) determine market values, (3) make SI/SD determinations, and (4) require owners to obtain permits to bring substantially improved or substantially damaged buildings into compliance with the floodplain management requirements. This chapter describes how to determine whether work is a substantial improvement or a repair of substantial damage. The first step is to review estimates of the improvement or repair costs; this step involves deciding which costs to include and exclude. Next, the market value of the structure must be determined. There is more than one way to determine costs and market value, and the local official must examine both for reasonableness and accuracy.

The I-Codes include, in the administrative provisions, two requirements pertinent to the data necessary to make SI/SD determinations. Applicants must:

- State the valuation of proposed work, and
- Give other data and information as required by the building official.

Communities must be prepared to explain to permit applicants how they make SI/SD determinations. Local officials should develop written procedures that can help them make and document consistent determinations and improve efficiency, especially in the post-disaster period when large numbers of buildings may be damaged.

Chapter 5 outlines community responsibilities that are specifically related to administering these SI/SD requirements. Chapter 6 describes factors to consider when evaluating permit applications and all aspects of bringing substantially improved and substantially damaged buildings into compliance; it also includes illustrations of improvements and repairs.

Chapter 7 addresses handling substantial damage in the post-disaster period, with recommendations for planning ahead to be prepared for the added workload and demands on staff and resources. It describes some methods that can help communities focus their efforts when many damaged buildings may have to be evaluated. It also describes FEMA's *Substantial Damage Estimator* (SDE) software that communities can use to collect information about damaged buildings in order to make substantial damage determinations.

## 4.2 Accuracy and Verification

Costs of proposed repairs or improvements and market values are needed to determine whether proposed work is SI/SD. Methods for obtaining this information are described in Sections 4.4 and 4.5, respectively. Local officials are responsible for verifying that the data are complete and reasonable. The local official is responsible for reviewing the validity of all cost estimates provided by applicants, whether prepared by licensed contractors, engineers, architects, professional cost estimators, or by property owners. When work is repair of damage, an inspection visit should be made to verify that the proposed work is all of the work that is necessary to restore the building to its pre-damage condition.

Applicants may disagree with a community's SI/SD determination. In these cases, the burden is on the applicant to provide improved cost estimates or to obtain a professional appraisal of market value. The local official is responsible for reviewing the new information. In some cases, applicants may seek a formal appeal of the local official's decision (Section 5.6.6).

To be consistent, local officials should document their decisions and the documentation should be retained in the community's permit records. A sample worksheet that can be used to document SI/SD determinations is included in Appendix D. Maintaining good records and documentation is especially critical if a community has elected to administer a cumulative SI/SD requirement (Section 5.7.3).

## 4.3 Making SI/SD Determinations

Work on buildings ranges from routine maintenance and minor repairs (which may not require permits) to work that costs more than 50 percent of a structure's market value. Local officials who are responsible for administering their floodplain management regulations or codes are responsible for determining whether work is SI/SD. Other entities, such as insurance claims adjusters, may make estimates of damage for purposes of adjusting damage claims. However, an adjuster's estimate must not be used to make SI/SD determinations because the estimates of damage that determine the amount of a claim payment may not include all of the costs to repair the building to its pre-damage condition.

Consistency is important. Communities should decide in advance how they will handle significant flood events and develop written procedures for making decisions. It is easier to defend SI/SD determinations if all applicants are treated the same, especially when many buildings have been damaged (see Chapter 7).

Figure 4-1 illustrates an overview of the steps in the SI/SD determination that are described in detail in this Desk Reference. Once the cost of the work and the market value of the structure have been determined, the local official must make a final determination. The work is SI/SD if the ratio of the cost of work to the market value equals or exceeds 50 percent:

$$\frac{\text{Cost of Improvement or Cost to Repair to Pre-Damage Condition}}{\text{Market Value of Building}} \geq 50\%$$

Communities may use a combination of sources for the data needed to make SI/SD determinations. For example, a community may make SI/SD determinations based on applicant-supplied costs of repairs or improvements and community-obtained market values.

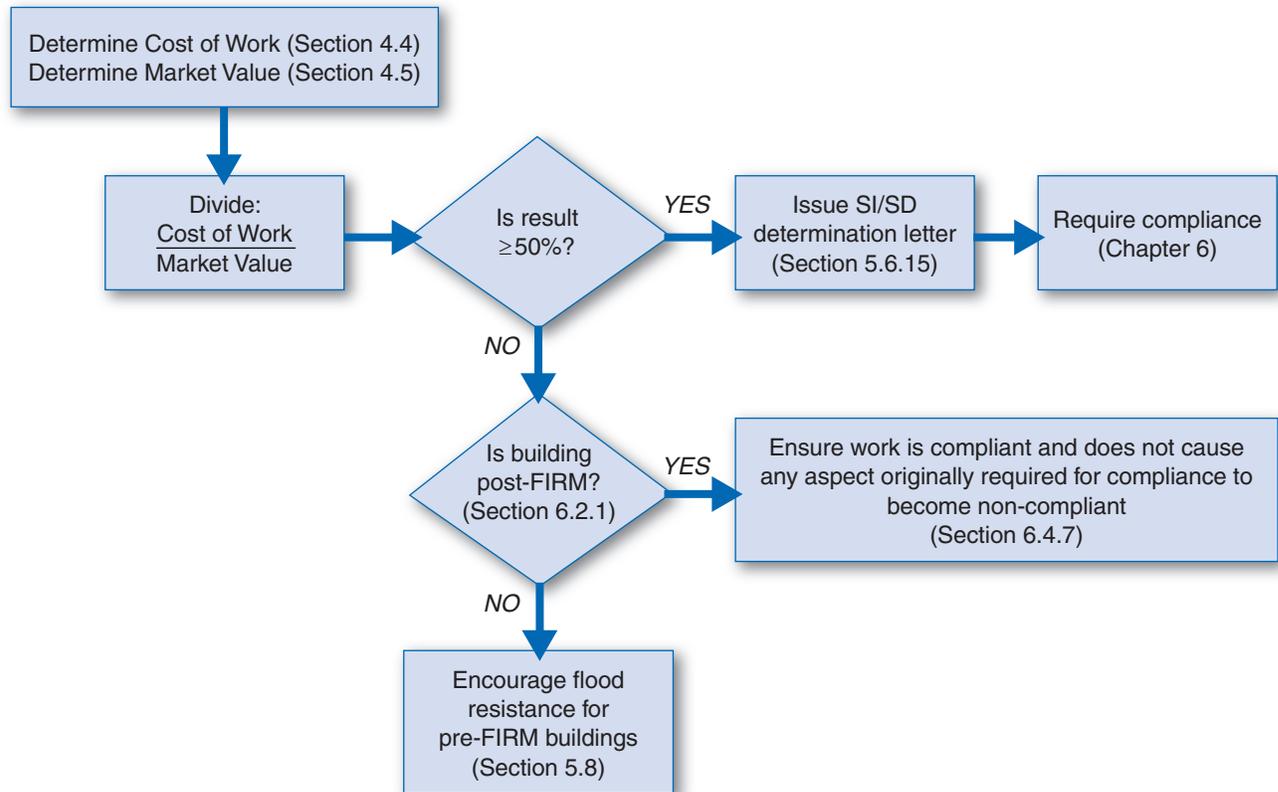


Figure 4-1. Make the SI/SD determination (overview)

### 4.3.1 SI/SD Provisions in the 2006 and 2009 I-Codes

The IBC and IRC apply to new construction and also to alteration, movement, enlargement, replacement, and repair of existing buildings. The IBC, the IRC, and the IEBC include SI/SD provisions that are consistent with the NFIP’s requirements. The specific code provisions are described below:

- **IBC.** The IBC relies on the definitions of “substantial improvement” and “substantial damage” in Section 1612. The code official must determine whether any alteration, repair, or addition to existing buildings, or work associated with a change of occupancy or moved buildings, meets those definitions. Section 1612.1 states that “all new construction of buildings, structures, and portions of buildings and structures, including substantial improvement and restoration of substantial damage to buildings and structures, shall be designed and constructed to resist the effects of flood hazards and flood loads.” In addition, the requirements for existing buildings, including historic buildings, are found in IBC Chapter 34.
- **IRC.** The IRC contains detailed administrative provisions in Chapter 1:
  - **R105.3.1.1 Substantially improved or substantially damaged buildings and structures in areas prone to flooding.** This section specifies that the building official shall examine

applications and prepare a finding with regard to the value of the proposed work. If the value equals or exceeds 50 percent of the market value of the building before the damage occurred or the improvement is started, the finding is provided to the board of appeals.

- **R112.2.1 Determination of substantial improvement in areas prone to flooding.** This section requires the board of appeals to determine if a proposal, referred to the board by the building official pursuant to Section R105.3.1.1, constitutes a substantial improvement (or repair of substantial damage). If the proposed work is found to be a substantial improvement or repair of substantial damage, the work must meet the requirements of Section R324 (Flood-Resistant Construction).
- **IEBC.** The IEBC is organized based on the nature of the work: repairs; repair of damaged buildings; alterations (Levels 1, 2, and 3); work associated with change of occupancy classification; additions (horizontal, vertical, new/raised foundations); and relocated or moved buildings. These characterizations of work are similar to those used in Chapter 6 (also see Table 3-1, which lists the definitions and terms used in the IEBC). The provisions of the IEBC that pertain to flood resistance are all triggered by a determination of whether the work constitutes a substantial improvement or a repair of substantial damage. When that occurs, the IEBC requires the building to be brought into compliance with the flood damage-resistant provisions of the IBC (located in IBC Section 1612). The IEBC also includes provisions for historic structures that are located in SFHAs.

### 4.4 Determining Costs of Improvements and Costs to Repair

The term “costs of improvements” includes the complete costs associated with all of the types of work that are described in Chapter 6. The term “costs to repair” includes the costs of all work necessary to restore a damaged building to its pre-damage condition. Both terms include the costs of all materials, labor, and other items necessary to perform the proposed work. Costs that must be included are described in Section 4.4.1 and certain costs that may be excluded are described in Section 4.4.2. Figure 4-2 illustrates the steps that local officials need to take in order to determine costs for making SI/SD determinations.

The term “substantial damage” refers to the repairs of all damage sustained and cannot reflect a level of repairs that is less than the amount of the damage sustained. If an owner does not intend to repair the damaged building right away or if the owner cannot afford to make all repairs immediately, the local official should inspect the property to determine whether, based on estimates, the work required to restore it to its pre-damage condition will constitute substantial damage. If this is the case, then the cost to repair is compared to the building’s market value and the local official should provide written notice to the owner of the substantial damage determination. The local official should include in the written notice information about obtaining permits and about the floodplain management requirements that must be met. Further, sometimes these buildings also are improved beyond their pre-damage condition. If proposed, then the cost of improvements must be included along with the cost to repair to make the SI/SD determination. Note that the substantial damage requirement applies regardless of the cause of damage, such as wind or fire.

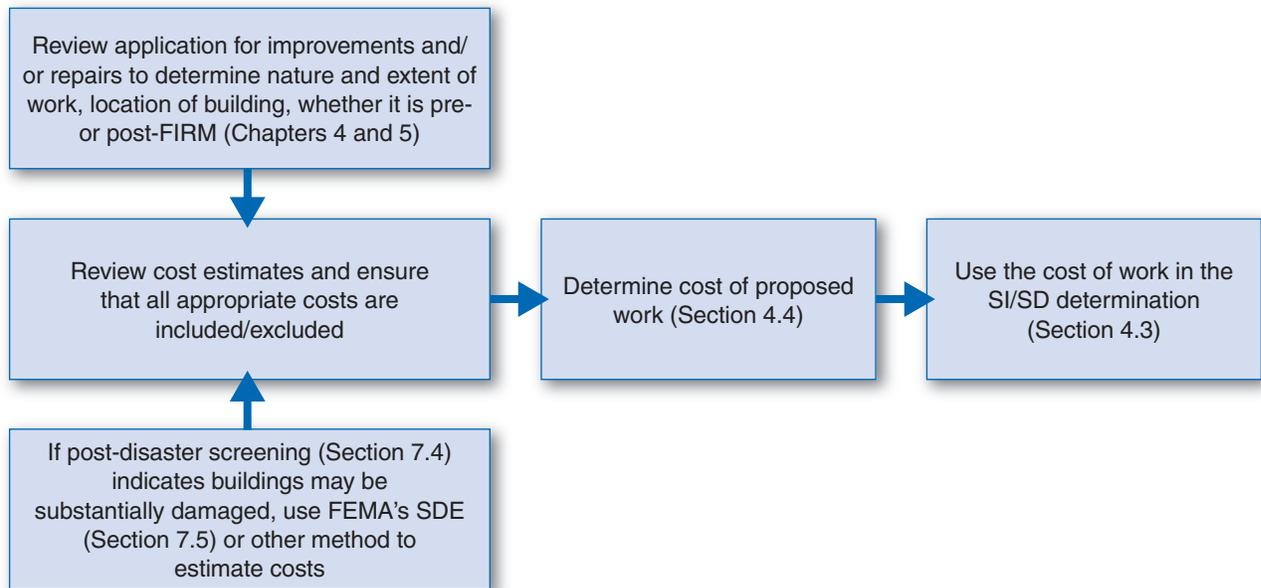


Figure 4-2. Determine the cost of work (overview)

The following topics related to determining costs will be covered in this section:

- Costs that must be included
- Costs that may be excluded
- Acceptable sources of cost information
- Estimates of donated or discounted materials
- Estimates of owner and volunteer labor
- Demolition, debris, and disposal
- Clean-up and trash removal
- Cost exclusions to correct existing health, safety, and sanitary code violations

Local officials will need to determine the necessary level of detail for the costs of improvements and costs of repairs from permit applicants or contractors in order to make a SI/SD determination.

#### 4.4.1 Costs That Must be Included in SI/SD Determinations

Items that must be included in the costs of improvement and the costs to repair are those that are directly associated with the building. The following list of costs that must be included is not intended to be exhaustive, but characterizes the types of costs that must be included:

- Materials and labor, including the estimated value of donated or discounted materials (Section 4.4.4) and owner or volunteer labor (Section 4.4.5)
- Site preparation related to the improvement or repair (e.g., foundation excavation or filling in basements)
- Demolition and construction debris disposal (Section 4.4.6)

- Labor and other costs associated with demolishing, moving, or altering building components to accommodate improvements, additions, and making repairs
- Costs associated with complying with any other regulations or code requirement that is triggered by the work, including costs to comply with the requirements of the Americans with Disabilities Act (ADA)
- Costs associated with elevating a structure when the proposed elevation is lower than the BFE
- Construction management and supervision
- Contractor's overhead and profit
- Sales taxes on materials
- Structural elements and exterior finishes, including:
  - Foundations (e.g., spread or continuous foundation footings, perimeter walls, chain-walls, pilings, columns, posts, etc.)
  - Monolithic or other types of concrete slabs
  - Bearing walls, tie beams, trusses
  - Joists, beams, subflooring, framing, ceilings
  - Interior non-bearing walls
  - Exterior finishes (e.g., brick, stucco, siding, painting, and trim)
  - Windows and exterior doors
  - Roofing, gutters, and downspouts
  - Hardware
  - Attached decks and porches
- Interior finish elements, including:
  - Floor finishes (e.g., hardwood, ceramic, vinyl, linoleum, stone, and wall-to-wall carpet over subflooring)
  - Bathroom tiling and fixtures
  - Wall finishes (e.g., drywall, paint, stucco, plaster, paneling, and marble)
  - Built-in cabinets (e.g., kitchen, utility, entertainment, storage, and bathroom)
  - Interior doors
  - Interior finish carpentry
  - Built-in bookcases and furniture
  - Hardware
  - Insulation

- Utility and service equipment, including:
  - Heating, ventilation, and air conditioning (HVAC) equipment
  - Plumbing fixtures and piping
  - Electrical wiring, outlets, and switches
  - Light fixtures and ceiling fans
  - Security systems
  - Built-in appliances
  - Central vacuum systems
  - Water filtration, conditioning, and recirculation systems

#### 4.4.2 Costs That May be Excluded from SI/SD Determinations

Items that can be excluded are those that are not directly associated with the building. The following list characterizes the types of costs that may be excluded:

- Clean-up and trash removal (Section 4.4.7)
- Costs to temporarily stabilize a building so that it is safe to enter to evaluate and identify required repairs
- Costs to obtain or prepare plans and specifications
- Land survey costs
- Permit fees and inspection fees
- Carpeting and recarpeting installed over finished flooring such as wood or tiling
- Outside improvements, including landscaping, irrigation, sidewalks, driveways, fences, yard lights, swimming pools, pool enclosures, and detached accessory structures (e.g., garages, sheds, and gazebos)
- Costs required for the minimum necessary work to correct existing violations of health, safety, and sanitary codes (Section 4.4.8)
- Plug-in appliances such as washing machines, dryers, and stoves

#### 4.4.3 Acceptable Sources of Cost Information

The costs of improvements and the costs to repair are necessary to make the SI/SD determination. The following are acceptable methods to determine the costs:

- Itemized costs of materials and labor, or estimates of materials and labor that are prepared by licensed contractors or professional construction cost estimators.
- Building valuation tables published by building code organizations and cost-estimating manuals and tools available from professional building cost-estimating services. These sources can be used as long as some limitations are recognized, notably that there are local

variations in costs and the sources do not list all types and qualities of structures. These sources should not be used for structures that are architecturally unique, exceptionally large, or significantly different from the classes of structures that are listed.

- “Qualified Estimate” of costs that are prepared by the local official using professional judgment and knowledge of local and regional construction costs. This approach is most often used post-disaster when there are large numbers of damaged buildings and when permits must be quickly processed.
- Building owners may submit cost estimates that they prepare themselves. If the community is willing to consider such estimates, owners should be required to provide as much supporting documentation as possible (such as pricing information from lumber companies and hardware stores). In addition, the estimate must include the value of labor, including the value of the owner’s labor (Section 4.4.5).

FEMA developed the *Substantial Damage Estimator*, summarized in Section 7.5, to provide estimates of building values and costs to repair. In general, this method is most often used in the post-disaster period when local officials need to inspect large numbers of damaged structures and make many substantial damage determinations.

### 4.4.4 Estimates of Donated or Discounted Materials

To help make improvements or repairs to damaged homes, some organizations and individuals donate materials, and some companies donate or provide materials at a discount. The value placed on all donated or discounted materials should be equal to the actual or estimated cost of such materials and must be included in the total cost. Where materials or servicing equipment are donated or discounted below normal market values, the value should be adjusted to an amount that would be equivalent to that estimated through normal market transactions.

As part of the documentation required for a permit, the applicant should provide cost estimates of the value of donated or discounted materials based on actual or estimated costs. This estimate should be verified by the local official based on professional judgment and knowledge of local or regional material costs. Some communities help non-profit organizations and applicants make these estimates.

### 4.4.5 Estimates of Owner and Volunteer Labor

The situations described in Section 4.4.4 that involve donated or discounted materials may also involve volunteer labor. Also, property owners may undertake fairly significant improvement and repair projects on their own. In both cases, the normal “market” value or “going rate” for labor must be included in the estimates of the cost of improvements and the costs to repair. After significant events, labor rates may change and should be taken into account.

Labor rates vary geographically and by the nature of the work and trade required. As part of the documentation required for a permit, the applicant should provide an estimate of the value of owner or volunteer labor. The value placed on labor should be estimated based on applicable minimum-hour wage scales for the skill and type of construction work that is done. This

estimate should be verified by the local official based on professional judgment and knowledge of the local or regional construction industry wage scales. Some communities help non-profit organizations and permit applicants make these estimates.

#### 4.4.6 Demolition and Construction Debris Disposal

Demolition and construction debris disposal is not the same as clean-up and trash removal (Section 4.4.7). Virtually any type of work on a building requires some demolition. It may be as little as removing the flooring or an interior wall, or as much as complete removal of a portion of the building and its foundation. Demolition may be part of an improvement project and usually is a necessary part of repairing damage. The costs of demolition, including the costs of disposal of the resulting debris, must be included in the cost of work for the purpose of making the SI/SD determination.

#### 4.4.7 Clean-up and Trash Removal

Clean-up and trash removal are distinguished from demolition and construction debris disposal (Section 4.4.6). Clean-up and trash removal costs are not included in the costs used in the SI/SD determination because they are not related to the actual cost of improving or repairing a building.

Clean-up costs include such work as draining a basement; removing dirt and mud; and cleaning, disinfecting, and drying out buildings. Trash removal includes disposing of trash piled in the interior of the building or accumulated on the lot and related costs (e.g., dumpster, hauling, and tipping fees), as well as removal of abandoned contents and debris related to general clean-up of the structure before the improvement or repairs can be performed.

If clean-up and trash removal are done at the same time as demolition and construction debris disposal, a cost estimate should clearly distinguish between costs that must be included and costs that may be excluded. Local officials can:

- Require property owners to submit itemized costs from all contractors, clearly identifying the costs related to trash disposal and clean-up from those related to demolition necessary to perform the work on the building, or
- Based on judgment and knowledge of local costs, estimate the amounts to be excluded. The permit record should contain documentation of the basis for making this estimate.

#### 4.4.8 Costs to Correct Existing Health, Safety, and Sanitary Code Violations

The definition of substantial improvement provides an exclusion for “[a]ny project for improvement of a structure to correct existing violations of State or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions” (emphasis added).

When deciding whether to exclude the costs to correct existing cited health, safety, and sanitary code violations, local officials must consider the following:

- **Correct existing cited violations.** The work must be:
  - Limited to that necessary to correct an existing violation. This means that only work that is directly required for correction can be excluded from the costs of the proposed improvement or repair. All other work must be counted in the estimation of costs.
  - Required to correct an existing violation. This means the condition considered in violation pre-dates the application for a permit (or the date of a damage event) and, importantly, an official who has the authority to enforce the community's health, safety, and sanitary codes must have prior knowledge of the condition and must have verified that it constitutes a violation.
  - Required to correct an existing violation. Violations of a community's health, safety, and sanitary represent threats to public health and safety. Such conditions are considered violations only if they have been identified as violations. The mere presence of a condition that does not conform to current codes does not qualify as a violation.
- **Identified by the local code enforcement official.** To exclude certain costs from the SI/SD determination, an official who has the authority to enforce the community's health and sanitary codes must have knowledge of and have identified the condition, and must have verified or determined that the condition constitutes a violation (normally, this involves issuing a citation or other official notice). Communities might not make a routine practice of inspecting structures in order to document and issue citations for violations. If likely violations of health and sanitary codes are identified by the property owner or contractor during the course of deciding what work to perform and before any improvements or repairs are made, the costs to address those code violations may be excluded, but only if the local official has made the determination that they can be excluded.
- **Minimum necessary to ensure safe living conditions.** To qualify as excludable, the cost of correcting existing violations must be only those costs for the work that is the minimum necessary to address and resolve the violation. Costs of work in excess of the minimum necessary must be included in the SI/SD determination.

For proper treatment of this substantial improvement exclusionary provision, a clear distinction must be made between violations and elements that simply do not meet the present-day design or building code standards. The following examples describe situations where the work performed to meet code requirements must be included in SI/SD determinations and some situations where costs may be excluded:

- Work on a building, or work associated with a change in use or occupancy, may trigger requirements for compliance with the current code. When this occurs, the costs associated with compliance do not qualify for exclusion because the work is not a code violation, but is necessary to meet current code. For example, consider an applicant who applies for a permit to perform work necessary for a change of occupancy from retail space to a restaurant. This will trigger certain code requirements and those costs must be included in the SI/SD determination. Costs that are related to compliance with current code requirements, but are not related to correcting existing violations must be included.

- The owner of a poorly insulated building proposes to rehabilitate it for a new occupant. Although the building does not conform to the current code for energy efficiency, the costs of adding insulation and other energy efficiency work must be included because the lack of adequate insulation is not a health and safety violation.
- An owner proposes to improve a building and has applied for a permit. The owner presents the building official with evidence of termite damage. Termite damage is discovered in the floor joints and the joists are unable to safely support loads required by current code. The building official verifies that it constitutes a violation and cites it as a safety code violation. The minimum cost to correct this violation may be excluded if the violation was cited. If other building components have sustained termite damage that is not a safety code violation, such as damage to non-bearing wall studs and wall trim, the cost to address the damage must be included.
- A restaurant's plumbing system is failing and bathroom fixtures are inoperable. The condition is cited as a violation of the sanitary code. The owner proposes not only to correct the violation but make other improvements, including adding a second bathroom. The costs to correct the failing plumbing system and replace its fixtures may be excluded. The costs of the other improvements, including the second bathroom, must be included.
- In the course of inspecting an abandoned building, the code official cites several conditions as violations that must be corrected before the building can be reoccupied. The building is subsequently purchased and the new owner applies for a permit to not only address the violations, but also to rehabilitate the building. Only the costs to correct the cited violations that are explicitly related to health, sanitary, and safety code requirements may be excluded. All other costs associated with the rehabilitation must be included in the cost of improvements.
- The owner of a home has been notified that the home is not safe to occupy because of violations of the electrical code provisions. Rather than perform only the required repairs, the owner decides to completely renovate the home and submits an application that shows all renovation costs, while excluding the costs associated with all of the electrical work (including replacing all wiring and fixtures, installing more outlets, upgrading the panel board, etc.). The plan reviewer should catch this discrepancy. The only costs that may be excluded are those that are necessary to correct the violation – which means the costs associated with the code violation must be determined before they can be excluded from the SI/SD determination. All other costs associated with the upgrade of the electrical work must be included.

## 4.5 Determining Market Value

For purposes of making SI/SD determinations, local officials need to determine the “market value” of structures in question. When work is an improvement, the market value is the building’s market value “before the ‘start of construction’ of the improvement.” When work is repair of substantial damage, the market value is the building’s market value “before the damage occurred.” If buildings have not been maintained and have deteriorated over time, then the market value is determined as of the date of the application for the permit to improve or repair the building.

The NFIP regulations do not define “market value.” Generally, market value can be explained as the amount an owner would be willing but not obliged to accept, and that a buyer would be willing but not compelled to pay. The term may be defined by State statutes that pertain to zoning, property taxation, or real estate transactions.

Before reviewing options to determine the market value of a structure, it is important to note two basic NFIP requirements:

- Market value must always be based on the condition of the structure before the improvement is undertaken or before the damage occurred.
- Only the market value of the structure is pertinent. The value of the land and site improvements (landscaping, driveway, detached accessory structures, etc.) and the value of the use and occupancy (business income) are not included. Any value associated with the location of the property should be attributed to the land, not the building.

Many communities require the permit applicant to obtain an appraisal of market value from a qualified professional who is licensed to perform appraisals in the State or community where the property is located (Section 4.5.1). In addition, three other methods to estimate market value are covered in this section:

- Assessed value developed for property tax assessment purposes, adjusted to approximate market value (Section 4.5.2)
- Estimates of a structure’s actual cash value, including depreciation (Section 4.5.3)
- “Qualified estimates” based on the professional judgment of a local official (Section 4.5.4)

Figure 4-3 illustrates the steps local officials need to take in order to determine market values. Additional guidance on estimating market value following disasters is provided in Chapter 7.

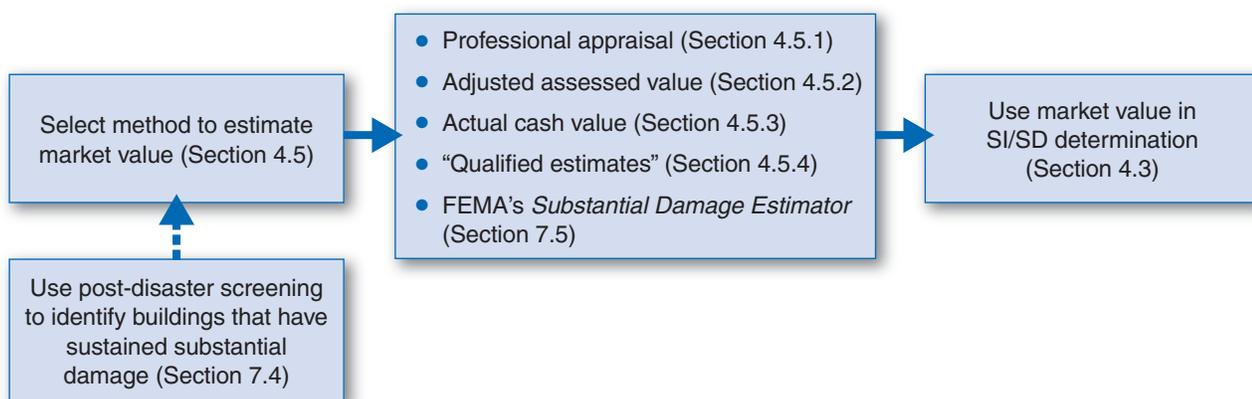


Figure 4-3. Determine the market value (overview)

### 4.5.1 Professional Property Appraisals

Property appraisals that are prepared by a professional appraiser according to standard practices of the profession are the most accurate and reliable method for determining market value. Professional appraisers should be qualified to appraise the type of property (e.g., residential, commercial, industrial) and should be licensed in the State or community in which the property is located. Most States require professional property appraisers to be licensed and to perform valuation work in accordance with the quality control standards found in the *Uniform Standards of Professional Appraisal Practice*, which are maintained and administered by The Appraisal Foundation (<http://www.appraisalfoundation.org>). In those States that require use of the standards, local officials should check that market value appraisals prepared to support SI/SD determinations have a statement regarding conformance with this standard.

Appraisal reports should identify intended users, including the property owner, who can then submit it as part of a permit application. In addition, the appraisal should be recent enough to reasonably reflect current market value as of the date of the permit application. When used to determine market value for damaged buildings, the appraisal must reflect the pre-damage condition. The “market approach” for determining market value works best if there are adequate market data and recent sales of comparable properties in the vicinity. Note that using the “income capitalization approach” is not acceptable because it is based on how the property is used, and not the value of structure alone. To separate the market value of a structure from the value of the land on which it is located, appraisers may need to do more research than is normally undertaken in order to reasonably allocate the total value between the structure and the land.

The following are situations where the local official may require the applicant to provide a professional appraisal to determine the market value of a structure:

- When it is written explicitly into the community’s floodplain management regulations or required by other local or State codes that independent appraisals shall be used for decisions related to non-conforming use permits.
- When the estimating methods that are used post-disaster (Section 7.4) yield a market value that indicates that the cost of proposed work closely approaches 50 percent of the structure’s estimated market value.
- When an applicant disagrees with the community’s SI/SD determination.

When a professional appraisal of market value is submitted, the local official is responsible for examining it to determine that it is reasonable for the specific characteristics of the building and to check that it does not include the value of land, land improvements (e.g., landscaping, paving), and accessory buildings. The market value of a non-residential building does not include the value of the use or occupancy. If there is cause to question the appraisal (for example, if it appears to overvalue the structure), the local official may request that another appraisal be provided.

### 4.5.2 Adjusted Assessed Value

Generally, assessed values or property assessments are determined by the State or local taxing or assessment authority. The assessor's job is to independently estimate the market value of real property. Assessments usually provide both land value and value of improvements, and are used as the basis for determining property taxes. Assessments are revised or adjusted periodically to account for changes in property values. The use of assessed value has some limitations that, if not considered and accounted for, can produce erroneous estimates of market value. These limitations are:

- **Appraisal cycle.** How often are the appraisals done and when was the date of the last appraisal? Market value estimates can be grossly outdated if the cycle is long and the property happens to be in the latter stage of its cycle and has not been appraised for many years.
- **Land values.** In most cases, land values and the value of improvements (structures) thereon will be assessed separately and listed as such in the tax records. In cases where they are not distinguished, a determination of the value of the land will have to be made and subtracted from the total assessed value.
- **Assessment level.** States and local taxing authorities vary in assessment levels (an established statutory ratio between the assessor's estimate of value and the true fair market value). For example, many States use an assessment level of 90 percent. In this case, the assessed values will underestimate market values by 10 percent. In cases where the assessment level is unacceptably low or where the projected ratio of cost of repair to market value is close to 50 percent, adjustments for assessment level must be made.

Local officials who elect to use assessed values for making SI/SD determinations should consult the authority that prepares the assessment values to understand the limitations on use of the data. Usually an adjustment factor is necessary because the assessed values cannot be used as a direct equivalent for current market value. The assessor's office should provide the adjustment factor that, when applied to assessed value, yields the "adjusted assessed value" that can then be used as an estimate of market value. A copy of the adjustment factor justification should be retained with the community's permanent records.

Adjusted assessed value may be used as a screening technique to separate out structures for which the ratio of repair or improvement costs to market value (adjusted assessed value) are obviously less than or greater than 50 percent. In post-disaster situations where no other market value estimates are available or where the number of permit applications is overwhelming, unadjusted assessed values may have to suffice as the definitive estimate of market value.

"Unadjusted assessed values" can be used to help local officials focus their efforts when large numbers of SD determinations must be made, such as after a disaster (Section 7.3.2).

An owner may appeal the use of assessed value, but the burden of proof can be placed on the applicant who can be required to submit an independent professional property appraisal that is prepared by a qualified appraiser.

### 4.5.3 Actual Cash Value

Actual cash value (ACV) is the cost to replace a building on the same parcel with a new building of like-kind and quality, minus depreciation due to age, use, and neglect. ACV does not consider loss in value simply due to outmoded design or location factors. The concept of ACV is used in both the insurance industry and the construction industry. In most situations, ACV is a reasonable approximation of market value.

A number of commercial sources of construction cost information are available to support estimating the replacement cost of a building, including industry-accepted guides available from companies such as RSMeans (<http://www.rsmeans.com>) and the Craftsman Book Company (<http://www.craftsman-book.com>), among others. These sources allow computation of construction costs based on occupancy, square footage, quality, and regional cost variations.

Depreciation accounts for the physical condition of a structure. Depreciation does not take into account functional obsolescence (e.g., outmoded design or construction that pre-dates current codes) or factors that are external to the structure (e.g., reputation of schools or distance to shopping and parks). Commercially available references provide tables and formulas to calculate physical depreciation. These tables and formulas are objective and are used by most professionals in the fields of property appraisal and building inspection. Local officials may consult with a qualified appraiser regarding depreciation, or additional guidance for applying depreciation rates over time is found in FEMA P-784 CD, *Substantial Damage Estimator* (Section 7.5).

### 4.5.4 Qualified Estimates

A “qualified estimate” of a structure’s market value is an estimate developed by a qualified local official who has sufficient experience and professional judgment on which to base such estimates. The local official may be in the building department or in the tax assessor’s office. The estimates should be made using the best available information, which may include recent permit records, recent home sales, regional cost data, estimates of depreciation based on knowledge of the pre-damage condition of buildings, and adjustments for unique or distinctive features of individual buildings. Another way that a local official may develop qualified estimates is if professional appraisals have been prepared for a few buildings; in that case, those results may be used to approximate the market values of similar buildings. This approach should be used only if the approaches described above cannot be used. Qualified estimates are most likely to be used in the post-disaster situation after large numbers of buildings have been damaged.

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# 5 Administering Substantial Improvement and Substantial Damage Requirements

## 5.1 Overview

This chapter covers administrative topics, including community responsibilities and the responsibilities of property owners and permit applicants. It highlights options for informing the public about the SI/SD requirements and the need to get permits. Several matters that arise when reviewing permits are addressed in detail.

Chapter 4 focused on making SI/SD determinations and the data that are necessary to make those determinations, including the cost of improvements, the cost of repairs, and the market value of buildings. Chapter 6 includes illustrations of SI/SD, and explains certain NFIP flood insurance implications related to SI/SD. Chapter 7 recommends ways to handle substantial damage in the post-disaster period, especially when many buildings are damaged. Chapter 8 provides brief descriptions of common types of flood mitigation projects that may be eligible for funding by FEMA's five Hazard Mitigation Assistance grant programs.

## 5.2 Community Responsibilities

When a community decides to participate in the NFIP, it accepts the responsibility to adopt, administer, and enforce floodplain management provisions that either meet or exceed the minimum NFIP requirements. The following describes the responsibilities that specifically apply to administering the SI/SD requirements:

- Review permit applications to determine whether improvements or repairs of buildings in SFHAs constitute substantial improvement or repair of substantial damage.
- Review descriptions of proposed work submitted by applicants to ensure that all requirements are addressed.
- Review cost estimates of the proposed work submitted by applicants and determine if the costs are reasonable for the proposed work, or use other acceptable methods to estimate the costs.
- Decide the method to determine market value (including which method to use after an event that damages many buildings) and identify the buildings most likely to have sustained substantial damage.

Even if work on a building is determined to not constitute SI/SD, owners can do a lot to reduce future flood damage. Some recommendations that local officials may wish to encourage are listed in Section 5.8.

- Review market value appraisals, if submitted by applicants, to determine if the appraisals reasonably represent the characteristics of the building and the market value of the structures (excluding land value).
- Determine if proposed improvements are substantial improvements based on the costs of the proposed work compared to the market value of the building.
- Determine if damaged buildings are substantially damaged based on cost estimates for repairs compared to the market value of the building before the damage occurred.
- Issue a letter to the property owner to convey the SI/SD determination. If NFIP-insured buildings are substantially damaged by flooding, this letter is necessary for owners to file an Increased Cost of Compliance (ICC) claim to help pay to bring buildings into compliance (Section 7.6).
- Retain all versions of the Flood Insurance Rate Maps (FIRMs) and allow citizens to access the maps. The most recent map, called the “effective” map, is to be used to regulate development, including substantial improvements. Earlier versions of the maps are necessary to verify BFE data for post-FIRM buildings that pre-date the current effective maps.
- Maintain in the permit file specific information on all development that occurs within the SFHA and make this information available for public inspection. The documentation should include the lowest floor elevations, other pertinent elevations such as for machinery and equipment, and flood protection designs.
- Conduct periodic field inspections during construction to ensure that development complies with issued permits, work with builders and property owners to correct deficiencies and violations, and check for unpermitted development.
- Perform assessments after events that cause damage, inform property owners of the requirement to obtain permits for repairs, and determine whether the damage qualifies as substantial damage.
- Coordinate with property owners and insurance adjusters regarding NFIP flood insurance claims and ICC coverage.

Local building officials have the authority to condemn buildings that are judged to be unfit for occupancy. Judging whether to condemn a building and making a determination of substantial damage are separate decisions. A condemned building might not be substantially damaged and a substantially damaged building might not have conditions that warrant condemnation.

### 5.3 Property Owner/Applicant Responsibilities

Property owners and applicants for permits have certain responsibilities that are implicit when a community adopts regulations and building codes that apply to their properties. First and foremost, they have a responsibility to comply with the requirements that are enforced by communities, including floodplain management requirements. The following is a summary of those responsibilities pertinent to the SI/SD requirements:

- Find out if a permit is required. Most property owners – and all contractors – understand that permits are required for some types of work. It is common for owners to specify

that contractors obtain permits. However, sometimes owners assume that contractors automatically do so and, as a result, the work may be undertaken without permits. Legally, the responsibility lies with the owner.

- Submit complete information about all proposed improvements and all repairs to be undertaken, including the costs of all work (and valuations of work that the owner or volunteers will perform, including estimated costs of donated materials).
- Share information from insurance claims adjusters, if requested by the local official.
- Provide a professional appraisal of the market value of the building if requested by the local official (or accept the market value estimation made by the local official).
- Comply with the approved plans and limitations specified in the issued permit and the approved construction documents.
- Inform the local official if new work is to be added to the work already authorized by an issued permit. New work must be reviewed to determine whether the community's floodplain management regulations apply.
- Contact the community to schedule inspections at the appropriate times and submit surveyed elevation data when required by the local official.
- Provide "as-built" surveyed elevation data (e.g., FEMA's *Elevation Certificate*) to the local official to determine compliance (the *Elevation Certificate* also is necessary for insurance agents to determine the appropriate rate for NFIP flood insurance policies).
- Maintain enclosed areas below elevated buildings as compliant enclosures by not altering any aspect required by the permit, including limitations on use for parking of vehicles, building access, and storage.

## 5.4 Important Community Actions

Communities routinely process permit applications for work on existing buildings. For buildings located in SFHAs, work that constitutes substantial improvement triggers the requirement to bring buildings into compliance. Some property owners may view this as an undue burden that may cost them considerably more than the work originally proposed. Therefore, it is important that communities have a well-established process that treats all owners in a consistent manner. This is especially important in communities that have large numbers of buildings in their floodplains that could be damaged by a single event.

The remaining sections of this chapter will describe the following important community actions with respect to SI/SD:

- Informing the public (application forms, websites, handouts)
- Administering the SI/SD requirements
- Exceeding the NFIP minimum floodplain management requirements
- Recommendations to improve flood resistance

## 5.5 Informing the Public

Most property owners understand that building permits are required when they want to have work done on their buildings. However, they are rarely aware of the requirements that apply when buildings are located in SFHAs. Informing the public about the requirements may alleviate some of the difficulties that can occur when uninformed owners apply for permits. Successful outreach methods employed by communities include:

- Permit counter staff and inspectors are trained and familiar with the SI/SD requirements and other requirements for development in SFHAs and they all convey the same message when talking with property owners and contractors.
- Permit application forms or supplements to applications are designed specifically to capture information about work proposed for buildings in SFHAs.
- Handouts at the permit counter explain floodplain requirements, including the SI/SD requirements.
- Information is posted online about permit requirements, including SI/SD requirements in the SFHA.
- Newsletters and brochures are used for periodic mailings, such as those described in guidance materials developed for the NFIP's Community Rating System (Section 5.7.1).

### 5.5.1 Permit Application Forms

A permit is required for almost every type of development that is proposed in the mapped SFHA. Local permit application forms should be designed to collect the information needed to make SI/SD determinations. Permit forms should require applicants (or their contractors) to provide detailed descriptions of the proposed work and detailed breakdowns of the costs of work, as this information is essential for making SI/SD determinations. Some communities that have many buildings in their SFHAs have developed detailed permit application forms to help them review proposals for work in SFHAs, including work on existing buildings.

Forms and checklists help ensure that all applicants are treated consistently. They also make it easy for the local official to document SI/SD determinations and to retain that documentation in permanent records.

Appendix D includes a sample notice called “Sample Notice for Property Owners, Contractors, and Design Professionals” that includes a summary of the “50% rule,” information about property valuation, a list of items to be included and excluded in the cost of work, and a cost-breakdown sheet. The sample notice includes two affidavits to be signed by the owner and the contractor. The affidavits are used to confirm that the work described in an application is all of the work that will be done.

### 5.5.2 Websites and Handouts

Most communities have websites designed to provide information for their citizens. Websites often include sections to explain requirements for various permits and approvals. Some even

have online permit application capabilities. Increasingly, citizens, designers, and contractors are turning to websites to learn about regulations and requirements. Posting information online about development requirements in SFHAs is helpful for communities and their citizens.

Despite the increased use of the Internet, most communities still provide printed materials. Many communities distribute newsletters and brochures to their citizens, including materials related to flood hazards, flood insurance, and SFHA construction requirements.

## 5.6 Administering the SI/SD Requirements

The NFIP requires communities to review all applications for development in SFHAs and to apply their floodplain management regulations and building codes to work that is proposed on existing buildings. Chapter 4 described making SI/SD determinations, estimating costs, and estimating market values. This section addresses several topics that local officials encounter when administering floodplain management regulations and building codes pertaining to SI/SD:

- Combinations of types of work
- Phased improvements
- Incremental repair of damaged buildings
- Damaged buildings
- Special circumstances (involving damaged buildings)
- Appeals of decisions
- Variances to the requirements
- Floodways
- V zones
- Coastal Barrier Resource Areas
- Revisions of the FIRM
- Inspections
- Enforcement and violations
- Recordkeeping
- Issuing SI/SD determination letters
- Rescinding SI/SD determinations

### 5.6.1 Combinations of Types of Work

It is common for local officials to see applications for combinations of improvements and repairs. In these cases, the combined cost of all work must be used to make the SI/SD determination. For example, it is common for property owners who are making necessary repairs to damaged buildings to also include elective improvements. Communities must require applicants to

provide the estimated costs of all proposed improvements and repairs. The total cost is then used to make the SI/SD determination, comparing it to the pre-damage or pre-improvement market value of the building. Section 6.4 illustrates examples of types of work that local officials may see combined in permit applications.

### 5.6.2 Phased Improvements

The term “phased improvement” refers to a single improvement that is broken into parts. For a number of reasons, owners may wish to schedule anticipated improvements over a period of time, and they may request separate permits for each phase. Local officials should take care to ensure that phased improvements do not circumvent the substantial improvement requirements.

Concern about phased improvements is one reason why some communities adopt requirements that accumulate the value of improvements over time (Section 5.7.3).

Experienced plan reviewers can usually tell if the work described in a permit application adequately identifies all of the work needed to complete the improvement. One approach is to remind the applicant that the application is a legal document and that it is the applicant’s responsibility (or the responsibility of the applicant’s design professional or contractor) to accurately complete the application. It is also reasonable for the local official to request that the applicant state, in writing, that the work proposed is all of the anticipated work and that the work can be done for the stated cost estimate.

Some communities address deliberate phasing of improvements in the permit application or other document. Appendix D includes sample affidavits that the community may require be signed by owners and contractors to confirm that the work described in an application is all of the work that will be done.

Other scenarios of phased improvements include:

- **Incomplete work.** Permits should not be issued for work that clearly will not result in a building that can be occupied without additional work. For example, while a community may decide to issue one permit for the foundation, framing, and roof of an addition, and a second permit at a later time to complete the remaining work necessary for occupancy (electrical, plumbing, flooring, etc.), the SI/SD determination must be made prior to issuance of the first permit, and must consider the cost of all work regardless of the number of permits issued.
- **Multiple permits.** Some jurisdictions, especially larger cities and counties, issue separate mechanical, electrical, plumbing, and building permits. If handled by different offices, coordination is especially important so that the value of all work is combined for the SI/SD determination, regardless of the number of permits issued.
- **Consecutive permits.** If an application for a second permit is submitted within a short period of time after the first permit is issued, the local official should examine whether the work covered by the second request is related to improvements to the building. If so, then the work must be evaluated in conjunction with the first permit to determine whether the combination constitutes substantial improvement. The substantial improvement regulations

apply to all of the work that is proposed as the improvement, even if multiple permits are issued. Therefore, the determination of the cost of the improvement should consider all costs of all phases of the work before issuance of the first permit.

- **Modification of issued permits.** A request to modify an existing permit to add work could retroactively trigger substantial improvement. It is common that a permit is issued to repair a damaged structure, and the owner subsequently decides to have some additional improvements done. Whether the community handles this as a modification of the initial permit or issuance of a second permit, care must be taken to reevaluate the SI/SD determination. Local officials must verify that the proposed repair work includes all of the anticipated work, including improvements to the building.
- **Unauthorized work.** If unauthorized work on a building in the SFHA is discovered, the enforcement action taken by the community must include making an SI/SD determination. The costs must include all of the work that has been performed, plus all of the remaining work necessary to complete the project.

### 5.6.3 Incremental Repair of Damaged Buildings

“Incremental repairs” are similar to phased improvements and refer to a single repair project that is broken into parts. When buildings have sustained damage, regardless of the cause, it is fairly common for some owners to undertake restoration and repairs over a period of time. Sometimes the initial work is only the minimum necessary to make the building safe enough to reoccupy (provided reoccupancy is allowed by the community). Sometimes the owner’s financial situation does not allow all of the repairs to be done at the same time.

The definition of “substantial damage” makes it very clear that the substantial damage determination must consider all costs necessary to restore damaged structures to their before-damage condition. Even if an owner elects to perform less work or make repairs over time, the community must require the applicant to provide an estimate of the costs to fully restore the structure. Section 4.4 includes guidance on estimating the costs of work performed by the owner or volunteers and the costs of donated or discounted materials.

### 5.6.4 Damaged Buildings

Most damage occurs during a single and sudden event, such as a fire, high wind, lightning strike, falling tree, tornado, earthquake, flood, natural gas explosion, etc. However, buildings also may be damaged by causes that are not related to a specific event. These causes include soil settlement, exposure to the elements, termite infestation, vandalism, deterioration over time, and other causes. Regardless of the cause of damage, when owners apply for permits to repair, communities must determine whether the building is substantially damaged.

Property owners should check their insurance policies. Policies that include “law and regulations” coverage may cover costs associated with complying with requirements to bring buildings into compliance with flood provisions in local floodplain ordinances or building codes.

With respect to making substantial damage determinations, costs to repair must include all costs that are necessary to repair a building to its pre-damage condition, even if the owners elect to perform only some repairs or incremental repairs (Section 5.6.3).

If a community suffers damage to only a few buildings, then the permits for repairs generally can be handled under a community's standard permit processing procedures. Communities that have a large number of buildings in their floodplains should decide in advance how best to handle inspecting damaged buildings and making substantial damage determinations (Chapter 7). In those circumstances, FEMA's *Substantial Damage Estimator* (SDE) software provides an effective and efficient approach for developing reasonable estimates of the values of buildings and costs to repair or reconstruct buildings (Section 7.5).

Issuance of an SD determination does not necessarily indicate that a building is unsafe, unfit for occupancy, or condemned.

Local officials should become familiar with the ICC coverage that is part of NFIP flood insurance policies. ICC claims are only paid on buildings in the SFHA that the local official determines to be substantially damaged or that have sustained repetitive flood damage that qualifies under the policy. ICC can provide policyholders with up to \$30,000 towards costs necessary to bring a building into compliance with the community's floodplain management requirements. ICC is described in Section 7.6.

### 5.6.5 Special Circumstances (Damaged Buildings)

Communities should be aware of a number of special circumstances that may arise when dealing with damaged buildings:

- **Change of ownership.** Sometimes owners sell damaged buildings in SFHAs before repairs are undertaken. Change of ownership does not have any bearing on the substantial damage determination. Regardless of whether the determination is made before or after the sale, it is to be based on the value prior to the date of damage.
- **Multiple flood events.** Communities may have to address damage resulting from multiple flood events. All affected structures should be handled consistently:
  - If no repairs are made to a structure after a flood, and a second flood causes additional damage, local officials must include all costs to repair damage from both events. The market value of the building used in making an SI/SD determination is the value prior to the first flood. If that value cannot be determined, the market value prior to the second flood should be used.
  - If some or all repairs are made after a flood (and the cost to repair to the structure was determined to not be substantial damage), and a second flood causes damage that must be evaluated to determine whether the building was substantially damaged, then the market value is the value prior to the second flood.
- **Conditions discovered in the course of doing work.** Occasionally, additional damage is discovered during the course of work that has been authorized by a permit. For example, termite damage or other conditions may not have been identified before the permitted work is started, but it is discovered once work is underway. Such conditions may reduce the

capacity of the load-bearing members or otherwise result in damage to the building. After the condition is revealed, if the work that is required to address the discovered condition triggers a change in the permit, the community must reevaluate the SI/SD determination. The costs of the new work must be added to the cost of the improvement. The market value of the building that was used in the original determination is used in the revised determination.

### 5.6.6 Appeals of Decisions

An applicant for a permit may appeal a decision, order, or determination that was made by the local official. This occurs most often if there is ambiguous language in a code or regulations that leads to differing interpretations. Typically, appeals are heard by a board designated to hear such cases, which may go by a variety of names (board of appeals, board of adjustments, etc.). In some small communities, the function may be handled by the jurisdiction's governing body (town council, board of selectmen, etc.).

An owner may appeal the local official's finding or determination that the proposed work constitutes SI/SD. The owner may appeal an SI/SD determination on the basis of insufficient information, errors, repair/improvement costs that should be included/excluded, inappropriate valuations of costs for the proposed work, or an inappropriate method to determine the market value of the building.

It is not appropriate for an owner who wishes to build in a manner that is contrary to the regulations and codes to seek an appeal. In those cases, the owner would seek a variance.

### 5.6.7 Variances to the Requirements

A variance is a grant of relief from the terms of a land use, zoning, or building code regulation. If granted, it allows construction in a manner that is otherwise prohibited. The burden of determining whether to grant a variance rests on the community.

The primary goals of the NFIP and local floodplain management regulations and codes are the reduction of damage and protection of public health and safety. Because a variance from the requirements for construction in SFHAs can create an increased risk to life and property, local officials should carefully consider requests for variances from flood elevation or other floodplain management requirements.

The NFIP regulations do not set forth absolute criteria for granting variances [44 CFR § 60.6]. The regulations outline procedures that communities must follow (see FEMA 480, *Floodplain Management Requirements: A Study Guide and Desk Reference for Local Officials* for additional guidance on handling variances). Variances shall only be issued based on the following:

- A showing of good and sufficient cause;

NFIP flood insurance policies on post-FIRM buildings and substantially improved buildings that do not comply with the NFIP requirements, even if authorized by a properly issued variance, are rated according to risk. The cost will be high if a variance allows the lowest floor to be below the BFE (see Figure 6-14 in Section 6.6).

- A determination that failure to grant the variance would result in exceptional hardship (consistent with usage related to land use and zoning, in this context a “hardship” must be related to the land, not a financial or personal circumstance of the owner);
- A determination that granting the variance will not result in increased flood heights, additional threats to public safety, extraordinary public expense, create nuisances, cause fraud on or victimization of the public, or conflict with existing local laws or regulations; and
- Evidence that the variance is the minimum necessary to afford relief, considering the flood hazard.

As a guiding principle, a variance should pertain to the unique characteristics of the land itself. A properly issued variance may be granted for a parcel of land with physical characteristics so unusual that complying with the regulation or code would create an exceptional hardship for the applicant. However, a variance should not be granted based on the personal circumstances of an individual.

Insufficient justifications for variances to the SI/SD requirements include:

- Inconvenient access to an addition
- Difficult access for those with physical limitations
- Too costly to comply
- The owner does not plan to get flood insurance
- Building will look different
- Building will need a waiver of height limitations

Sometimes variances are sought because the owner or the designer believes they will not be able to meet the community’s floodplain management regulations. Usually there are alternative ways to comply that would negate any purported justification for a variance, and local officials should require consideration of those alternatives before acting on variance requests. Typical characteristics of a parcel of land that might justify a variance include an irregularly shaped lot, a parcel with unsuitable soils, or a parcel with an unusual geologic condition below ground level. However, it is unusual that any physical characteristic would give rise to a hardship that would be sufficient to justify issuing a variance to the elevation requirement.

A community that grants a variance based on the above evidence and according to FEMA guidance does not jeopardize its standing in the NFIP. However, FEMA and the States periodically evaluate how effectively communities administer their floodplain management requirements. FEMA becomes concerned when there is a pattern of variances that suggest the practice is used to circumvent requirements.

Communities that administer the I-Codes may handle variances to the flood provisions through their boards of appeals. Unless the State or community has modified or replaced the administrative provisions, the IRC specifies that the building official will review information provided with permit applications for work on buildings in SFHAs. The official will make a finding based on the cost of the proposed work and the market value of the building and, if the results indicate the work is a substantial improvement, the finding is forwarded to the board of appeals for a final determination. Communities have a board of appeals (which might go by another name) to hear and decide appeals of orders, decisions, or determinations made by the building official. The IRC outlines specific responsibilities of the board when hearing matters related to

structures in SFHAs, including:

- **Determination of substantial improvement in areas prone to flooding.** Requires the board of appeals to evaluate the building official's finding regarding the value of proposed improvements to determine if the work constitutes SI/SD.
- **Criteria for issuance of a variance for areas prone to flooding.** Sets forth specific criteria, consistent with the minimum NFIP requirements, to be applied in the review and consideration of variances to the minimum flood hazard area requirements.

### 5.6.8 Floodways

Local officials must examine proposals for work on buildings that are located in floodways to determine whether the work constitutes SI/SD. If a building is located in a floodway, bringing it into compliance may involve a floodway encroachment analysis. The NFIP regulations require that this analysis be performed for any work that encroaches into a floodway [44 CFR § 60.3(d)(3)]. If the analysis indicates any increase in the BFE, the local official must not allow the proposed work.

The NFIP defines the floodway as the channel or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than a designated height. Floodways are delineated along most waterways that are studied using detailed methods.

The analysis that is performed to delineate floodways takes into consideration existing encroachments and obstructions (including buildings) that were present at the time the data were collected for the analysis. This means that proposals for work on existing buildings that are located in a floodway are evaluated based on whether the exterior dimensions (footprint) of the original buildings will be increased, as follows:

- **No change to footprint.** Substantial improvement that does not expand the footprint might be an interior-only renovation or an added story. If the actions necessary to bring the building into compliance do not increase the exterior dimensions, a floodway encroachment analysis is not required. Note that enclosing a deck that is below the BFE to change it to livable space should be treated as an addition even though the work does not increase the footprint; the addition becomes an encroachment in the floodway and an analysis must be prepared.
- **Increase in footprint, substantial improvement.** If work that increases the footprint (including an increase in fill, if used for elevation) involves an addition (or a combination of interior work and an addition) is determined to be a substantial improvement, the building must be brought into compliance. In this case, a floodway encroachment analysis is required because the exterior dimensions will be increased. A permit for the increase in footprint cannot be issued if the analysis indicates any increase in the BFE. An option that may decrease the effects of encroachment is to elevate additions on open foundations (piers or columns).
- **Increase in footprint, non-substantial improvement.** Local officials must review all proposed development in SFHAs and authorize the development by issuing permits. Development includes additions that do not constitute substantial improvements. If located in a floodway, a proposal to expand the exterior dimensions of a building with an addition that is not

a substantial improvement must be supported with a floodway encroachment analysis. Although the NFIP regulations do not require that the addition be elevated and meet all other requirements of the NFIP, the addition may be a potential encroachment into the floodway that must be evaluated. If the floodway analysis indicates any increase in the BFE, a permit cannot be issued for the addition.

### 5.6.9 V Zones

Local officials must review proposals to improve structures that are located in V zones to determine compliance with the NFIP's V zone provisions, as well as the requirements for substantial improvements found in 44 CFR § 60.3(e). In V zones, new and substantially improved buildings must:

- Be elevated on open foundations (pilings or columns) that allow floodwaters and waves to pass beneath the elevated buildings
- Be elevated so that the bottom of the lowest horizontal structural member of the lowest floor is at or above the BFE
- Have the foundation anchored to resist flotation, collapse, and lateral movement due to the effects of wind and water loads acting simultaneously on all building components
- Have the area beneath the elevated building free of obstructions that would prevent the free flow of floodwaters and waves during a base flood event
- Have utilities and building service equipment elevated above the BFE
- Have the walls of enclosures below the elevated building designed to break away under base flood conditions without transferring loads to the foundation

In V zones, a registered professional engineer or architect shall develop or review the structural design, specifications, and plans and shall certify that the design and methods of construction are in accordance with accepted standards of practice to meet the V-zone requirements.

Section 6.4 describes some of the more common examples of improvements and repairs and descriptions of how property owners and contractors can meet NFIP requirements (also see Tables 6-1a and 6-1b). It is important to note again that work on a post-FIRM building cannot be allowed if it would make the building non-compliant with the floodplain management requirements that had to be met when the building was constructed.

All substantially improved buildings in V zones must be elevated. Floodproofing is not allowed in V zones, even for non-residential buildings.

### 5.6.10 Coastal Barrier Resource Areas

The Coastal Barrier Resources Act of 1982, and later amendments, prohibits the NFIP from providing flood insurance for structures built or substantially improved after October 1, 1983, in any areas designated as undeveloped coastal barriers. These areas are mapped and designated by Congress as units of the Coastal Barrier Resource System (CBRS) and are shown

on FIRMs. The FIRMs also show areas designated as Otherwise Protected Areas (OPAs), which include portions of coastal barriers that are used primarily for natural resources protection and are owned by Federal, State, and local governments or by certain non-profit organizations.

Permits are required for new construction and for improvements of existing buildings in CBRs and OPAs. Communities are required to administer their floodplain management regulations even if Federal flood insurance is not available for new buildings and substantially improved buildings in these areas.

Local officials must process permit applications for repairs and improvements to buildings in CBRs and OPAs. If the work is SI/SD, then it must comply with the minimum requirements of the NFIP. It is important to realize that pre-FIRM buildings in CBRs and OPAs that qualified for NFIP flood insurance may lose that eligibility if they are substantially improved or sustain substantial damage. Federal flood insurance may be obtained for a structure in the OPA if written documentation certifies that the structure is used in a manner consistent with the purpose for which the area is protected.

### 5.6.11 Revisions of the FIRM

In many communities, flood hazard maps have been revised to reflect new floodplain studies, better flood data, improved topographic data, new encroachments and bridges, and for other reasons. When flood hazard maps are revised, either the SFHAs expand in area and the BFEs increase, or the SFHAs reduce in area and the BFEs decrease. Map revisions may reflect changes in community boundaries, zone designation, new floodway delineations, or changes in floodway boundaries. Also, A zones without BFEs may be studied and shown with BFEs, or waterways that were previously unmapped may be shown with SFHAs.

The NFIP expects communities to maintain copies of all flood hazard maps, even those that have been replaced with revised maps. This is especially important when work is proposed on post-FIRM buildings.

Communities must maintain all versions of their Flood Insurance Studies (FISs) and flood hazard maps. This is an important responsibility because it affects consideration of work on buildings constructed in compliance with a map that pre-dates a current effective map. Section 6.4.8 describes repairs and improvements on post-FIRM buildings where there have been revisions to the FIRM.

### 5.6.12 Inspections

Even when building permits and construction plans are complete, proper inspections during construction are important to determine whether any work has deviated from the approved permits and plans. Building inspectors need to understand the flood damage-resistant design and construction requirements that they are to check during inspections. If deviations from the conditions of a permit or plans are discovered early during construction, it will be easier to work with the owner and builder to achieve compliance through corrective actions.

Using a plan review and inspection checklist can make inspections easier because the inspector has a standardized summary of floodplain management requirements. A checklist also

documents the inspection, which can be important if questions arise regarding compliance.

The following inspections are recommended for buildings that are required to be brought into compliance with the floodplain management requirements for new construction and substantial improvements:

- **Footing or Foundation Inspection.** Buildings and additions that are elevated on solid perimeter foundation walls create enclosures below the elevated buildings (e.g., crawlspace or underfloor space). Inspectors should check for the specified number, size, and location of flood openings. The bottom of each flood opening must be no higher than 1 foot above finished exterior grade or interior floor; flood openings should not be confused with underfloor air ventilation openings, which are located just under the floor level. For slab-on-grade (and stemwall) foundations, the lowest floor inspection is also conducted at this time.
- **Lowest Floor Inspection.** The best time to verify compliance with the elevation requirement is after the lowest floor elevation is set, but before further vertical construction takes place. An error in elevation of a foot or two may seem minor, but corrective action can be expensive and complicated if that error is discovered after the walls and roof are in place.
- **HVAC Inspection.** Verify that utilities and mechanical equipment are elevated or designed to prevent water from entering or accumulating within the components during conditions of flooding [44 CFR § 60.3(a)(3)]. Frequently overlooked items include heating, ventilation, and cooling equipment; electrical outlets; plumbing fixtures; and ductwork that is installed under the floor, usually in a crawlspace.
- **Enclosure Inspection.** Inspect enclosures below elevated buildings to ensure that they comply with the limitations on use (parking, building access, or storage), protection of HVAC described above, the use of flood damage-resistant materials, and the specific requirements based on the flood zone (openings in A zones or breakaway walls in V zones).
- **Final Inspection.** A final inspection to document compliance can be performed at the same time as the final inspection to issue the occupancy certificate. During final inspections:
  - Collect the “as-built” documentation of elevations prior to the final sign-off and issuance of occupancy certificates.
  - If used, complete and sign the plan review and inspection checklist and place all inspection reports in the permit file.

The NFIP requires communities to obtain and retain documentation of the lowest floor elevations of new buildings and substantially improved buildings. FEMA’s *Elevation Certificate* is designed specifically for this purpose.

FEMA’s *Floodproofing Certificate* is designed to satisfy the documentation requirements when non-residential buildings are proposed to be dry floodproofed.

### 5.6.13 Enforcement and Violations

Proper enforcement of the floodplain management provisions is a critical part of fulfilling a community’s responsibility under the NFIP. During construction, violations of the provisions must be resolved as soon as they are discovered and before further construction takes place. What may first appear to be a minor violation could turn out to be a significant issue that not

only exposes property owners and occupants to future flood damage, but results in higher NFIP flood insurance policies.

If the community has exhausted legal means to remedy a violation and the owner refuses to resolve the matter and bring the building into compliance, the community may cite the structure as a violation in accordance with Sec. 1316 of the National Flood Insurance Act of 1968. This provision allows the NFIP to deny flood insurance on the building that remains in violation, and on all other insurable buildings on the property. Owners who refuse to resolve violations should be informed that denial of flood insurance can have significant consequences: the property may be difficult to sell; the owner may have problems with the mortgage lenders if flood insurance cannot be maintained; and future Federal disaster assistance may be denied.

The NFIP expects communities to attempt all reasonable actions to bring violations into compliance. When such attempts are unsuccessful, the community should contact the NFIP State Coordinator or the FEMA Regional Office for advice.

A community's standing in the NFIP depends on making a good faith effort to successfully resolve violations. By allowing a violation to go unresolved, the community may set a precedent, making it more difficult to take future enforcement actions and potentially jeopardize participation in the NFIP.

#### 5.6.14 Recordkeeping

Obtaining certain documentation and maintaining complete permit records are key responsibilities for communities that participate in the NFIP. Certifications or documentation of the following must be maintained for all new buildings constructed in SFHAs and, if applicable, for buildings that are substantially improved:

- The permit application form and all attachments, including the site plan
- Documentation of the SI/SD determination
- Community letter documenting the SI/SD determination (Section 5.6.15)
- Floodway encroachment analyses (Section 5.6.8)
- Records of inspections of the project while under construction such as obtaining the lowest floor elevations, which is initially obtained after the foundation is in place but prior to further vertical construction, and other pertinent elevations
- Design of engineered openings that are used as alternatives to the prescriptive openings in the walls of enclosures below elevated buildings in A zones (see FEMA Technical Bulletin 1, *Openings in Foundation Walls and Walls of Enclosures Below Elevated Buildings in Special Flood Hazard Areas*)
- In coastal high hazard areas, engineering certifications of designs and construction methods of new and substantially improved buildings (5.6.9)
- Designs for breakaway walls around enclosures below elevated buildings in V zones if prescriptive solutions are not used (see FEMA Technical Bulletin 9, *Design and Construction Guidance for Breakaway Walls Below Elevated Buildings Located in Coastal High Hazard Areas*)

- Evidence that work proposed for listed historic structures will not preclude continued listing (Section 6.5.1)
- Variance proceedings, including justifications and notifications to recipients (Section 5.6.7)
- Record of final inspections of the construction project before the certificate of occupancy is issued, such as location and size of openings, location of utilities, and “as-built” lowest floor elevation
- Certification of the elevation to which any nonresidential building has been floodproofed before the certificate of occupancy is issued

Although the use of checklists is not required by the NFIP, it is a good way to document plan reviews, inspections, and compliance. Some communities use checklists during plan reviews to verify that appropriate flood damage-resistant provisions have been checked and found to satisfy the applicable requirements. Similarly, the use of inspection checklists improves the consistency of inspections and helps verify the flood damage-resistant requirements.

### 5.6.15 Issuing SI/SD Determination Letters

Local officials should convey SI/SD determinations to property owners in an official letter. Because this letter notifies the owners of a significant requirement, it is recommended that it be sent in a manner that documents receipt by the addressee. Appendix E includes three sample letters to send SI/SD determinations to property owners. One sample is used to notify owners when a local official determines that proposed improvements are substantial improvements. Another sample is used to notify owners when a local official determines that buildings have sustained substantial damage. The third sample is used to notify owners that it has been determined that damage does not constitute substantial damage. The local official should offer to meet with owners or representatives to explain the various aspects required for buildings to meet the community’s floodplain management regulations for new buildings, explained in Chapter 6.

If substantial damage is caused by flooding and the buildings are insured by the NFIP, then the SD determination letter is necessary for owners to file ICC claims under NFIP flood insurance policies to help pay to bring the buildings into compliance with the community’s floodplain management requirements (Sections 5.6.4 and 7.6).

### 5.6.16 Rescinding SI/SD Determinations

Local officials use data to make findings and determinations regarding whether work constitutes substantial improvement or repair of substantial damage. The data, described in detail in Chapter 4, consist of the cost estimates of the proposed improvements or the cost estimates of work that is required to repair damaged buildings to their pre-damage condition, regardless of the amount of work that will be done. The data also include the market values of buildings prior to the improvement or before the damage occurred.

Determinations usually are based on data provided by the owner, the owner's representative, or a contractor. Other sources of repair costs and improvement costs and market value are described in Chapter 4.

Following receipt of an SI/SD determination, property owners may appeal the determination (Section 5.6.6) or may submit new data and request that the initial determination be rescinded. When new data are provided, local officials should evaluate it carefully. Rescinding a determination means the owner's investment in a flood-prone area would take place in a manner that continues the exposure of the existing structure and the investment to flood damage. Communities should thoroughly document and retain evidence of any appeals and changes to SI/SD determinations in their permanent records.

## 5.7 Exceeding NFIP Minimum Requirements

Some States and communities have adopted requirements for SI/SD that exceed the NFIP minimum requirements to better protect their citizens and property. The NFIP encourages communities to evaluate their own situations, degree of flood risk, and vulnerability of their residential and commercial properties, and to consider adopting requirements that are more restrictive in order to achieve the long-term goal of being more resistant to flood disasters. The more restrictive provisions take precedence. Many communities adopt higher standards in order to qualify for credit under the NFIP's Community Rating System (CRS). Section 5.7.1 is an overview of the CRS, a voluntary program that provides discounts on Federal flood insurance rates.

In terms of higher standards that relate to SI/SD, the two approaches that exceed the NFIP minimums are:

- Lower threshold for SI/SD (Section 5.7.2)
- Cumulative SI/SD (Section 5.7.3)

### 5.7.1 Community Rating System

The NFIP established the Community Rating System to encourage activities that exceed the NFIP minimum requirements and are effective at reducing flood damage and claims under the NFIP. In communities that apply to the CRS and are verified as implementing certain activities, citizens who purchase Federal flood insurance benefit from discounts on premiums ranging from 5 percent to as much as 45 percent.

For more than 40 years, communities that participate in the NFIP have recognized flood hazards in their construction and development decisions. Until 1990, the NFIP had few incentives

In 2003, the Association of State Floodplain Managers, Inc. (ASFPM) reported that several States have requirements that exceed the NFIP minimum requirements for substantial improvement. In these cases, State requirements take precedence.

The CRS has three goals:

1. Reduce flood losses
2. Facilitate accurate insurance rating
3. Promote awareness of flood insurance

for communities to do more than administer the minimum NFIP regulatory provisions. During those early years, flood insurance rates were the same in every community, even though some elected to exceed the minimum provisions.

The CRS is a voluntary program. Any community that is in full compliance with the regulations of the NFIP is considered to be in “good standing” and may apply for a CRS classification. A community’s CRS classification is a ranking based on the credit points calculated for specific floodplain management activities undertaken to meet the goals of the NFIP and the CRS. There are 18 creditable activities organized under 4 categories. One category includes more restrictive requirements for work on existing buildings.

The discount on NFIP flood insurance premiums is only one incentive for communities to undertake activities credited by the CRS. The larger benefits are improved public safety, reduced damage to property and public infrastructure, avoidance of economic disruption and losses, reduction of human suffering, and protection of the environment.

Additional information about the CRS can be found through the appropriate NFIP State Coordinator, the appropriate FEMA Regional Office, by downloading the *Coordinator’s Manual* at the CRS Resource Center (<http://training.fema.gov/EMIWeb/CRS>), or by checking the NFIP CRS section of FEMA’s website at <http://www.fema.gov/business/nfip/crs.shtm>.

### 5.7.2 Lower Threshold for SI/SD

The NFIP’s threshold for determining whether proposed work constitutes substantial improvement, or repair of substantial damage, is 50 percent. Compliance is required when the costs of an improvement or the costs to repair damage equal or exceed 50 percent of a structure’s market value.

Adopting a lower threshold, such as 40 percent or 30 percent, is perhaps the easiest way to exceed the NFIP minimum requirement. The concept is simple – compliance is required when the ratio of costs compared to market value equals or exceeds the lower percentage specified in the community’s regulations. Communities should make certain that they uniformly apply the lower threshold to all buildings in SFHAs, even after events that cause damage to many buildings, regardless of the cause of the damage.

Additional guidance for regulatory language and implementation of a lower threshold for SI/SD is found in *CRS Credit for Higher Regulatory Standards*, which is accessible online (<http://www.fema.gov/library/viewRecord.do?id=2411>).

The CRS offers credits to communities that adopt more restrictive requirements for SI/SD.

CRS credits are available to communities that adopt more restrictive SI/SD requirements:

- 43 CRS communities get credit for a lower threshold for SI/SD
- 289 CRS communities get credit for cumulative SI/SD

(Data as of October 2009)

### 5.7.3 Cumulative SI/SD

Many pre-FIRM buildings are subject to repetitive flood damage. Because of the nature of many flood hazard areas where repetitive flooding occurs, many of the buildings in these areas are unlikely to sustain the level of damage that qualifies as substantial damage based on the NFIP minimum 50 percent trigger. One way that communities can achieve long-term reduction of flood losses is to adopt a requirement that all improvements and repairs are tracked over time and counted towards the SI/SD determination. Another reason some communities take this approach is to capture “phased improvements,” described in Section 5.6.2.

Adopting what is usually referred to as a “cumulative substantial improvement” requirement means that buildings will be brought into compliance with flood damage-resistant standards sooner than if the community administers the minimum NFIP requirement, which applies to each separate application for improvements and repairs.

The following change to the definition of “substantial improvement” is an example of how a cumulative substantial improvement requirement can be implemented (suggested new text is underlined). A more limited approach would be to count only repairs of damage (not improvements) in a cumulative manner. Communities should carefully consider the period of time to specify, whether the “life of the structure” or a specific period of time, such as 5-, 15-, or 30-years.

*“Substantial improvement” means any combination of repairs, reconstruction, rehabilitation, addition, or other improvement of a structure taking place during [insert period of time selected by the community] the cost of which equals or exceeds fifty percent of the market value of the structure before the work is started. This term includes structures that have incurred ‘substantial damage,’ regardless of the actual repair work performed.*

A good system for recording and accessing records is necessary to administer a cumulative SI/SD requirement. Each time an owner applies for a permit to make improvements or repairs, the records for that building must be checked. Obviously, this is feasible only if those records are retained over the period of time specified in the regulations.

Tracking the cost of repairs and improvements over time is straightforward but, for the purpose of making SI/SD determinations, the community must have a market value to compare to those costs. Because the market value of a building changes over time, communities need to decide how they will handle those changes. One approach is to obtain the market value each time a permit is obtained, use it in the computation each time, and add the resulting percentages. Communities may choose to accumulate percentages or repair/improvement costs over a set period of years. Table 5-1a illustrates this approach where market value increases steadily, and Table 5-1b illustrates this approach where the market value first decreases and then increases.

**Table 5-1a. Tracking Cumulative Substantial Improvements, Determining Market Value for Each Permit Application (shows increases in market value).\***

Elapsed time from initial permit application	Current market value (at the time of each permit application)	Cost of improvement	Cost as percentage of current market value	Cumulative percentage
0 year	\$100,000	\$10,000	10%	10%
3 years	\$110,000	\$42,000	38%	48%
6 years	\$120,000	\$10,000	8%	56%

\* In this example, the 50 percent threshold is reached with the third permit application.

**Table 5-1b. Tracking Cumulative Substantial Improvements, Determining Market Value for Each Permit Application (shows decrease, then increase in market value).\***

Elapsed time from initial permit application	Current market value (at the time of each permit application)	Cost of improvement	Cost as percentage of current market value	Cumulative percentage
0 year	\$100,000	\$10,000	10%	10%
3 years	\$90,000	\$28,000	31%	41%
6 years	\$105,000	\$10,800	10%	51%

\* In this example, the 50 percent threshold is reached with the third permit application.

Communities will only have records of work for which permits are required. Owners may undertake work that does not require a permit (e.g., patching a roof or replacing a window) and those costs would not count towards the cumulative substantial improvement. It is not the intent of a cumulative substantial improvement requirement to discourage general maintenance and upkeep. However, if any part of the work requires a permit, then all of the proposed work is counted in the SI/SD determination. For example, as part of a project to repair roof damage that involves replacing rafters and underlayment, the owner may decide to replace shingles on an undamaged portion of the roof. The cost of the re-shingling is included in the determination.

Additional guidance for regulatory language and implementation of a cumulative substantial improvement requirement is found in *CRS Credit for Higher Regulatory Standards*.

## 5.8 Recommendations to Improve Flood Resistance

Local officials can encourage owners to improve the flood resistance of older buildings during the course of repairs and improvements even if owners propose improvements or repairs that do not trigger the SI/SD requirements. Improving resistance can facilitate rapid clean-up and recovery, and reduce repair costs. Whether these actions are applicable to a specific situation depends, in part, on the characteristics of the flood hazard and the building:

- Replace gypsum board or wood paneling below the BFE (preferably below the BFE plus 1 foot or more) with vinyl panels that can be removed to facilitate clean-up and drying before being reinstalled.
- Replace insulation with closed-cell foam insulation that can be cleaned, dried, and replaced.
- Replace flooring and floor finishes with flood damage-resistant materials.
- Relocate mechanical equipment out of basements or other flood-prone spaces and elevate above the BFE.
- Abandon the use of below-grade areas (basements) and fill them in to prevent structural damage.
- Install flood openings in crawlspace foundation walls and garage walls (see FEMA Technical Bulletin 1, *Openings in Foundation Walls and Walls of Enclosures Below Elevated Buildings in Special Flood Hazard Areas*).
- Install backflow devices in sewer lines.
- If sufficient warning time is available from official sources, pre-plan actions to move contents from the lower floors to the higher floors when a warning is issued.

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# 6 Factors to Consider and Illustrations of Substantial Improvement and Repair of Substantial Damage

## 6.1 Overview

This chapter describes the factors to be considered when evaluating permit applications for improvements and repairs to buildings and includes, in Section 6.4, illustrations of several types of improvements and repairs that could trigger SI/SD determinations. Section 6.3 describes all aspects of the NFIP floodplain management requirements that must be considered when bringing SI/SD buildings into compliance. Section 6.5 describes how certain types of buildings are addressed, including historic structures, manufactured homes, accessory structures, and certain agricultural structures. And finally, Section 6.6 explains the NFIP flood insurance implications related to SI/SD.

## 6.2 Factors to Consider When Evaluating Permit Applications for Improvements and Repairs

Several factors must be considered when local officials evaluate permit applications for repairs and improvements to buildings:

- Whether the building is pre-FIRM or post-FIRM (Section 6.2.1).
- Whether the building is in an A zone or a V zone (Section 6.2.2).
- Whether the building is located in more than one flood zone (Section 6.2.3).
- Whether the building is residential or non-residential (Section 6.2.4).
- The nature of the proposed repairs and improvements; Section 6.4 illustrates examples of various types of improvements and repairs and how they must meet NFIP requirements.

It is important to emphasize that all work must be included in an SI/SD determination. For example, if a small addition by itself is not a substantial improvement, but if other work on the building is undertaken at the same time, the combined work might be a substantial improvement (see Section 5.6.1).

### 6.2.1 Pre-FIRM or Post-FIRM

This chapter presents some examples of common improvements and repairs, along with descriptions of measures to comply with the NFIP floodplain management requirements. For purposes

of explaining these examples, this Desk Reference uses the terms “pre-FIRM” and “post-FIRM,” which are described below.

Buildings that were constructed before the date of a community’s flood hazard map are called “pre-FIRM” because they pre-date the initial FIRM. They are referred to as “existing construction” or existing buildings. They generally pre-date the date of the community’s first floodplain management regulations. Most flood-prone, pre-FIRM buildings were built by individuals who did not have sufficient knowledge of the hazard to make informed decisions about the flood risk. Thus, most pre-FIRM buildings were not built with specific measures that reduce exposure to flooding, such as elevating the floor a certain height above the flood level.

Buildings that were constructed after the date of the initial FIRM are called “post-FIRM.” These buildings were generally constructed after adoption of the community’s first floodplain management regulations and thus should have been built in compliance with the NFIP floodplain management requirements that were in effect at the time of construction.

A building constructed after the date of the initial FIRM is considered new construction (see definition in Chapter 3). All new construction must be built in accordance with the NFIP requirements. Regardless of the size or costs of improvements or repairs made to post-FIRM buildings, the building must remain fully compliant.

All subsequent work on a post-FIRM building must be performed in a manner that ensures the building’s continued compliance. Work shall not be allowed if it would make the building non-compliant with the floodplain management requirements that had to be met when the building was constructed.

In summary, how proposals to make improvements or repairs must be evaluated as a function of whether buildings are pre-FIRM or post-FIRM is as follows:

- If a building is pre-FIRM, any proposed improvements or repairs must be evaluated to determine whether the work is a substantial improvement or repair of substantial damage.
- If a building is post-FIRM, any proposed improvements or repairs must be evaluated to ensure that the improvements or repairs comply with the applicable NFIP floodplain management requirements and to ensure that the improvements or repairs do not alter any aspect of the building that would make it non-compliant.

### 6.2.2 A Zone or V Zone

The term “A zone” includes all zones shown on FIRMs as Zones A, AE, A1-A30, AR, AO, A99, and AH. A zones are shown along riverine bodies of water and along tidally-influenced bodies of water, typically inland of V zones. V zones are flood hazard areas with high velocity wave action where wave heights of 3 feet or more are anticipated. The term “V zone” includes all zones shown on FIRMs as Zones V, VE, and V1-V30. The basic NFIP floodplain management requirements for the design and construction of buildings in A zones and V zones differ somewhat. Some of the key differences are:

- A zone: the lowest floor, including basement, is elevated to or above the BFE.
- V zone: the bottom of the lowest horizontal structural member of the lowest floor is elevated to or above the BFE.

- A zone: enclosures below elevated buildings must have flood openings.
- V zone: the areas below elevated buildings are either free-of-obstructions or enclosed with insect screening, latticework, or breakaway walls.
- A zone: non-residential buildings may be dry floodproofed.
- V zone: dry floodproofing is not allowed for non-residential buildings.
- V zone: new buildings must be located landward of the reach of the mean high tide.

### 6.2.3 More Than One Flood Zone

Buildings that are located in more than one zone must comply with the requirements of the more restrictive zone. For example, a building that is a substantial improvement that is in both a V zone and an A zone must be designed and constructed to meet the V zone requirements. In riverine A zones, similar situations may occur. A building that is affected by more than one BFE must be elevated to the higher BFE, and a floodway analysis is required even if only a portion of a building encroaches into the floodway.

### 6.2.4 Residential or Non-Residential

As noted in Section 6.2.2, the requirements for non-residential buildings vary depending on flood zone. In A zones, non-residential buildings may be elevated or dry floodproofed. Section 6.4.1 describes dry floodproofing as a possible method of protecting non-residential buildings in A zones that are substantially improved or substantially damaged. In V zones, substantially-improved non-residential buildings must have the bottom of the lowest horizontal structural member of the lowest floor elevated to or above the BFE.

## 6.3 Bringing Substantially Improved and Substantially Damaged Buildings into Compliance

If a local official determines that improvements or repairs to a building constitute SI/SD, then the building must be brought into compliance with the NFIP floodplain management requirements for new construction in SFHAs. The key aspects of the NFIP requirements for new construction and SI/SD include:

- Lowest floor elevations (Section 6.3.1)
- Enclosures (Section 6.3.2)
- Basements (Section 6.3.3)
- Utility and building service equipment (Section 6.3.4)
- Flood damage-resistant materials (Section 6.3.5)
- Making buildings reasonably safe from flooding (Section 6.3.6)

For several reasons, owners may decide to demolish existing buildings. If a property owner chooses to construct a new building on the same site, the work is treated as new construction and all requirements for new construction must be met.

The sections below describe these requirements. The examples given below each NFIP requirement describe measures that can be used to bring SI/SD buildings into compliance. These examples are not an exhaustive list of possible ways to meet the NFIP requirements.

### 6.3.1 Lowest Floor Elevations

For SI/SD buildings that have lowest floors below the BFE, the lowest floor must be elevated to bring the buildings into compliance. In A zones, the lowest floor must be at or above the BFE (non-residential buildings may be dry floodproofed to or above the BFE), and in V zones, the bottom of the lowest horizontal structural member of the lowest floor must be at or above the BFE.

Measures to bring a building into compliance may include meeting a combination of requirements. For example, elevating a building on a new foundation may also require reinforcing the continuous load path and filling in below-grade areas.

There are several solutions that can achieve compliance. The solution selected for any given building will depend on several factors such as flood zone, the type of foundation, feasibility, and whether the building is residential or non-residential.

Below are examples of measures that can be taken to meet NFIP requirement to bring SI/SD buildings into compliance:

- **Elevation-in-place (A and V zones).** This measure involves detaching the building from its foundation and raising it onto a compliant foundation. Elevation-in-place is most effective for buildings that are on crawlspaces, pilings, or columns. Buildings with basements also may be elevated (see Section 6.3.3 for measures to bring basements into compliance). Slab-on-grade buildings have been elevated-in-place, although the process is more complicated and costly (these buildings may be better candidates for conversion of the ground level to become a compliant enclosure, described below).

An easy-to-read publication that illustrates three elevation options is *Above the Flood: Elevating Your Floodprone House* (FEMA 347).

A more technical document that describes additional options is *Engineering Principles and Practices for Retrofitting Flood-Prone Residential Structures* (FEMA 259).

- **Conversion of the ground level to a compliant enclosure (typically in A zones).** There are instances, typically in A zones, where the first (ground) floor is subject to flooding, but the next higher floor is above the BFE. In these cases, it may be feasible to modify the ground level so that it becomes an enclosure that complies with the NFIP requirements. (This option is unlikely to be applied in V zones because the vertical structural members (piers, pilings, or columns) of older buildings rarely extend high enough.) This option requires that the structure meet all applicable NFIP requirements, including limitations on use of enclosures (parking of vehicles, building access, and storage). Because owners lose living area, conversions usually are combined with the addition of an upper story or an elevated lateral addition (Section 6.4.2).

- **Extend walls upward and raise the floor (A zones only).** This measure leaves the building on its original slab-on-grade foundation. To achieve the necessary elevation of the lowest floor, the roof is removed and the walls are extended high enough to allow a new floor system to

be constructed on top of the slab, with the new floor surface at or above the BFE. The work also may require the windows and doors to be shifted upward. In addition to replacing the roof, the work also involves retrofitting the newly-created “crawl space” or under-floor space (the space between the original slab and the new floor) to be a compliant enclosure by installing flood openings. In some cases, rather than adding a new floor system, it may be feasible to simply add sufficient thickness to the slab to raise the floor surface to or above the BFE.

- **Conversion of walkout basement to a compliant enclosure (A zones only).** This measure is particularly appealing if the elevation of the floor above the walkout basement is at or above the BFE. If that is the case, converting the walkout basement to a compliant enclosure can be done by limiting the use of the area to parking of vehicles, building access, or storage; removing finish materials; retrofitting the enclosure walls with flood openings; and elevating equipment and utility service. To prevent the enclosure from being a basement as defined by the NFIP, particular attention must be paid to ensuring that the enclosure has at least one side that is at or above grade, which may require lowering the ground surface by re-grading along one or more of the exterior foundation walls.
- **Dry floodproofing modifications (A zone only, non-residential only).** Dry floodproofing measures must be designed and certified by a qualified registered professional engineer or architect. Designers must consider many factors when determining whether a building can be dry floodproofed, including the strength of the building, whether it will be subject to buoyancy once it is made watertight, whether all possible paths for water to enter the building can be properly sealed (floor drains, plumbing fixtures, openings through exterior walls through which utility service is provided, etc.), and whether there is adequate warning time if human intervention is necessary (e.g., to install barriers or closing valves). For guidance, see ASCE 24-05, *Flood Resistant Design and Construction* and FEMA FIA-Technical Bulletin 3, *Non-Residential Floodproofing – Requirements and Certification for Buildings Located in Special Flood Hazard Areas*.

### 6.3.2 Enclosures

The NFIP regulations allow enclosed areas below elevated buildings provided the enclosures meet certain requirements. The NFIP regulations for enclosures under buildings in A zones are in 44 CFR § 60.3(c)(5), and in § 60.3(e)(5) for enclosures under buildings in V zones. Requirements in these sections include:

- **Limited use.** In all flood zones, the use of enclosures must be limited to parking of vehicles, building access, and storage. Crawlspace are treated as enclosures.
- **Flood damage-resistant materials.** All construction materials used below the BFE must be flood damage-resistant materials (see FEMA Technical Bulletin 2, *Flood Damage-Resistant Materials Requirements for Buildings Located in Special Flood Hazard Areas*). Materials necessary to meet fire protection code requirements are acceptable.
- **Elevated or protected utility equipment and service.** Given the limitations on use, only the minimum utility equipment and service connections necessary should be located in enclosures under elevated buildings.

- **Flood openings.** In A zones, the walls of enclosed areas must have flood openings to allow for the automatic entry and exit of floodwaters to minimize the potential for damage caused by hydrostatic pressure (see FEMA Technical Bulletin 1, *Openings in Foundation Walls and Walls of Enclosures Below Elevated Buildings in Special Flood Hazard Areas*).
- **Breakaway walls.** In V zones, the walls of enclosed areas must be non-supporting breakaway walls (see FEMA Technical Bulletin 9, *Design and Construction Guidance for Breakaway Walls Below Elevated Buildings Located in Coastal High Hazard Areas*).

### 6.3.3 Basements

Under the NFIP, new buildings and substantially improved buildings must have their lowest floors (including basements) elevated to or above the BFE (non-residential buildings may have dry-floodproofed basements below the BFE). The NFIP regulations define a basement as “any area of the building having its floor subgrade (below ground level) on all sides.” If a local official determines that work constitutes SI/SD of any building that has a basement, the building must be brought into compliance, which includes eliminating the below-grade area.

Measures to eliminate basements below the BFE will, in part, depend on the nature of the basement and surrounding ground elevations. Below are examples of measures that can be taken to meet the requirement:

- **Fill in below-grade areas.** This option is effective only if the elevation of the floor above the below-grade area is at or above the BFE. Compliance is achieved by filling in the below-grade area and converting the remaining headroom to a compliant enclosure.
- **Convert walkout basements to compliant enclosures.** Section 6.3.1 describes how a walkout basement can be modified to become a compliant enclosure (A zone only).
- **Floodproof below-grade areas (A zone, non-residential only).** The NFIP regulations allow non-residential buildings in A zones to have areas that are below-grade on all sides (basements) only if the areas are dry floodproofed. Careful evaluation of the structural integrity of a building must be undertaken to determine if dry floodproofing measures are feasible. For guidance, see FEMA FIA-Technical Bulletin 3, *Non-Residential Floodproofing – Requirements and Certification for Buildings Located in Special Flood Hazard Areas*.

### 6.3.4 Utility and Building Service Equipment

The NFIP requires that new buildings and substantially improved buildings have utilities, equipment, and appliances elevated to or above the BFE, or be designed to prevent water from entering or accumulating within the equipment components (see 44 CFR § 60.3(a)(3) provided in Section 3.3). This means that SI/SD buildings with utility and building service equipment that is below the BFE must have the equipment either elevated or replaced with components that are designed and installed to be flood damage-resistant. Minimal electric service is allowed below the BFE if it is required to address life safety and electric code requirements for building access and storage.

Below are examples of measures that can be taken to meet NFIP requirements for utility and service equipment:

- **Relocate to elevated areas.** Equipment and utility service must be relocated or elevated when buildings are elevated-in-place or if ground floors are converted to compliant enclosures. When a basement is eliminated, any equipment that was in the basement will be relocated to the elevated portion of the building or to an elevated addition.
- **Elevate on outside platforms.** Equipment located outside of the building, such as heat pumps and air conditioning units, must be elevated on platforms at or above the BFE. Platforms may be independently supported or cantilevered from the foundation.
- **Elevate on platforms inside enclosures.** If a substantially improved building in an A zone has a compliant enclosure, utility equipment (e.g., water heaters, water treatment systems, and heat pumps) may be installed on platforms that raise the equipment to or above the BFE. Note that appliances such as washers, dryers, and freezers should not be installed in enclosures (even if elevated) because they are not compatible with the allowable uses (parking of vehicles, building access, and storage) and they do not meet the mechanical service equipment requirement at 44 CFR § 60.3(a)(3).
- **Provide component protection.** Equipment that must be located on the floor of a compliant enclosure in an A zone may be protected with a barrier to keep water away from the equipment. Typical barriers are constructed of masonry or concrete to a height that is equal to or higher than the BFE and have specially designed doors or panels that are put in place to keep water from entering. This approach is feasible in non-residential buildings provided there is sufficient warning time.

More detail on compliant installations can be found in *Protecting Building Utilities from Flood Damage: Principles and Practices for the Design and Construction of Flood Resistant Building Utility Systems* (FEMA 348).

### 6.3.5 Flood Damage-Resistant Materials

The NFIP requires that flood damage-resistant materials be used below the BFE. If a building will be elevated-in-place, materials used below the BFE must meet this requirement, including materials used to build an enclosure. For guidance on materials, see FEMA Technical Bulletin 2, *Flood Damage-Resistant Materials Requirements for Buildings Located in Special Flood Hazard Areas*.

Minimal use of certain materials that are not flood damage-resistant materials is allowed below the BFE if specifically required to address life safety and electric code requirements for building access and storage areas.

### 6.3.6 Making Buildings Reasonably Safe from Flooding

In all flood zones, substantially improved buildings must be “adequately anchored to prevent flotation, collapse, or lateral movement of the structure resulting from hydrodynamic and hydrostatic loads, including the effects of buoyancy” (see 44 CFR § 60.3(a)(3)(i) provided in Section 3.3). In addition, in V zones structures must be “anchored to resist flotation, collapse,

and lateral movement due to the effects of wind and water loads acting simultaneously on all building components” (see 44 CFR § 60.3(e)(4)(ii) provided in Section 3.3). The compliance solution selected for any given building will depend on several factors such as the flood zone in which it is located, the type of foundation, and whether the building is residential or non-residential.

Below are examples of measures that can be taken to meet the NFIP requirement that buildings be reasonably safe from flooding:

- **Continuous load path.** Provide for a continuous load path by connecting the building to the foundation and connecting the roof to the walls. If existing connectors (bolts, nails, screws, straps, etc.) that attach the building to the foundation are inadequate, they should be replaced, reinforced, or augmented to address the requirement that the building be stable under base flood conditions.
- **Foundation bracing.** Pile- or post-supported buildings may require additional bracing. In V zones, bracing that is perpendicular to the approach of waves is an obstacle to the passage of waves and water under the building, and may need to be modified to meet the NFIP requirement to be “free-of-obstruction.”

Work that does not require a permit is generally considered to be repairs of normal wear and tear or routine maintenance. Property owners or contractors should check with local officials to determine when work requires a permit.

Once the requirement for a permit is triggered, all work is to be included in the SI/SD determination, even work that would otherwise not require a permit.

## 6.4 Illustrations of Improvements and Repairs

The following sections and Tables 6-1a and 6-1b present some examples of common improvements and repairs, along with descriptions of measures to comply with the NFIP floodplain management requirements. Several of the examples describe and illustrate a specific type of work or combinations of work that may trigger the SI/SD requirements. Examples are also given of improvements and repairs to pre-FIRM and post-FIRM buildings and what must be done to comply with the new construction requirements of the NFIP. Examples of work include:

- Rehabilitation and remodeling (Section 6.4.1)
- Lateral additions (Section 6.4.2)
- Vertical additions (Section 6.4.3)
- Repair, reinforce, or replace foundations (Section 6.4.4)
- Repair of damaged buildings (Section 6.4.5)
- Reconstruction of demolished or destroyed buildings (Section 6.4.6)
- Work on post-FIRM buildings (Section 6.4.7)
- Work on buildings where flood maps have been revised (Section 6.4.8)

Table 6-1a. Compliance Matrix (A Zones)

Types of Work	Building is Pre-FIRM	Building is Post-FIRM
Rehabilitation (renovate or remodel), <u>not SI</u>	Compliance not required	Work shall comply and shall not be allowed to make the building non-compliant with any aspect of the building that was required for compliance
Rehabilitation (renovate or remodel), SI	Building required to comply	Work shall comply and shall not be allowed to make the building non-compliant with any aspect of the building that was required for compliance (see Note below table)
Lateral addition and Rehabilitation, SI	Addition required to comply; building required to comply	Addition required to comply; building required to comply (see Note below table)
Lateral addition, <u>not SI</u>	Addition not required to comply	Addition required to be elevated to at least the elevation of the existing lowest floor
Lateral addition, SI, <u>not</u> structurally connected	Addition required to comply; building not required to comply	Addition required to comply
Lateral addition, SI, structurally connected	Addition required to comply; building required to comply	Addition required to comply; building required to comply (see Note below table)
Vertical addition above building, <u>not SI</u>	Compliance not required	Work shall comply and shall not be allowed to make the building non-compliant with any aspect of the building that was required for compliance
Vertical addition above building, SI	Building required to comply	Work shall comply and shall not be allowed to make the building non-compliant with any aspect of the building that was required for compliance (see Note below table)
Repair foundation, <u>not SI</u>	Compliance not required	Repairs shall comply and shall not be allowed to make the building non-compliant with any aspect of the building that was required for compliance
Repair foundation, SI	Building required to comply	Building required to comply (see Note below table)
Replace/extend foundation, SI (including "elevate-in-place")	Building required to comply	Building required to comply (see Note below table)
Repair damage, SD	Building required to comply	Work shall comply and shall not be allowed to make the building non-compliant with any aspect of the building that was required for compliance (see Note below table)
Reconstruct new building on existing or new foundation, SI	Reconstructed building required to comply	Reconstructed building required to comply (see Note below table)

Note: If a map revision has resulted in a higher BFE, a post-FIRM building must comply based on the new BFE.

Table 6-1b. Compliance Matrix (V Zones)

Types of Work	Building is Pre-FIRM	Building is Post-FIRM
Rehabilitation (renovate or remodel), <u>not SI</u>	Compliance not required	Work shall comply and shall not be allowed to make the building non-compliant with any aspect of the building that was required for compliance
Rehabilitation (renovate or remodel), SI	Building required to comply	Work shall comply and shall not be allowed to make the building non-compliant with any aspect of the building that was required for compliance (see Note below table)
Lateral addition and Rehabilitation, SI	Addition required to comply; building required to comply	Addition required to comply, and rehabilitation work shall comply and shall not be allowed to make the building non-compliant with any aspect of the building that was required for compliance (see Note below table)
Lateral addition, <u>not SI</u>	Addition not required to comply	Addition required to comply
Lateral addition, SI, <u>not</u> structurally connected	Addition required to comply; building required to comply	Addition required to comply (see Note below)
Lateral addition, SI, structurally connected	Addition required to comply; building required to comply	Addition required to comply; building required to comply (see Note below table)
Vertical addition above building, <u>not SI</u>	Compliance not required	Work shall comply and shall not be allowed to make the building non-compliant with any aspect of the building that was required for compliance
Vertical addition above building, SI	Building required to comply	Work shall comply and shall not be allowed to make the building non-compliant with any aspect of the building that was required for compliance (see Note below table)
Repair foundation, <u>not SI</u>	Compliance not required	Repairs shall comply and shall not be allowed to make the building non-compliant with any aspect of the building that was required for compliance
Repair foundation, SI	Building required to comply	Building required to comply (see Note below table)
Replace/extend foundation, SI (including "elevate-in-place")	Building required to comply	Building required to comply (see Note below table)
Repair damage, SD	Building required to comply	Work shall comply and shall not be allowed to make the building non-compliant with any aspect of the building that was required for compliance (see Note below table)
Reconstruct new building on existing or new foundation, SI	Reconstructed building required to comply	Reconstructed building required to comply (see Note below table)

Note: If a map revision has resulted in a higher BFE, a post-FIRM building must comply based on the new BFE.

### 6.4.1 Rehabilitation and Remodeling

The NFIP considers rehabilitation and remodeling to include improvements to a building that do not affect the external dimensions nor expand the total area of the building. Rehabilitation may or may not involve structural modification of the building. The local official must review all work proposed for rehabilitation or remodeling to determine whether it constitutes a

substantial improvement. If the work constitutes a substantial improvement, the building must be brought into compliance.

### Rehabilitation of pre-FIRM buildings (residential)

Residential buildings that are substantially improved through rehabilitation or remodeling must comply with all applicable NFIP floodplain management requirements for the specific flood zone. Figure 6-1 illustrates the rehabilitation of a residential building that is located in an A zone. The figure illustrates elevation on a solid perimeter wall (crawl-space). Other types of foundations may be used in A zones, including pilings, columns, slabs on fill, and stem walls. Open foundations (pilings and columns) are required in V zones.

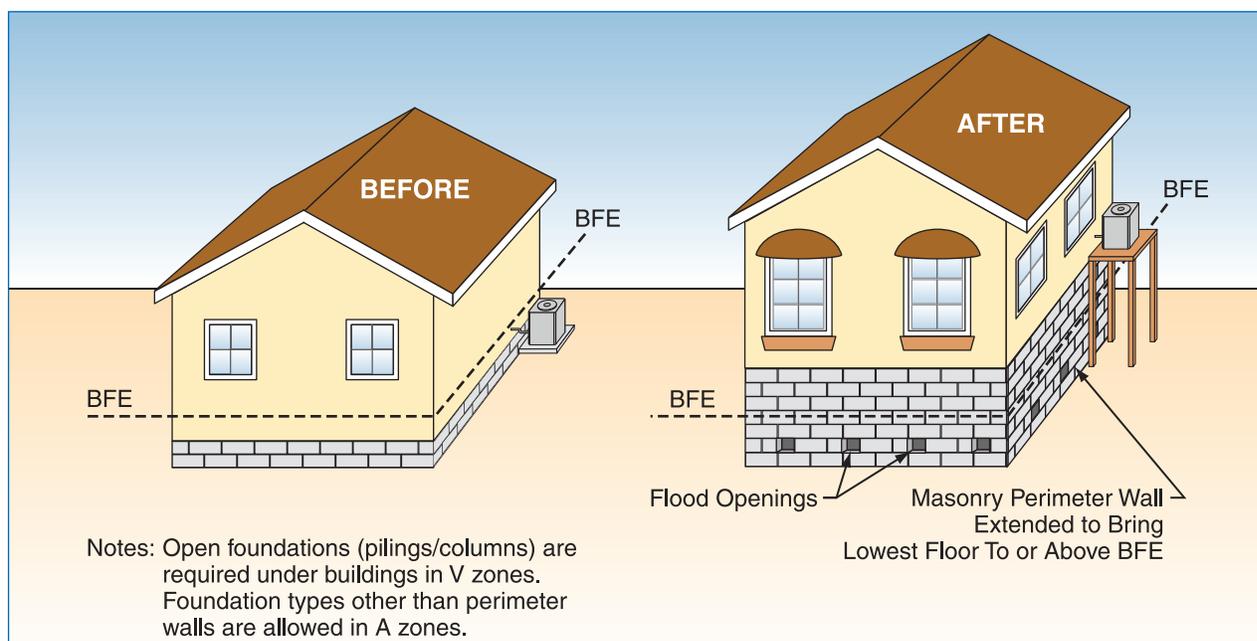


Figure 6-1. Rehabilitation or remodel (no increase in footprint) of residential building in an A zone – the proposed work was determined to be a substantial improvement. The building is brought into compliance by elevating it on an extended perimeter foundation wall, installing flood openings, and raising the HVAC equipment onto a platform.

### Rehabilitation of pre-FIRM buildings (non-residential)

Rehabilitation or remodeling work on a non-residential building that is SI/SD triggers the requirement that the lowest floor be elevated (in A and V zones) or dry floodproofed (only in A zones).

Figure 6-2 illustrates the rehabilitation of a non-residential structure in an A zone where a structural engineering analysis indicates the building can be retrofitted with dry floodproofing measures in compliance with the NFIP requirements that require certification of the design by a registered design professional. For additional guidance, see FEMA FIA-Technical Bulletin 3, *Non-Residential Floodproofing – Requirements and Certification for Buildings Located in Special Flood Hazard Areas*. Communities that enforce building codes that refer to ASCE 24-05 for design and construction of buildings in flood hazard areas should be aware that ASCE 24-05 establishes

some specific limitations for floodproofing, including limitations on warning time and the availability of adequate labor to implement floodproofing measures.

Depending on the type of foundation and other constraints, non-residential structures that are located in A zones may be elevated on raised foundations. In this instance, the building must be brought into compliance with all of the applicable floodplain management requirements, including the type of foundation, limitations on use of enclosed areas, installation of openings in any enclosed areas, elevation of utilities and mechanical equipment, and use of flood damage-resistant materials.

In V zones, the only compliance option for non-residential buildings is elevation on open foundations. Dry floodproofing is not allowed in V zones.

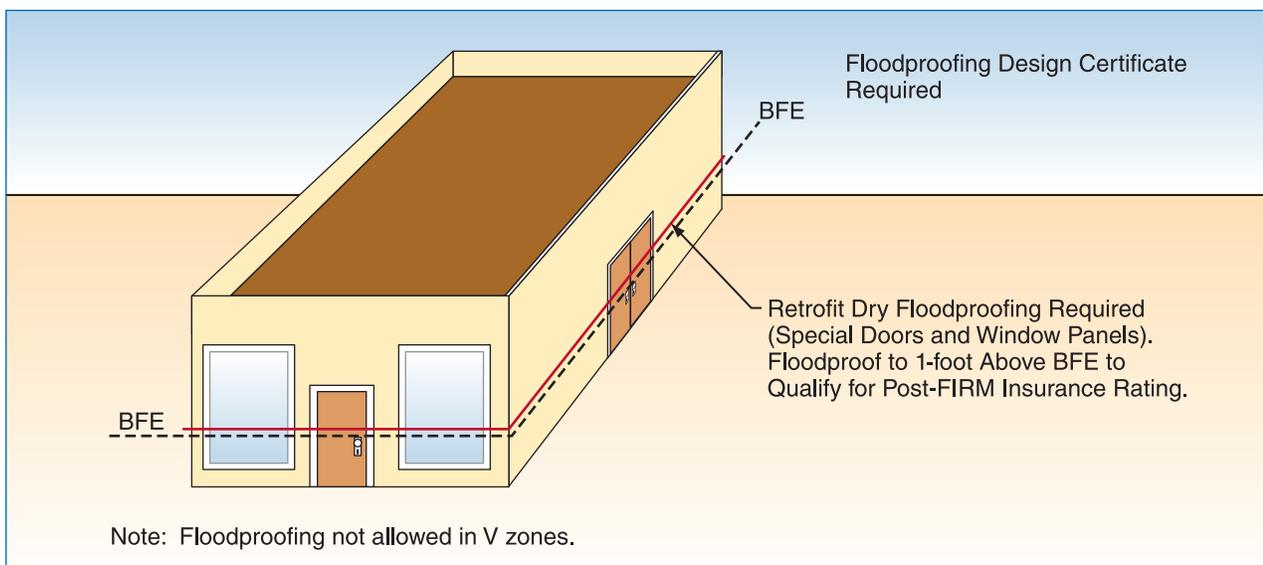


Figure 6-2. Rehabilitation or remodel (no increase in footprint) of non-residential building in an A zone – the proposed work was determined to be a substantial improvement. The building is brought into compliance by retrofit dry floodproofing measures (certification of design by registered design professional is required).

### Rehabilitation/repair of a post-FIRM building

Any repairs or improvements associated with the rehabilitation or remodeling of a post-FIRM building must comply with the NFIP requirements and not alter the building in any way that violates those requirements.

If a revised, higher BFE goes into effect and the local official determines that rehabilitation constitutes SI/SD, the entire post-FIRM building must be brought into compliance with the elevation requirement based on the revised BFE.

### 6.4.2 Lateral Additions

A lateral addition expands the floor area of the building. A lateral addition that involves no alteration of the load-bearing structure of the building, is attached to the building with minimal

connection, and that has a doorway as the only modification to the common wall is considered to be “not structurally connected.” A lateral addition that has its load-bearing structure connected to the load-bearing structure of the base building, which typically involves significant alternation of the common wall, is considered “structurally connected.”

If a lateral addition is proposed along with other work on the original building, all the work must be considered in the SI/SD determination, regardless of the size or cost of the addition by itself and the cost of improvements to the original building.

As described below and summarized in Tables 6-1a and 6-1b, lateral additions depend on four factors:

- Whether the building is pre-FIRM or post-FIRM,
- Whether the common wall with the original building is modified structurally by more than installing a doorway,
- Whether the addition itself is a substantial improvement, and
- The applicable flood zone.

**Structurally Connected and Not Structurally Connected.** A non-compliant addition that is below the BFE and “structurally connected” would transfer flood loads imposed on it to the existing building.

An addition that is below the BFE and “not structurally connected” is expected to sustain damage, but should not transfer loads to the existing building.

#### Lateral additions to pre-FIRM buildings (A zone, residential)

For a project that involves only a lateral addition (i.e., there will be no improvements to the original building, the addition will not be structurally connected to the original building, and only a doorway will be installed in the common wall between the addition and the original building):

- If the cost of the addition compared to the value of the original building constitutes a substantial improvement, only the lowest floor of the addition must be elevated to comply with NFIP requirements (Figure 6-3).
- If the addition is determined to not be substantial improvement, the addition is not required to be elevated. Owners should be reminded that the addition will be subject to flooding and encouraged to consider measures to reduce vulnerability to damage (Section 5.8).

If a proposed lateral addition project also includes rehabilitation or remodeling of the existing building, then the local official must consider the whole project as a combination of work. If the local official determines that the combined cost of the project constitutes substantial improvement, then both the original building and the addition must be elevated and meet all other applicable requirements (Figure 6-4).

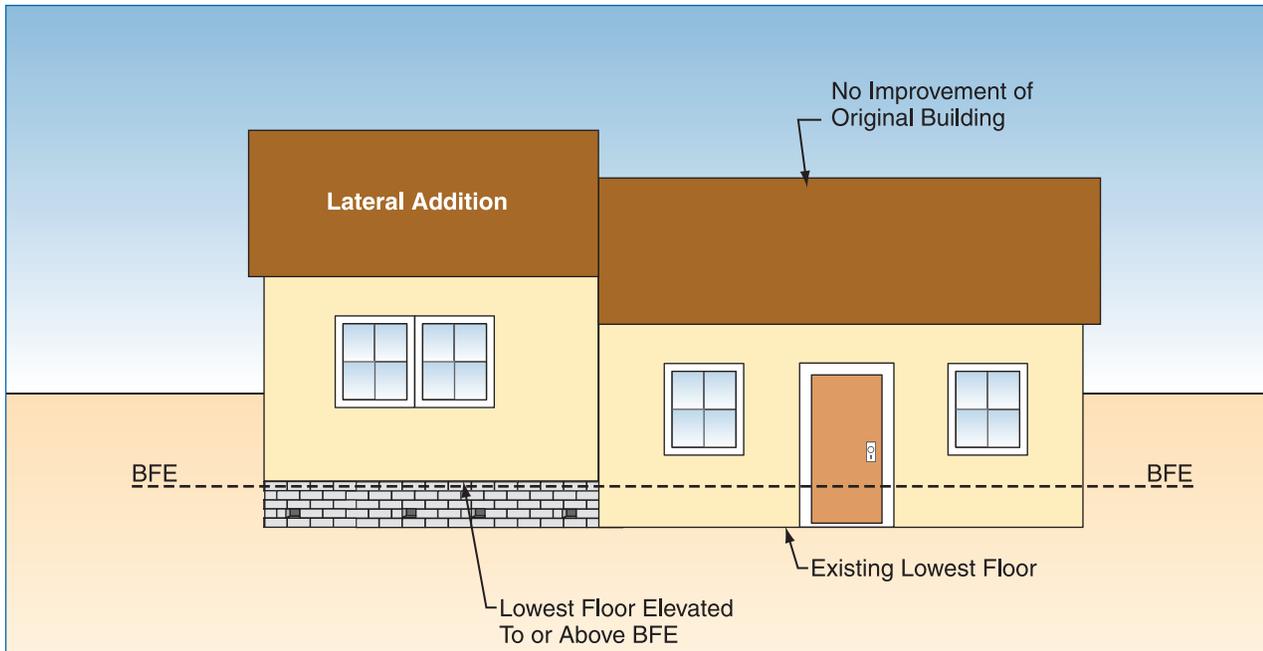


Figure 6-3. Lateral addition to a pre-FIRM building in an A zone – the proposed work is only the addition (no work was performed on the original building and no structural modification was made to the common wall or roof). The addition constitutes a substantial improvement and it complies with all NFIP requirements.

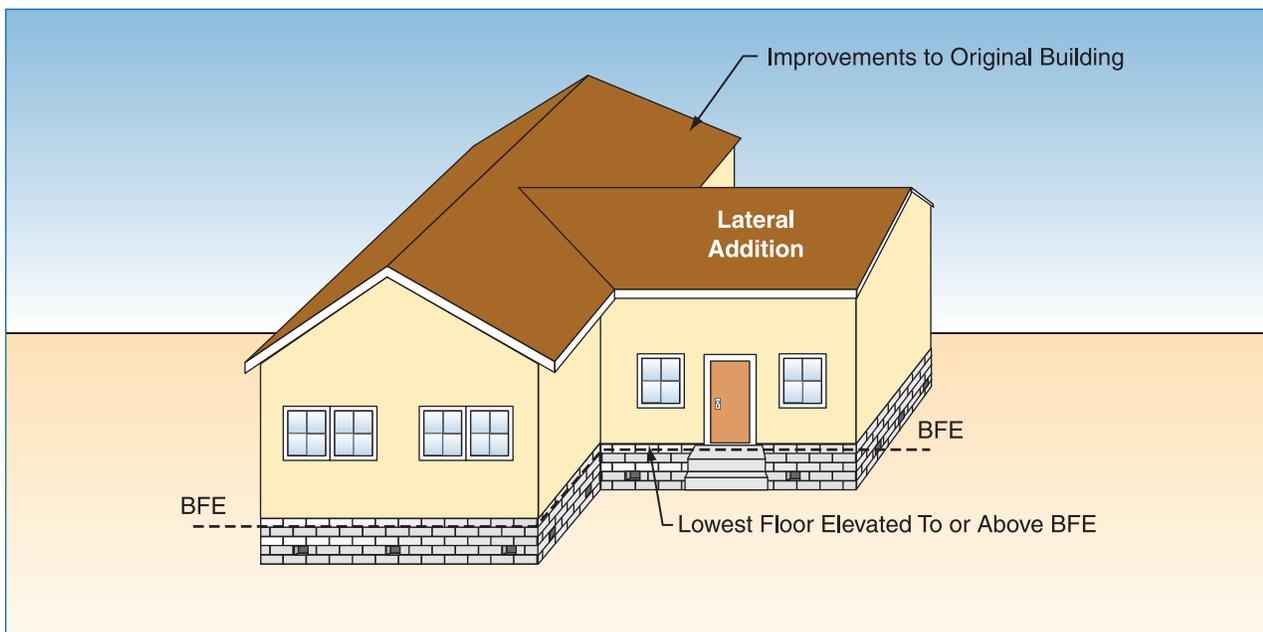
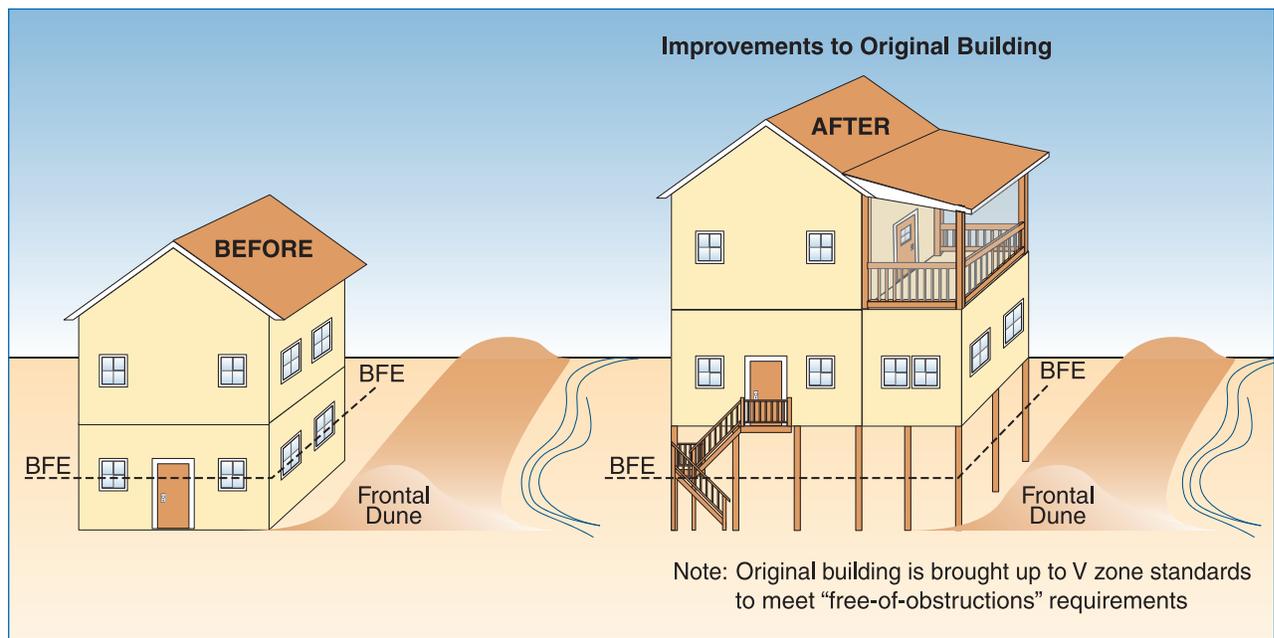


Figure 6-4. Lateral addition to a pre-FIRM building in an A zone – the proposed work includes an addition and work on the original building, including structural modification of the common wall or roof. The proposed work was determined to be a substantial improvement. The addition complies with all requirements and the building is brought into compliance by elevating it on a compliant foundation.

### Lateral additions to pre-FIRM buildings (V zone, residential)

Lateral additions to pre-FIRM buildings in V zones are treated differently than additions to buildings in A zones. If a proposed addition (or combination of an addition and other improvements) to a V zone building constitutes a substantial improvement, then the lowest floor of both the original building and the addition must be elevated (Figure 6-5). The pertinent NFIP requirement for elevating both is the “free of obstruction” requirement. The original building must be elevated so that it will not obstruct floodwaters and waves that may damage the addition. For more guidance, see FEMA Technical Bulletin 5, *Free-of-Obstruction Requirements for Buildings Located in Coastal High Hazard Areas*.



**Figure 6-5. Lateral addition to a residential building in a V zone – the proposed work includes work on the original building. The lateral addition and improvements constitute substantial improvement. Both the addition and the original building are brought into compliance by elevating to or above the BFE on an open foundation.**

### Lateral additions to pre-FIRM manufactured homes

Lateral additions are common improvements to manufactured homes and local officials must determine whether the proposed work constitutes substantial improvement. Costs associated with typical porches and sunrooms may not exceed 50 percent of the market value of the home. However, proposed additions that will be walled with siding, insulated, and used year-round require close examination to determine whether the addition constitutes a substantial improvement.

If a proposed addition to a manufactured home constitutes a substantial improvement, the local official must determine the applicable NFIP elevation requirements; the requirements depend on several factors that are described in Section 6.5.2.

Figure 6-6 illustrates a lateral addition to a pre-FIRM manufactured home – the proposed work includes improvements to the existing home. The existing home in this illustration is located outside a manufactured home park or subdivision and the work constitutes a substantial improvement. Both the addition and the home must be elevated on compliant foundations.

All substantial improvements must be carefully constructed, supported, and anchored to resist flotation, collapse, and lateral movement during base flood conditions so as not to impose unanticipated loads on the original homes. Otherwise, the presence of additions could increase vulnerability to flood loads imposed on supporting piers and anchoring, leading to damage. For more detailed guidance on the installation of manufactured homes in SFHAs, see FEMA P-85, *Protecting Manufactured Homes from Floods and Other Hazards: A Multi-Hazard Foundation and Installation Guide*.

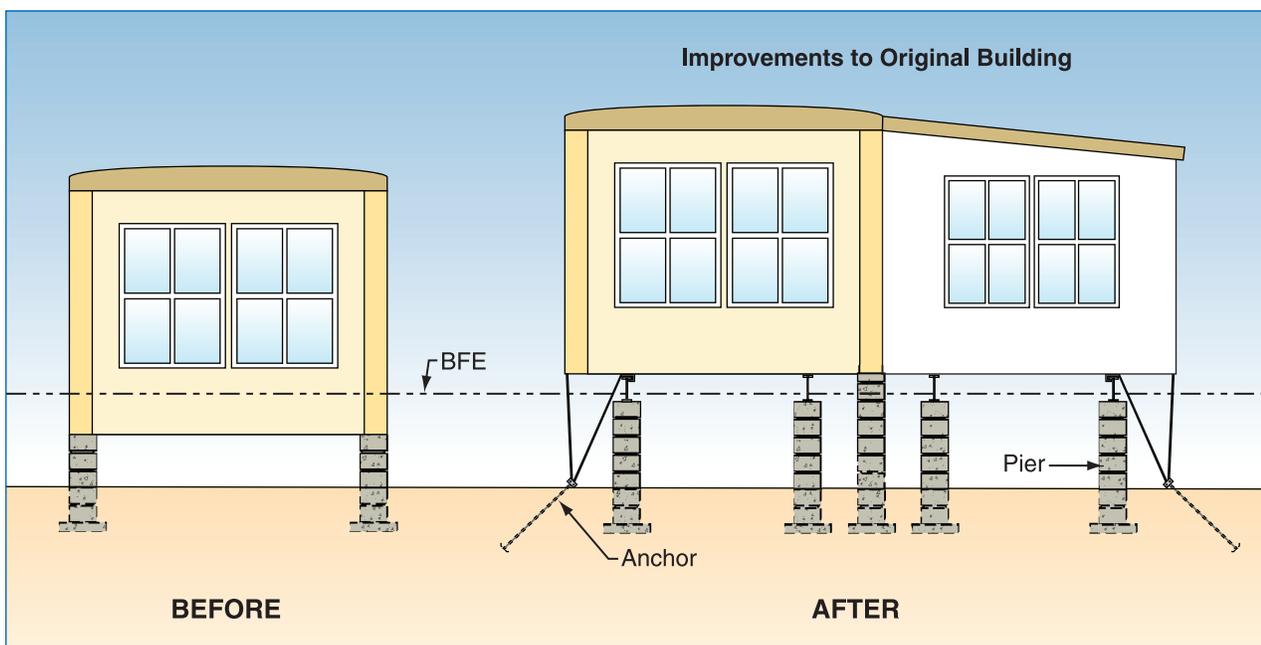


Figure 6-6. Lateral addition to a pre-FIRM manufactured home in an A zone – the proposed work includes improvements to the existing home. The work constitutes substantial improvement. The addition and the home are elevated to or above the BFE.

#### Lateral additions to pre-FIRM buildings (A zone, non-residential)

If a proposed lateral addition to a non-residential building is determined to be a substantial improvement, but there is no work proposed for the original building and the common wall is modified only by the installation of a door, only the addition must be brought into compliance. The addition must meet NFIP requirements either by elevating the lowest floor to or above the BFE or by dry floodproofing to that elevation (Figure 6-7). If the addition is dry floodproofed, the common wall must also be made watertight.

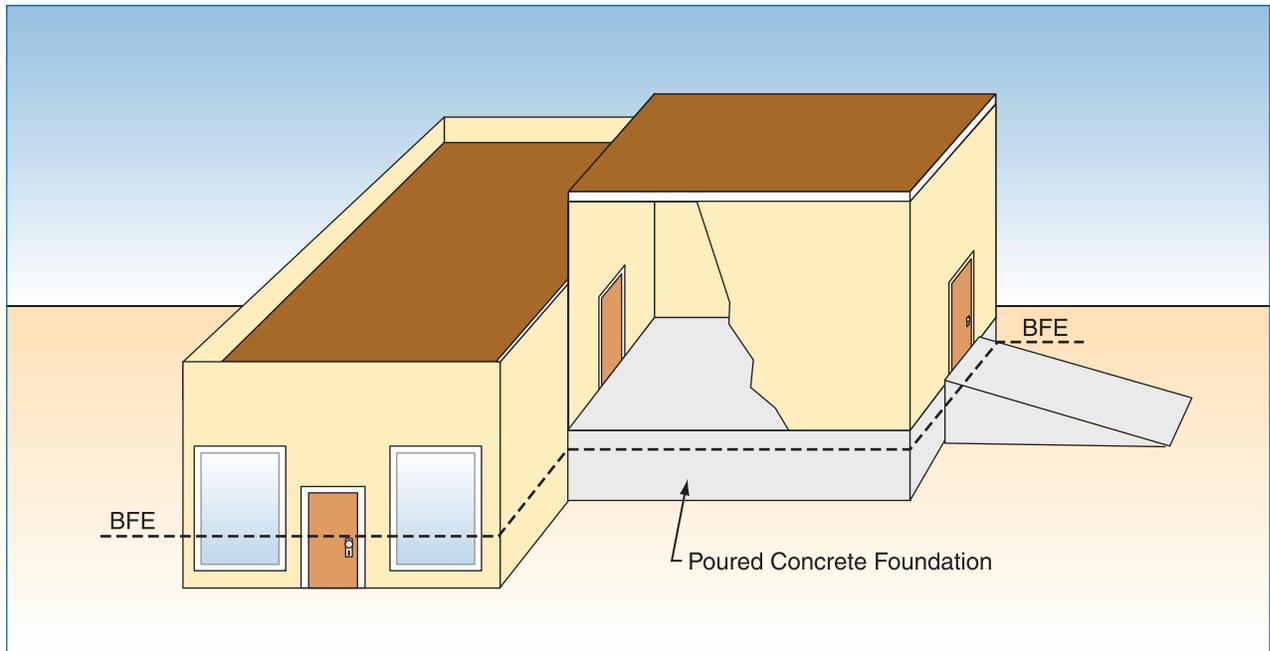


Figure 6-7. Lateral addition to a non-residential building in an A zone – the proposed work is only the addition (no work on the existing building and no structural modification of the common wall or roof). The work constitutes substantial improvement. The addition is elevated to or above the BFE (an alternative would be to dry floodproof only the addition, including the common wall).

#### Lateral additions to post-FIRM buildings (any zone, residential or non-residential)

Lateral additions to post-FIRM buildings are new construction and must comply with the NFIP requirements, including elevation. If the addition does not comply, then the original building will become non-compliant. Lateral additions must not alter any aspect of the building that had to be met when the building was constructed in compliance with the community's floodplain management regulations. A lateral addition, regardless of its value or size, must be elevated to at least the height of the post-FIRM building. The following summarizes these points:

- In any zone, if the BFE is unchanged, the addition must be elevated and comply with other applicable NFIP requirements, regardless of whether it is SI/SD (Figure 6-8).
- In any zone, if a revised, higher BFE is in effect, a lateral addition that is not a substantial improvement must be elevated at least as high as the original building.
- In any zone, if a lateral addition is a substantial improvement (and structurally connected), both the addition and the building must be brought into compliance. If a revised, higher BFE is in effect, both the original building and the addition must be elevated.
- In A zones, if the lateral addition is a substantial improvement (and not structurally connected), it must be elevated to the effective BFE. The effective BFE may be higher than the BFE in effect when the building was built (Figure 6-9).
- In V zones, if a lateral addition is a substantial improvement (and not structurally connected), both the addition and the original post-FIRM building must be elevated if a revised, higher BFE is in effect, otherwise the free-of-obstruction requirement is not met.

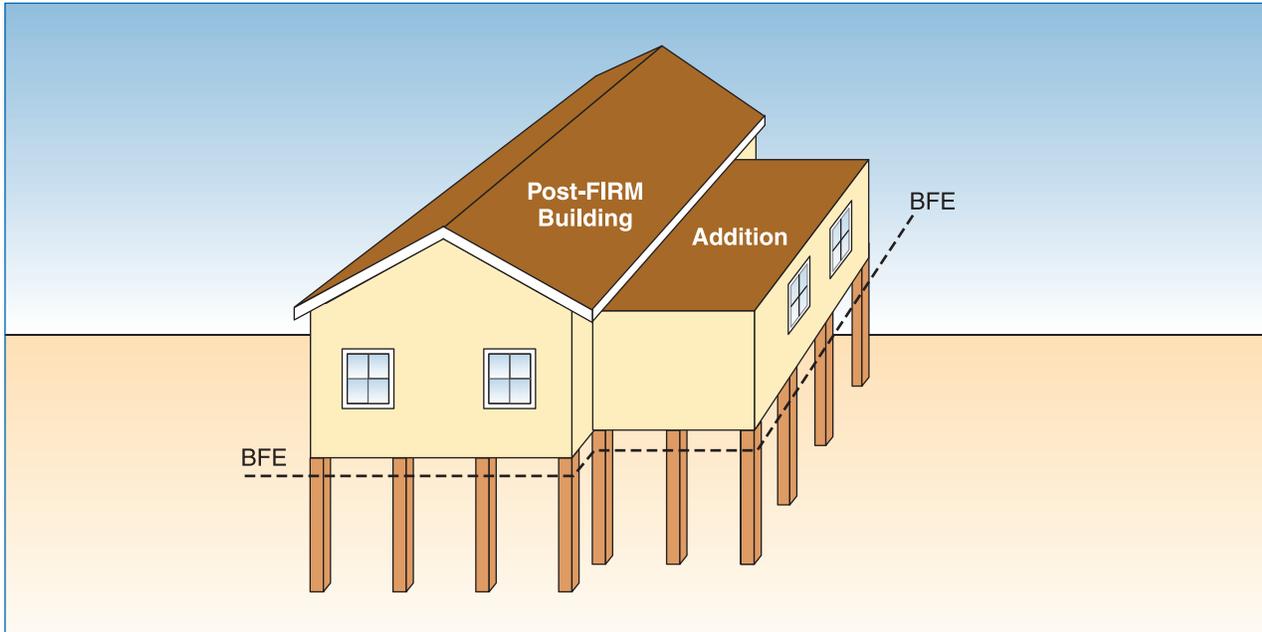


Figure 6-8. Lateral addition to a post-FIRM building in any flood zone (map revision has not changed the effective BFE). All improvements or repairs to a post-FIRM building must comply with the NFIP requirements regardless of the value of that work, and the work shall not compromise any of the NFIP requirements that the building was required to meet when it was initially built.

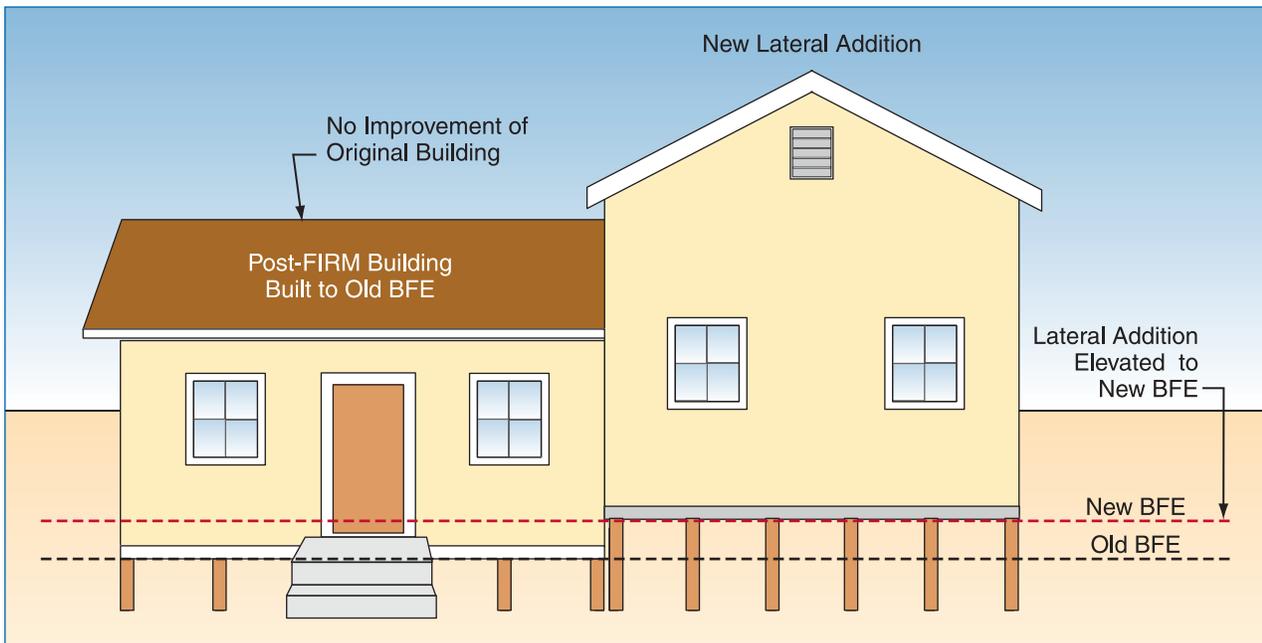


Figure 6-9. Lateral addition to a post-FIRM building in an A zone (a map revision has increased the BFE). The proposed work is a lateral addition with no work in the original building and no structural modification of the common wall or roof. The work constitutes a substantial improvement. Because there is no structural modification, only the addition must comply with the effective BFE which is higher than the BFE when the building was built. If instead the proposed work includes work in the original building or structural modification, the addition and the building must comply with the effective BFE.

### 6.4.3 Vertical Additions

A vertical addition expands the floor area of a building by either adding an upper story above the original building (Figure 6-10) or elevating the original building and constructing a new story beneath it (Figure 6-11). In both cases, it is likely that work on the load-bearing foundation will be required to carry the added load. Vertical additions may be smaller than the building footprint, such as a loft or bedroom, but the local official must still make an SI/SD determination.

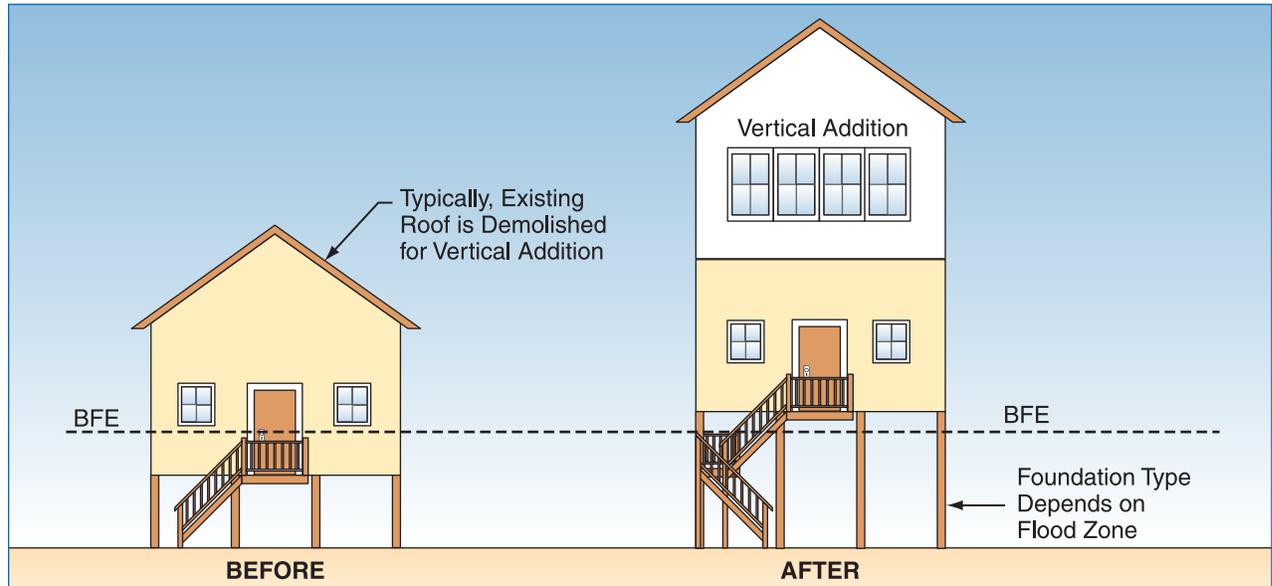


Figure 6-10. Vertical addition to a pre-FIRM residential building (in any zone) – the proposed work is a new upper story that involves structural modification. The work is a substantial improvement. The building is elevated to or above the BFE on a compliant foundation.

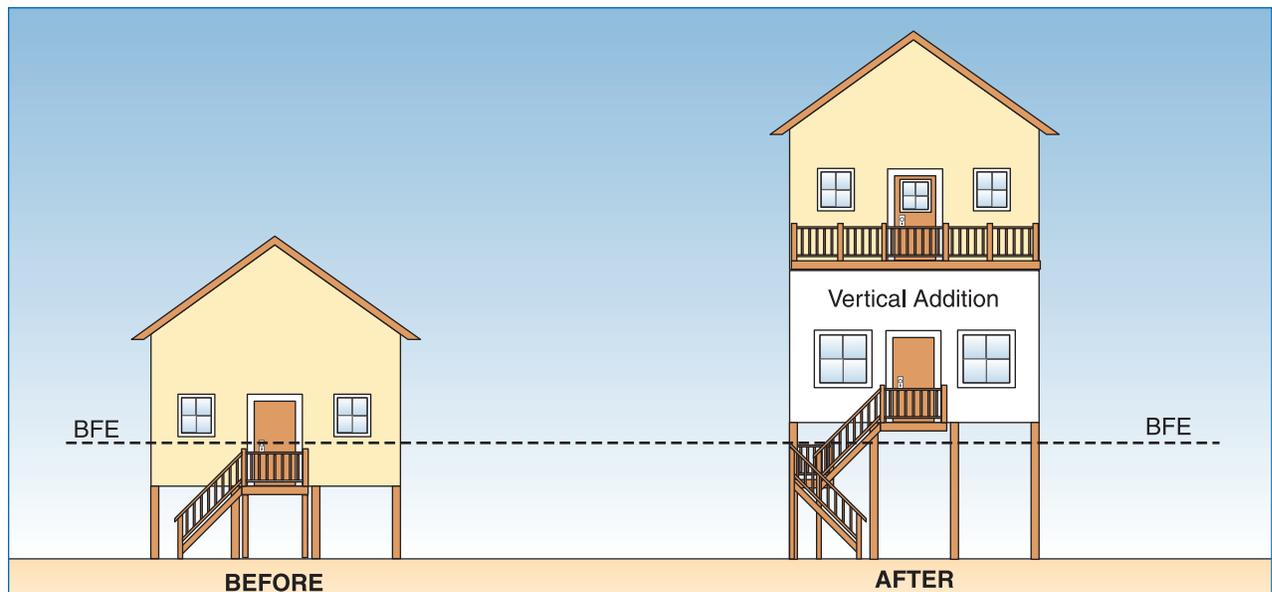


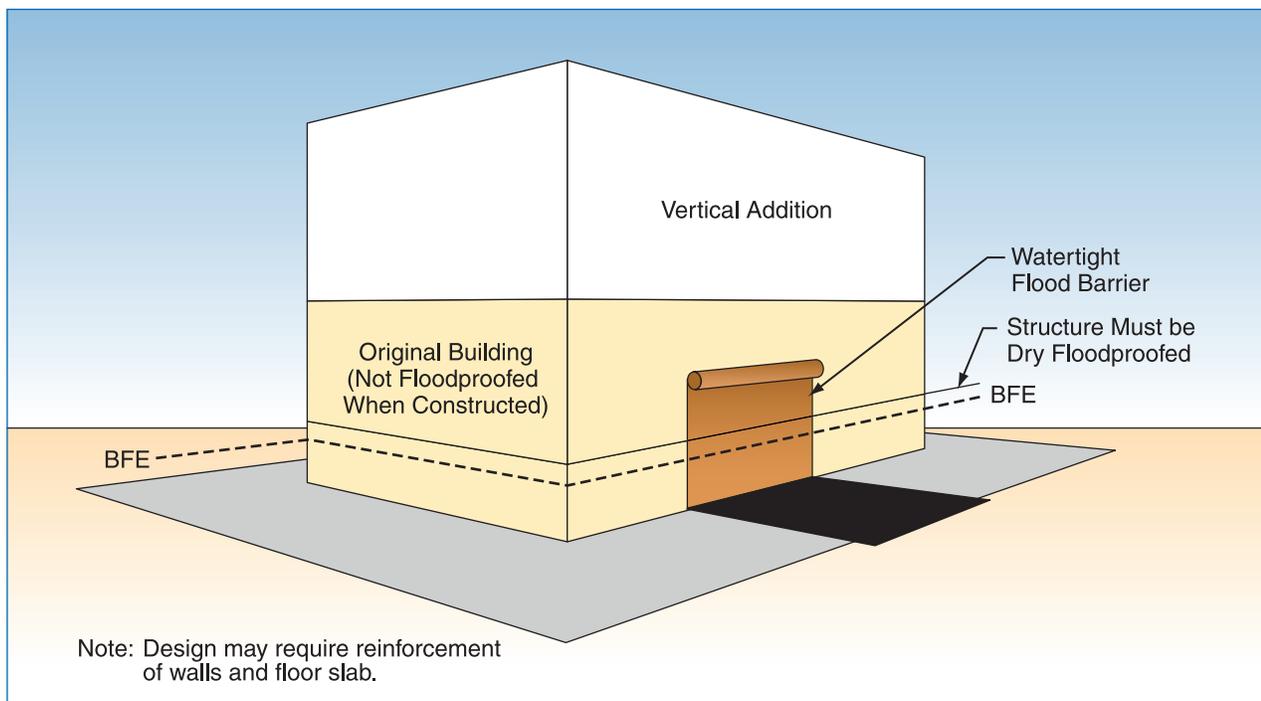
Figure 6-11. Vertical addition to a pre-FIRM residential building (in any zone) – the proposed work is a new lower story that involves structural modification. The work constitutes a substantial improvement. The building and the new lower story are elevated on a compliant foundation.

### Vertical additions to pre-FIRM buildings (residential)

If a vertical addition to a pre-FIRM residential building constitutes a substantial improvement, the original building must be elevated to or above the BFE. In addition, the foundation must be modified or reconstructed (and below-grade areas filled in) to be compliant with applicable NFIP requirements based on the flood zone.

### Vertical additions to pre-FIRM buildings (non-residential)

Vertical additions may involve adding an upper story above a non-residential building (Figure 6-12). If a vertical addition constitutes a substantial improvement, the original building must be elevated to or above the BFE or dry-floodproofed to the BFE (A zone only). In addition, the foundation must be modified or reconstructed (and below-grade areas filled in) to be compliant with applicable NFIP requirements based on the flood zone.



**Figure 6-12. Vertical addition to a pre-FIRM, non-residential building in an A zone. The work constitutes a substantial improvement. The building is brought into compliance by retrofit dry-floodproofing measures (certification of design by registered design professional is required). Non-residential buildings can also be brought into compliance by elevation (not shown).**

### Vertical additions to post-FIRM buildings

Whether a local official will need to evaluate a vertical addition to a post-FIRM building to determine if it is a substantial improvement is related to whether the FIRM has been revised. If a revised, higher BFE is in effect, or if the flood zone changed (or floodway boundary changed), a vertical addition that is a substantial improvement will require that the entire building be elevated to the higher, effective BFE and comply with other applicable NFIP requirements based on the flood zone.

### 6.4.4 Repair, Reinforce, or Replace Foundations

It is common to repair, reinforce, or replace foundations, especially for older buildings. Foundation work also includes repair of damaged foundations, regardless of whether the damage is caused by a single event (such as a flood or earthquake) or due to deterioration over time.

Work performed on a foundation, either by itself or in combination with other work on a building, may constitute SI/SD. If the work is not a substantial improvement, the structure does not have to be elevated. However, any owner contemplating the replacement of a foundation should investigate the potential savings on the cost of NFIP flood insurance if the building is elevated and the new foundation complies with all of the applicable NFIP requirements. Many owners elect to elevate flood-prone buildings to reduce flood damage. The incremental cost to both replace a foundation and elevate a structure properly to the effective BFE may be offset by the reduction in future damage and annual flood insurance premiums.

In some cases, property owners may elect to elevate a structure, but not to the BFE. The cost to elevate a structure in this fashion must be included when making the SI/SD determination.

#### Foundation work on pre-FIRM buildings (residential)

If foundation work is determined to be SI/SD, then the building must be elevated in accordance with all applicable NFIP requirements, depending on the flood zone. Figure 6-13 illustrates the construction of a compliant foundation under an existing home.

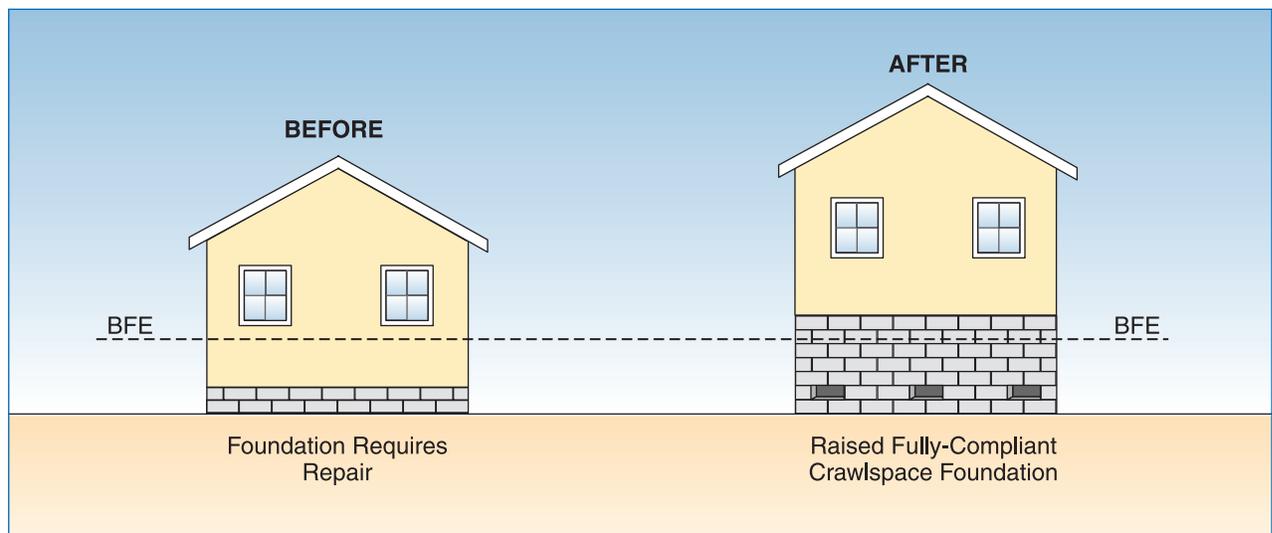


Figure 6-13. New foundation or repair of foundation under a pre-FIRM (in an A zone) residential building. The work was determined to be a substantial improvement. The building is brought into compliance by elevating on a compliant foundation.

#### Foundation work on pre-FIRM buildings (non-residential)

If the foundation work on a non-residential building is determined to be SI/SD, then the building must be elevated in accordance with all applicable NFIP requirements, depending on the flood zone.

As part of foundation work, owners of non-residential buildings in A zones may propose to retrofit with compliant dry-floodproofing measures. Such proposals must be supported with structural engineering analyses that indicate whether the buildings can be dry floodproofed in compliance with the NFIP requirements. The analyses must be prepared or reviewed by a registered design professional who must sign and seal the dry floodproofing designs. For guidance, see FEMA FIA-Technical Bulletin 3, *Non-Residential Floodproofing – Requirements and Certification for Buildings Located in Special Flood Hazard Areas*. The technical bulletin includes planning considerations regarding warning time, safety of personnel responsible for implementing the measures, and the importance of having an emergency operations plan and a plan for regular inspection and maintenance. ASCE 24-05, the standard for flood damage-resistant design and construction that is referenced by the model building codes, also includes similar requirements and limitations on measures that require human intervention.

### **6.4.5 Repair of Damaged Buildings**

The NFIP requirements for repair of substantially damaged buildings are the same as those described for rehabilitation and remodeling (Section 6.4.1). However, if a proposal for repair also includes an addition to a damaged property, the cost of the addition must be included in the SI/SD determination. If the combination of work is a substantial improvement, then both the addition and the original building must be brought into compliance with the NFIP requirements, depending on the flood zone.

### **6.4.6 Reconstruction of Demolished or Destroyed Buildings**

Any project that involves complete reconstruction, such as rebuilding on the same foundation, is new construction that must comply with all applicable NFIP floodplain management requirements. A building that is totally destroyed or so significantly damaged that it cannot be repaired is a substantially damaged building. Sometimes an owner elects to demolish the building. In these circumstances, if the decision is to reconstruct using the existing foundation, the reconstructed building must meet NFIP requirements for new construction.

### **6.4.7 Work on Post-FIRM Buildings**

All repairs, improvements or modifications to a post-FIRM building are considered new construction (see definition in Chapter 3). Work on a post-FIRM building must not be allowed if it would make the building non-compliant with the floodplain management requirements that had to be met when the building was constructed. Tables 6-1a (A zones) and 6-1b (V zones) identify types of work on post-FIRM buildings and the compliance requirements that apply. In some cases when an addition is involved, the original building has to be brought into compliance.

### **6.4.8 Work on Buildings Where Flood Maps Have Been Revised**

Section 5.6.11 explains that many communities have had revisions to their flood hazard maps. The following illustrate how map revisions that change flood zone designations or modify or add floodway delineations must be taken into consideration:

- If the FIRM has been revised and the SFHA has widened to include more area, that area is now subject to the NFIP requirements. For example, areas that were previously designated X zone may now be shown as A zone or V zone. Improvements and repairs to buildings that were outside of the SFHA but are now in the revised SFHA must be evaluated to determine if the work is SI/SD.
- If the FIRM has been revised and the flood zone or BFE changed, a determination that work is a substantial improvement requires that the building meet NFIP requirements for new construction based on the revised flood zone and revised BFE.
- If the FIRM has been revised and either the floodway boundaries are changed or a floodway is newly delineated, a determination that improvements or repairs to a building are SI/SD may require an encroachment analysis.

## 6.5 Requirements for Certain Structures

This section describes how SI/SD is addressed for certain types of buildings in accordance with the NFIP floodplain management requirements, including:

- Historic structures (Section 6.5.1)
- Manufactured homes (Section 6.5.2)
- Accessory structures and certain agricultural structures (Section 6.5.3)

### 6.5.1 Historic Structures

The NFIP gives special consideration to the unique value of designated historic buildings and structures. Provided such structures retain their designations, communities do not have to require them to be brought into compliance if they will be substantially improved or have been substantially damaged. Section 3.4.1 includes the NFIP's definition for "historic structures." The term includes structures that are: (1) listed or preliminarily determined to be eligible for listing in the National Register of Historic Places; (2) certified or preliminarily determined by the Secretary of the U.S. Department of Interior as contributing to the historical significance of a registered historic district or a district preliminarily determined to qualify as a registered historic district; or (3) designated as historic site under a State or local historic preservation program that is approved by the Secretary of the U.S. Department of Interior. The definition does not include structures that are merely old, those that residents refer to as historic, or those that happen to be located in historic districts.

The NFIP floodplain management requirements contain two provisions that are intended to provide relief for historic structures located in SFHAs:

- (1) The NFIP definition of "substantial improvement" includes the following exclusion for historic structures: "*Any alteration of a 'historic structure,' provided that the alteration will not preclude the structure's continued designation as an 'historic structure.'*" The exclusion also applies to historic structures that have been substantially damaged. This provision allows communities to exempt historic structures from the SI/SD requirements of the NFIP.

- (2) The other provision of the NFIP floodplain management regulations that provides relief for historic structures” is the variance criteria at 44 CFR § 60.6(a). This provision states: “*Variations may be issued for the repair or rehabilitation of historic structures upon a determination that the proposed repair or rehabilitation will not preclude the structure’s continued designation as a historic structure and the variance is the minimum necessary to preserve the historic character and design of the structure.*” This provision allows communities to handle applications for work on historic structures by issuing variances.

To address the unique needs of preserving historic structures, communities may elect to use one of the two approaches, either granting variances or exempting historic structures from the SI/SD requirements. Whichever approach is selected, it must be used in all cases when improvements or repairs are proposed for historic structures.

Using the variance option allows communities to evaluate individual requests and place conditions on the variance to make historic buildings more flood damage-resistant and to minimize flood damage. However, such conditions should not affect the historic character and design of the building.

It is important to note that additions to historic structures that are located in floodways require additional attention. While additions may not have to meet the substantial improvement requirements, they must still satisfy the NFIP requirements related to floodway encroachments. A floodway encroachment analysis must be provided to demonstrate that an addition will not cause any increase in the BFE (Section 5.6.8).

Applications for improvements to historic structures should be accompanied by two pieces of evidence: (1) documentation that confirms the building is designated an historic structure; and (2) documentation that confirms the proposed work will not preclude the structure’s continued designation. Applicants can ask the appropriate qualified entity that makes such designations to review their construction plans. A copy of the findings should be kept in the community’s permanent records.

Although compliance is not required for substantial improvement of historic structures, owners should carefully consider the benefits of implementing measures to minimize flood damage. State historic preservation agencies may have resources to help owners evaluate feasible measures. Historic buildings can be elevated on raised foundations, relocated to sites outside of SFHAs, or retrofitted with measures that reduce risk from flooding. FEMA’s *Floodplain Management Bulletin: Historic Structures* (FEMA P-467-2) provides guidance for communities and owners of historic structures.

## 6.5.2 Manufactured Homes

Communities that participate in the NFIP must issue permits for the placement of manufactured homes in SFHAs. This includes the placement of new manufactured homes, replacement of existing manufactured homes, substantial improvement of manufactured homes, and repair of substantially damaged manufactured homes. This requirement applies even if the community does not otherwise regulate the installation of manufactured homes.

The NFIP regulations define the following terms pertaining to manufactured homes:

- **“Manufactured home”** means *a structure, transportable in one or more sections, which is built on a permanent chassis and is designed for use with or without a permanent foundation when attached to the required utilities. The term ‘manufactured home’ does not include a ‘recreational vehicle.’*
- **“Manufactured home park or subdivision”** means *a parcel (or contiguous parcels) of land divided into two or more manufactured home lots for rent or sale.*
- **“New manufactured home park or subdivision”** means *a manufactured home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured homes are to be affixed (including, at minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed on or after the effective date of floodplain management regulations adopted by a community.*
- **“Expansion to an existing manufactured home park or subdivision”** means *the preparation of additional sites by the construction of facilities for servicing the lots on which the manufactured homes are to be affixed (including the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads).*
- **“Existing manufactured home park or subdivision”** means *a manufactured home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured homes are to be affixed (including, at minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed before the effective date of floodplain management regulations adopted by a community.*

A **manufactured home park** is usually owned by a single owner who rents pads and/or units.

A **manufactured home subdivision** is similar to traditional subdivisions in that each lot is individually owned.

As described below, most manufactured home placements and substantial improvements are subject to the same NFIP performance standards that apply to typical, site-built residential structures. A limited exception to the elevation requirements also is described below: under certain conditions, the exception applies to the placement of manufactured homes in existing manufactured home parks or subdivisions.

In AE, A1-30, and AH zones, the NFIP minimum requirement at 44 CFR § 60.3(c) (6) requires manufactured homes (including substantially improved homes) to be placed on permanent foundations such that their lowest floors are elevated to or above the BFE. In AO zones, the requirement is for lowest floors to be elevated above the highest adjacent grade at least as high as the depth number specified on the FIRM. Manufactured homes must be securely anchored to an adequately anchored foundation system to resist flotation, collapse, and lateral movement.

In V zones, the NFIP minimum requirement at 44 CFR § 60.3(e) (8) requires manufactured homes (including substantially improved homes) to be placed on permanent foundations such that the lowest horizontal structural members (generally the bottom of the chassis frame) are elevated to or above the BFE. Manufactured homes must be securely anchored to an adequately anchored foundation system to resist flotation, collapse, and lateral movement. And, as with other buildings in V zones, foundations must be designed to withstand flood forces.

In both A zones and V zones, the above-described requirements apply to sites that are:

- Outside of a manufactured home park or subdivision (individually owned parcels),
- In a new manufactured home park or subdivision,
- In an expansion to an existing manufactured home park or subdivision, or
- In an existing manufactured home park or subdivision on which a home has incurred substantial damage as a result of a flood.

The exception in the NFIP regulations allows an alternative to the requirement to elevate the lowest floors of manufactured homes to the BFE [44 CFR § 60.3(c)(12) and § 60.3(e)(8)]. The exception is applicable only for placements or substantial improvements on lots in existing manufactured home parks and subdivisions. It allows the chassis of a manufactured home to be elevated on reinforced piers or other foundation elements of at least equivalent strength that are no less than 36 inches in height above grade. Although the NFIP allows this exception, communities should consider requiring full elevation in flood hazard areas where the floodwaters are known to be swift or more than 3 feet deep because these conditions pose greater risk to vulnerable manufactured homes and their occupants.

NFIP requirements for the substantial improvement of manufactured homes are the same as for residential structures. Specifically, a lateral addition that is determined to be a substantial improvement is illustrated in Figure 6-6. In this case, both the addition and the existing manufactured home must be elevated.

For additional information on the placement and substantial improvement of manufactured homes in SFHAs, see FEMA P-85, *Protecting Manufactured Homes from Floods and Other Hazards: A Multi-Hazard Foundation and Installation Guide*.

### 6.5.3 Accessory Structures and Certain Agricultural Structures

Floodplain management requirements, including the elevation and SI/SD requirements, apply to accessory structures and agricultural structures. Whether improvements, repairs, or additions to agricultural structures are proposed, local officials must make determinations based on costs and market values. If the work is SI/SD, the requirements apply and accessory structures and agricultural structures must be brought into compliance.

FEMA recognizes that wet floodproofing may be appropriate for accessory structures (garages and sheds only) and certain types of agricultural structures. Certain agricultural structures that qualify for this treatment are those located in wide, expansive floodplains, including farm storage buildings, grain bins, corn cribs, and general purpose barns. All other agricultural structures must comply with the NFIP requirements for non-residential structures. Homes that are built on farms are not agricultural structures and they must fully comply with the NFIP

**Wet floodproofing** means permanent or contingent measures applied to a structure and/or its contents that prevent or provide resistance to damage from flooding by allowing water to enter the structure. For specifics, see FEMA FIA-Technical Bulletin 7, *Wet Floodproofing Requirements for Structures Located in Special Flood Hazard Areas*.

requirements. For additional guidance, see FEMA FIA-Technical Bulletin 7, *Wet Floodproofing Requirements for Structures Located in Special Flood Hazard Areas*.

In accordance with the requirements for issuance of variances (Section 5.6.7), communities may grant variances for substantial improvement of accessory structures and certain agricultural structures to allow the use of wet floodproofing measures in lieu of elevation. However, such variances may be granted only if the following conditions are satisfied:

- For certain agricultural structures, the structure is used solely for the parking of agricultural vehicles and machinery, the storage of crops, or the temporary sheltering of livestock;
- For accessory structures, the structure is used only for parking of vehicles and storage;
- The structure is designed and built in such a manner that results in minimal damage to the structure and its contents, including being anchored to resist flotation, collapse, and lateral movement;
- Flood damage-resistant materials must be used below the BFE;
- Mechanical and utility equipment must be elevated or floodproofed to or above the BFE;
- If in the floodway, the floodway encroachment requirements must be satisfied; and
- There will be no additional threats to public safety.

Communities should carefully evaluate improvements made to accessory structures and agriculture structures. If a property owner intends to change the use of the structure to a residential use or other non-residential use, then the work proposed must be evaluated to determine whether it is a substantial improvement.

## 6.6 NFIP Flood Insurance Implications

The flood insurance rating structure used by the NFIP uses three primary factors:

- Flood zone (A zone or V zone);
- Date of construction (pre-FIRM or post-FIRM), including the date of construction of substantial improvements; and
- For post-FIRM buildings, the elevation of the lowest floor compared to the BFE as evidenced by surveyed elevation data (or for floodproofed non-residential buildings, the height of the floodproofing relative to the BFE).

The NFIP requires that substantially improved or substantially damaged buildings be brought into compliance. NFIP flood insurance policies on those buildings are written using rates based on elevation. In most cases, the premium will decrease when a pre-FIRM building is substantially improved and

Rates used for pre-FIRM structures are called “subsidized” or discounted rates. An NFIP policy can be purchased without providing elevation data that are obtained by a survey.

Rates used for post-FIRM structures (and pre-FIRM structures that are substantially improved) are called “elevation” rates because they depend on the elevation of the lowest floor relative to the BFE. Elevation rates are considered to be “actuarial.” To be properly rated, surveyed elevation data are required.

brought into compliance. The building becomes a post-FIRM building and premiums are calculated using elevation rates.

When questions arise concerning how a proposed improvement might affect a flood insurance policy, it is always best to encourage property owners to obtain a cost estimate from an insurance agent. Table 6-2 indicates how compliance with the SI/SD requirements affects how policies are rated. Figure 6-14 illustrates an example of how the cost of an NFIP policy will vary, depending on how a substantially damaged home is repaired.

Table 6-2. Substantial Improvement and NFIP Flood Insurance Implications

	Description of Work	NFIP Flood Insurance Implications
<b>Pre-FIRM</b>	Interior renovation only, work constitutes SI; whole building brought into compliance by elevating the lowest floor at or above the BFE.  <i>Or</i>  Structurally-connected lateral addition or second story addition, work constitutes SI; whole building brought into compliance.	Policy is written using post-FIRM elevation rates based on a survey of new lowest floor elevation at or above the BFE.
<b>Pre-FIRM</b>	Interior renovation only, work constitutes SI; building is NOT elevated in compliance with the requirements (i.e., it is a violation).  <i>Or</i>  Second story addition, work constitutes SI; building is NOT elevated in compliance with the requirements (i.e., it is a violation).	Policy is written using post-FIRM elevation rates based on a survey of new lowest floor below the BFE, which may result in a significantly higher flood insurance premium.  <i>Or</i>  If the owner refuses to address the violation and bring the building into compliance, the community may cite the structure as a violation in accordance with Sec. 1316 of the National Flood Insurance Act of 1968, which allows the NFIP to deny flood insurance on all insurable buildings on the property (Section 5.6.13).
<b>Pre-FIRM</b>	Lateral addition not structurally connected (connecting door only), work constitutes SI and only the addition is elevated.	Policy is written using subsidized rates because the original building is unchanged.
<b>Post-FIRM</b>	Lateral addition, regardless of value; addition is not elevated, thus, the building is not in compliance (i.e., it is a violation).	Policy is written using elevation rates based on the elevation of the lowest floor of the addition, which may result in a significantly higher flood insurance premium.

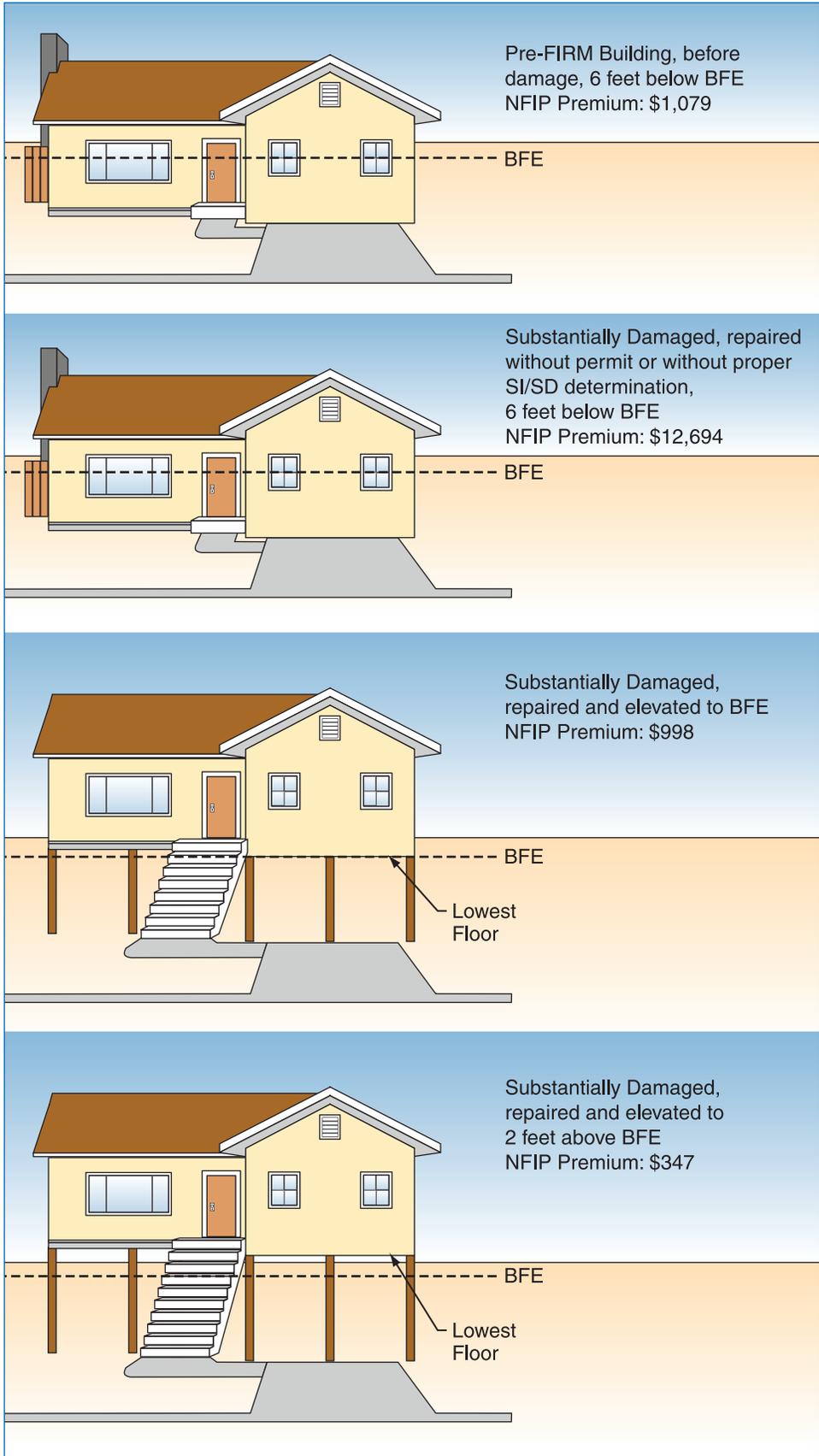


Figure 6-14. The cost of NFIP flood insurance policy varies depending on how a substantially damaged building is repaired. This illustration is for \$150,000 in structure coverage with the rates as of October 2009. The figure is for comparison purposes only.

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# 7 Substantial Damage in the Disaster Recovery Environment

## 7.1 Overview

Following a disaster, local officials will often have many additional duties and face the challenge of fulfilling them with few resources. Local officials may encounter a large number of damaged structures and a high volume of permit applications. Most property owners want to repair and rebuild as quickly as possible. Sometimes there is pressure on local officials to waive requirements that are perceived

Waiving permit fees and inspection fees is a common post-disaster action taken by many communities. However, waiving fees does not waive the requirement for permits.

to hamper getting back to normal, including pressure to waive the substantial damage requirements. Yielding to such pressure would expose people and their properties to future damage. The recognition that returning to “normal” leads to repetitive flood damage was one of the driving forces behind the creation of the NFIP. To effectively meet the substantial damage requirements of their local regulations, local officials will have to rapidly perform a large number of inspections and substantial damage determinations.

Developing standard procedures can help communities better manage post-disaster recovery. This chapter describes ways to estimate repair costs and market values for large numbers of damaged buildings. Section 7.5 briefly describes FEMA’s *Substantial Damage Estimator* (SDE). The manuals that accompany this computer-based tool include specific recommendations for collecting building data in advance, developing protocols, conducting inspections, and producing reports that support making substantial damage determinations and preparing substantial damage determination letters. Using this tool, and other methods described in this chapter, can help local officials provide reasonable and defensible substantial damage determinations.

This chapter offers guidance for communities to handle the unique challenges following a disaster event and to prepare an effective and efficient response. It also includes a very brief overview of damage assessments and building evaluations that may help local officials after disasters, and describes some effective measures communities can take to clearly communicate the substantial damage requirement in their floodplain management regulations and codes.

## 7.2 Preparing for Post-Disaster Recovery

There are several ways that communities can effectively administer their floodplain management responsibilities in the post-disaster recovery period. Some successful actions include:

- Brief all elected officials, as soon as possible after the event, of the community’s responsibilities to:

- Issue permits for repair and reconstruction,
  - Make substantial damage determinations for buildings that are located in the mapped SFHA,
  - Explain what it means to bring a substantially damaged building into compliance with current floodplain management standards,
  - Explain NFIP Increased Cost of Compliance insurance coverage (Section 7.6), and
  - Share the materials developed to communicate with citizens.
- Ask electric utility companies and community utility departments to turn on service only if the owner provides a copy of a building permit or evidence that a permit is not required.
  - Establish a routine to drive through affected areas to check for unpermitted construction work and ask the police and other departments to report on activities that may not be authorized by permit.
  - Depending on the scale and severity of damage, some communities institute a full or partial moratorium on issuing permits. Once the community has evaluated the magnitude, scope, and general location of potentially substantially damaged structures, the community may remove the moratorium. When mitigation projects such as floodplain buyouts, elevation-in-place, or other measures are considered, it may be reasonable to delay rebuilding until the pros and cons of such projects are evaluated (Chapter 8).
  - Keep records in a format that allows plotting by a geographic information system (GIS) to easily document the status of each damaged building, including those that have been inspected, those with pending permit applications, those that have been determined to be substantially damaged, those with permits, and those that have been inspected during construction.

Communities that have extensive floodplains and significant numbers of flood-prone buildings are encouraged to plan ahead to handle the workload. Despite good planning, support may be necessary to handle large numbers of damage inspections and permit applications. In addition to support from the State and FEMA, resources may be available from other communities, State floodplain management associations, State building code associations, and organizations that represent engineers and architects. Some States and communities develop mutual aid agreements, interlocal agreements, or some other mechanism to facilitate this post-disaster support. While help may be offered to perform inspections and gather data, the final SI/SD determinations and permit decisions remain the responsibility of the local official in the affected community.

### 7.2.1 Sources of Assistance

Many technical issues can arise when inspecting damaged buildings and making substantial damage determinations. For matters related to the floodplain management requirements of local regulations and building codes, local officials are encouraged to contact their NFIP State Coordinating Agency or the appropriate FEMA Regional Office (Appendix A). After disasters, training or other assistance may be available from FEMA on how to use SDE such as collecting information on damaged buildings.

## 7.3 Assessing Building Damage

Although every disaster is unique, local officials can anticipate and prepare for many of the activities that take place after large-scale events. This section is intended to highlight those activities that relate to identifying substantially damaged buildings.

### 7.3.1 Preliminary Damage Assessments

Immediately after large-scale events that cause major damage, community and State officials typically undertake an initial “windshield review” of the extent of damage. This survey yields a broad characterization of the number of buildings affected and the level of anticipated damage. It usually is a precursor to a decision regarding whether to seek a declaration of the event as a major disaster.

Typically, this initial survey is followed by an official Preliminary Damage Assessment (PDA). PDAs are performed by teams of representatives from FEMA and/or the State. Local building officials and floodplain managers can participate in PDAs, which usually are coordinated by local emergency managers.

Preliminary Damage Assessments are performed to broadly characterize the extent of damage – they are not equivalent to substantial damage determinations.

The PDA augments the initial reports from communities regarding the scope, magnitude, and impact of an event on individuals, families, businesses, and public property. The PDA teams view the damage first-hand, assess the scope of damage, and develop gross estimates of repair costs. The information is used to determine whether Federal disaster assistance should be requested by the Governor and forms the basis for the disaster declaration. The PDA also identifies any unmet needs that may require immediate attention.

Local officials charged with performing building inspections and making substantial damage determinations may find the results of the PDA useful to identify areas where significant damage has occurred and to coordinate their substantial damage inspections.

### 7.3.2 Rapid Evaluations and Detailed Safety Evaluations

Depending on the scope of an event and severity of damage, some communities conduct a rapid evaluation of damaged areas as a preliminary step before detailed evaluations are performed.

Safety evaluations are performed to identify unsafe buildings – they are not equivalent to substantial damage determinations.

Rapid evaluations, sometimes called “building condition surveys,” typically are based on an exterior inspection. They are conducted to:

- Identify buildings that appear to be so damaged that they are unsafe and should not be reentered without a detailed inspection of structural integrity, and
- Identify buildings that appear to have damage sufficient to require a permit before they can be repaired or reoccupied.

These rapid evaluations can also help local officials determine the scope of an event and the level of effort that will be required to perform building-by-building inspections, review permit applications, collect substantial damage data, and perform inspections once recovery work is underway.

One method for conducting rapid evaluations is described in ATC 45, *Field Manual: Safety Evaluation of Buildings after Windstorms and Floods*. This document, produced by the Applied Technology Council (ATC, <http://www.ATCouncil.org>), is not a manual for making substantial damage determinations. It provides guidelines and procedures for conducting both rapid evaluations and more detailed evaluations to determine whether damaged buildings are safe for use or if entry should be restricted or prohibited.

Most communities perform additional detailed safety evaluations when buildings have sustained significant damage. The purpose of the evaluations is to identify restrictions on building access and use. For complex buildings and many non-residential buildings, the evaluation may lead the local official to conclude that it is appropriate for the owner to submit an independent engineering evaluation. In addition to describing methods for conducting rapid evaluations, ATC 45 includes a method for conducting detailed evaluations. ATC 45 and other sources recommend posting damaged buildings with one of three notices:

- **Inspected** (typically a green placard). This signifies that no apparent hazard was identified, that the original lateral- and vertical-load capacity is not significantly decreased, and there are no restrictions on use or occupancy. It does not mean that work can proceed without a permit.
- **Restricted Use** (typically a yellow placard). This signifies that the safety of the building is questionable or hazardous conditions exist or are believed to exist and warrant restrictions on occupancy and reuse. Further evaluation is necessary (which may or may not be performed by the local official).
- **Unsafe** (typically a red placard). This signifies that an extreme hazard or unsafe situation is present and there may be a significant risk of further damage or collapse. These buildings are unsafe for occupancy or entry, except as authorized by the local official. A “red tag” is not a demolition order, although such an order may be issued depending on subsequent evaluations.

### 7.4 Using Estimates of Repair Costs and Market Values to Screen for Substantial Damage

Some readily-available data can be used to estimate repair costs and market values. The sources of estimates described below can be used to “screen” damaged buildings for those that are most likely to have sustained substantial damage. Comparing readily-available information on repair costs to readily-available information on market value can give local officials a basic picture of which structures will require more attention and more detailed information in order to make substantial damage determinations. While the sources of information listed below should not be used to make final substantial damage determinations, local officials can use them to organize and focus efforts following a disaster.

When using estimates in this manner, there is no firm rule to determine how close to 50 percent is close enough to warrant requiring additional effort to improve the accuracy of the data. Each community should decide in advance, based on its selected method of making estimates, how close is close enough. For example, as described below, a community may decide to use easily-obtained estimates for screening purposes. The local official may then decide that, using those estimates, if the ratio of estimated costs compared to estimated market value is less than 40 percent, no further evaluation is necessary because the work obviously does not constitute SI/SD. Using that same logic, the community may decide that, if the ratio is greater than 60 percent, no further evaluation is necessary because the work obviously constitutes substantial damage.

Continuing this example, the question then becomes what should the local official do when the ratio, based on estimates, falls between the bounds of 40 percent and 60 percent. The local official may require the applicant to provide a detailed list of costs (materials and labor) and/or to obtain a professional appraisal of the market value of the building (Section 4.5.1). Alternatively, if the local official has evidence that an estimate reflects actual repair costs (or actual market values), those estimated costs and values may be used for the final SI/SD determination.

Local officials will still be responsible for administering their standard permit requirements and procedures for structures that fall outside the parameters of their screening efforts. In the example above, permits will still be required for structures where the ratio is more than 60 percent and those with a ratio of less than 40 percent. Local officials can reexamine the substantial damage requirements during the review of those permit applications.

### 7.4.1 Insurance Estimates of Repair Costs

Property owners who have insurance will receive estimates of damage from their insurance companies. For a number of reasons, these estimates are not sufficient for local officials to make substantial damage determinations. The basis used by adjusters to estimate damage and the costs to repair are governed by the terms of the insurance policy. The insurance estimate may not cover all costs associated with repairing a structure to its pre-damage condition, which is the basis that communities must use.

Only the community is legally responsible for making SI/SD determinations. Information from insurance claims may help screen for substantial damage, but cannot be used as the basis for final determinations.

After floods, adjusters who handle NFIP claims are instructed to submit an Adjuster Preliminary Damage Assessment form to FEMA if a building appears to have been substantially damaged (FEMA Form 81-109, in Appendix D). The form provides information about a damaged building, including Probable Repair Cost, Building Replacement Cost Value, and Building Actual Cash Value. Local officials can use this information for screening purposes to help identify those buildings that should be examined more closely. Because Federal flood insurance does not cover all damage that local officials must consider when determining substantial damage, the reported Probable Repair Cost may underestimate the total cost to repair. In addition, the Building Replacement Cost Value and the Building Actual Cash Value may not be equivalent to market value. After floods, communities should contact the NFIP State Coordinating Agency or FEMA Regional Office to determine if this information is available.

If insurance claims data are available from property owners for buildings damaged by events other than flooding, the same limitations apply. While local officials may find such data useful for screening, claims data must not be used as a proxy for the costs of repair to make substantial damage determinations.

### 7.4.2 Unadjusted Assessed Values as Estimates of Market Values

Section 4.5.2 describes using adjusted assessment values that are developed by applying an adjustment factor to property assessment values provided by the local property assessment authority to yield a reasonable estimate of market value. In the post-disaster period, unadjusted assessed values may be used as estimates of building market value to quickly screen damaged buildings to help focus attention on those for which more detailed information has to be provided.

### 7.4.3 Replacement Cost Values as Estimates of Market Values

Replacement cost value (RCV) means the cost to replace a building on the same parcel with a new building that is intended for the same purpose and using comparable materials and quality (at the present day cost of materials and labor). The concept of RCV is used by the insurance industry and the construction industry. Definitions may vary from State to State.

RCV can be estimated easily, even when a large number of damaged buildings must be assessed. Therefore, local officials may find it useful to use RCV to estimate market values in the post-disaster period to screen all damaged buildings.

The older and more deteriorated a structure is, the greater the potential for a difference between RCV and market value. Thus, local officials who use RCV estimates for screening are advised to set a low threshold for the ratio of cost to repair to RCV, such as 30 percent. In that case, any building that the screening indicates has a ratio value of greater than 30 percent would be examined carefully to ensure that valid cost estimates and market values are used in the substantial damage determinations.

A number of commercial sources of construction cost information are available to support estimating the replacement cost of a building, including industry-accepted guides available from companies such as RSMeans (<http://www.rsmeans.com>) and the Craftsman Book Company (<http://www.craftsman-book.com>), among others. These sources allow computation of construction costs based on occupancy, square footage, quality, and regional cost variations.

## 7.5 Damage Assessments for Substantial Damage Determinations

Communities have choices about how to handle making substantial damage determinations when many buildings have been damaged by a significant event:

- They can proactively inspect buildings soon after the event and use available information to estimate repair costs and market values; those data can then be used to develop substantial damage determinations in advance of owners submitting applications with more detail; or

- They can notify owners of the requirement to get permits and then wait for property owners to apply for permits and make substantial damage determinations at that time, following their normal permit review procedures.

The first option offers a number of benefits that should make it easier to administer the SI/SD requirements. One benefit is to provide property owners with information about the requirement to bring buildings into compliance before they get very far along with their plans to repair. Another benefit is that owners that have Federal flood insurance policies will more quickly receive the community's substantial damage determination that they need in order to submit a claim for ICC coverage to their adjuster (Section 7.6). The second option may pose more of a challenge to the community because many people begin repairs without getting permits. In addition, by the time owners apply for permits, they may have hired design professionals to develop plans for repairs and improvements that do not take into consideration the requirement to bring SI/SD buildings into compliance.

### 7.5.1 FEMA's Substantial Damage Estimator Software

FEMA's SDE software offers a formalized approach to develop reasonable estimates of building values and reasonable estimates of the cost to repair or reconstruct buildings. The SDE enables local officials to calculate a reasonable and defensible estimate of whether a building has been substantially damaged. Local officials can use these results from the software to make substantial damage determinations.

The SDE is described in the *FEMA Substantial Damage Estimator* (FEMA P-784 CD).<sup>1</sup> This publication includes a User's Manual and a Field Workbook. Together they focus on using the SDE tool to perform field evaluations and post-event data collection, as well as pre-planning before an event.

Originally developed for single-family homes and manufactured homes, the 2010 version of SDE now includes a component that will allow it to be used for common non-residential structures (e.g., office buildings, strip malls, restaurants, grocery stores, convenience stores, department stores, schools, etc.). However, SDE is not designed for estimating damage to unique buildings and buildings designated by State or Federal entities as "historic structures." The SDE also is an effective tool to use even if only one or a few buildings are damaged. The SDE Field Workbook includes worksheets that are useful even if the software is not used. SDE includes worksheets for single/multi-family buildings, manufactured homes, and certain non-residential buildings.

While SDE can be used to evaluate damage by any cause (flood, tornado, earthquake, etc.), flooding is the most frequently-occurring natural hazard. Therefore, the software and companion workbook focus primarily on developing inventories of flood-damaged structures.

Communities may request assistance with SDE:

- FEMA offers training workshops on SDE.
- FEMA may deploy personnel to help local officials use SDE after disasters

<sup>1</sup> Replaces and expands the 2001 version of the *Residential Substantial Damage Estimator* (FEMA 311) and the 2003 version of the *RSDE Workbook* (FEMA 311WB).

The SDE software allows the user to develop damage estimates by examining individual building elements. Users are able to estimate damage percentages for each described building element. Using these percentages, SDE produces an aggregate “percent damage” for the structure as a whole.

SDE is customizable, allowing users to develop estimated repair costs and market values, or to input professional estimates or valuations. To develop estimates for repair costs and market value, SDE is intended to be used in conjunction with an industry-accepted, construction cost-estimating guide such as *RMeans® Residential Cost Data Book*, *RMeans® CostWorks*, and the *Craftsman® National Building Cost Manual*. The SDE is designed for use by local officials or others who have some experience and knowledge of residential and non-residential construction costs and practices.

Building-specific attributes that affect the estimates that the software produces are inputted by the user. The required attributes include the quality of construction (low, budget, average, good, and excellent), foundation type, number of stories, square footage, superstructure type, exterior finish, roof covering, and presence of HVAC systems. Additional inputs are requested for non-residential buildings, including building use, presence of elevators, escalators, and fire suppression systems.

Photographs of each inspected building can be uploaded and stored with the software and later retrieved for reports. Fields allow input of latitude and longitude coordinates acquired onsite using a handheld global positioning system (GPS) device. Figure 7-1 shows how the data can be displayed on geographically registered images such as digital aerial photography, Google Earth, and NASA’s World Wind.

Users can define their own reports or use one of the ten pre-determined report formats:

1. Community Report for all residential structures
2. Community Report for all non-residential structures
3. Community Report for residential structures that appear to be substantially damaged
4. Community Report for substantially damaged non-residential structures
5. Structure and Percent Damage Report for all residential structures
6. Structure and Percent Damage Report for all non-residential structures
7. Structure and Percent Damage Report for substantially damaged residential structures
8. Structure and Percent Damage Report for substantially damaged non-residential structures
9. Summary Report for all residential structures
10. Summary Report for all non-residential structures



Figure 7-1. SDE data displayed using mapping software.

The Community Reports noted above include the following information (Structure and Percent Damage Reports include only items 1, 2 and 6):

1. Community name and identification number
2. Owner first and last names, building address, community, State, and zip code
3. Basis for value of building (computed actual cash value from the SDE software, adjusted tax assessed value, or professional appraisal)
4. Basis for costs to repair (computed damage from the SDE software, contractor's estimate, or community estimate)
5. Type of structure (single-family, town or row house, manufactured home, or non-residential)
6. Estimate of percent damaged (results of comparing the estimated cost to repair to the estimated building value)

## 7.6 Increased Cost of Compliance Coverage

NFIP flood insurance policies on buildings include ICC coverage. This coverage was authorized by Congress to help pay the added costs of bringing buildings that are repetitively or

substantially damaged by flooding into compliance with the community’s floodplain management requirements for new construction.

ICC claims are paid after direct physical loss caused by flooding and:

- The building is determined by the community to be substantially damaged, or
- If the community has adopted a “repetitive loss” or cumulative substantial improvement provision that requires compliance based on flood damage that occurs two times in a 10-year period ending on the second event, where the cost to repair the damage equals or exceeds 25 percent of the building’s pre-damage market value on each occurrence (Section 5.7.3).

An ICC claim can be made regardless of whether a flood results in a Presidential disaster declaration.

In 2010, the ICC coverage could provide up to \$30,000 towards the cost of bringing certain flood-damaged buildings into compliance.

ICC payments are made to help pay for the following mitigation options that bring buildings into compliance:

- Elevation (including freeboard if required by the community)
- Relocation
- Demolition
- Dry floodproofing (non-residential buildings only)

In order for an ICC claim to be paid:

- Local officials must make SD determinations and work with owners to develop measures to bring buildings into compliance.
- Owners must file an ICC claim.
- Adjusters must verify key information and process claims.
- The community issues permits for the work.

Guidance on ICC is available in FEMA 301, *Increased Cost of Compliance Coverage: Guidance for State and Local Officials*. This publication describes the coverage, conditions of eligibility, and the claims process. The roles of the insurance agent, claims adjuster, and policyholder are described. The community’s role is described in detail, including the following:

- Requiring compliance with all NFIP and local requirements.
- Collecting information and making substantial damage determinations.
- Informing property owners about the requirement to bring buildings into compliance and working with them to determine the appropriate options to achieve compliance.
- Providing the property owner/policyholder a letter with the substantial damage determination; the owner then provides a copy to the claims adjuster to process the ICC claim.
- Issuing permits and inspecting construction.
- Performing final inspections and issuing certificates of occupancy or letters that state the building has been brought into compliance and that no variance was granted; this evidence is required before policyholders can receive the final installment of their ICC claim payments.

## 7.7 Post-Disaster Permits and Inspections

The occurrence of a disaster that affects a large number of buildings does not alter a community's responsibility to review permit applications, issue permits, inspect construction, and cite violations. All of those actions should be performed as usual (see FEMA 480, *NFIP Floodplain Management Requirements: A Study Guide and Desk Reference for Local Officials*). The only difference will be the volume of work and the number of owners who will need assistance. Chapter 5 of this Desk Reference describes community responsibilities for issuing permits and Chapter 4 offers guidance for estimating repair costs, improvement costs, and market values.

It is important that each permit application be carefully examined. Some damage may not have been readily apparent when post-disaster assessments were performed, some owners may decide to undertake improvements at the same time as repairs, or some owners may postpone repairs for many months. Each of these may alter the determination. Every permit file should contain the documentation necessary to support the finding that the work does – or does not – constitute SI/SD.

Even after a disaster, local officials should not assume that construction will proceed as spelled out in the permit application. Follow-up inspections are vital to ensure that applicants adhere to the permit requirements. Local officials should develop a plan to handle the increased number of permits and inspections.

## 7.8 Appeals and Variances

After events that cause major damage, owners often seek relief from requirements to comply with building code and floodplain management requirements. There are two mechanisms through which such relief may be processed: appeals and variances.

Owners may appeal decisions, orders, and determinations made by local officials, including substantial damage determinations. Appeals are described in more detail in Section 5.6.6. Even in the post-disaster recovery period, appeals should be handled according to the community's established process.

Owners may request variances. A variance is a grant of relief from the terms of a land use, zoning, building code, or other regulation. If granted, it allows construction in a manner that is otherwise prohibited. Variances are described in more detail in Section 5.6.7.

The NFIP regulation at 44 CFR § 60.6 outlines procedures for granting variances; these procedures must be followed even in the post-disaster recovery period (also see FEMA 480, *NFIP Floodplain Management Requirements: A Study Guide and Desk Reference for Local Officials*). If granted, variances are to provide only the minimum relief necessary. A variance should be rare, and granted only after due consideration.

Especially when damage was caused by flooding, it is difficult to conceive of situations where it can be justified to waive the requirement to elevate buildings that were determined to have been substantially damaged. Local officials are required to advise owners that, even if approved

by a properly granted variance, buildings that have their lowest floors below the BFE may be rated for NFIP flood insurance using very high rates, resulting in costly premiums (see Section 6.6).

## 7.9 Post-Disaster Communications with Property Owners

Communications with property owners will take place throughout the post-disaster recovery phase. Local officials should recognize that substantial damage determinations may generate a number of questions from home and business owners, and should be prepared to respond to these questions. This section provides local officials with guidance for communicating substantial damage information, and describes the following:

- Information about clean-up and repairs
- Information about permits
- Information about Increased Cost of Compliance coverage
- Interactions during damage inspections
- Providing substantial damage determination letters to owners

### 7.9.1 Information About Clean-up and Repairs

The initial contacts with property owners are typically related to cleaning up, advising them that inspections must be conducted to determine the safety of buildings, reminding owners not to perform any work that requires a permit until permits are obtained, and advising them that substantial damage determinations must be made and that such determinations trigger the floodplain management requirement to bring buildings into compliance by elevating them (or by dry floodproofing, non-residential buildings only). Local officials can provide information to owners about the kinds of clean-up and repairs that may be performed prior to a substantial damage determination, including work necessary to temporarily stabilize a building so it is safe to enter, as well as trash removal and clean-up.

Unless there are restrictions on entering areas that have sustained major damage, most owners and occupants start to clean up right away. There are many online sources of information to help with clean-up work, including <http://www.fema.gov> and <http://www.redcross.org>, among others. Copies of FEMA 234, *Repairing Your Flooded Home* may be available from local offices of the American Red Cross (ARC) or copies may be ordered from the FEMA publication warehouse (see Appendix B for ordering instructions). This booklet was developed in partnership with ARC and FEMA. FEMA has other materials related to recovering from, and coping with, flood damaged property, available online at <http://www.fema.gov/hazard/flood/coping.shtm>.

### 7.9.2 Information About Permits

It is extremely important to make sure that property owners are informed about their responsibilities to obtain permits for repairs following disasters. Lack of information about permit requirements can cause many problems in the post-disaster period. FEMA's *SDE Field Workbook*

(Section 7.5.1) includes samples of a press release, a notice that can be posted in affected areas, and a handout that can be used to alert residents that inspections will be performed and permits may be required.

Communities should consider developing and providing guidance to citizens and property owners on:

- The importance of having damaged buildings inspected before repair work is started.
- Activities that require a permit.
- The floodplain management requirements that apply when buildings in the SFHA are substantially damaged.
- Activities that do not require a permit (e.g., disposing of damaged contents and carpeting; cleaning floors, walls, and ductwork; or covering damaged roofs and windows).
- The availability and benefits of ICC coverage that is part of NFIP flood insurance policies on buildings in mapped SFHAs (Section 7.6). FEMA has developed a brochure that explains ICC (FEMA F-663, *Increased Cost of Compliance Brochure*) (see Appendix B for ordering instructions).
- The importance of hiring licensed contractors and cautions about fraudulent and unlicensed entities that may take advantage of victims in areas that have been hit by a significant event.
- The importance of including damage-reduction measures to minimize future flood damage, even if such measures are not required by the community's floodplain management regulations.

### 7.9.3 Information About Increased Cost of Compliance Coverage

As described in Section 7.6, local officials should remind owners who have NFIP flood insurance policies that ICC coverage may help pay for the cost to bring buildings into compliance with local floodplain management requirements if it is determined that the building has been substantially or repetitively damaged. The local official should also provide guidance to property owners on mitigation options to bring buildings into compliance. Local officials should obtain copies of FEMA F-663, *Increased Cost of Compliance Brochure* and distribute it to property owners as needed.

### 7.9.4 Interactions with the Public During Damage Assessments

After disasters and while conducting damage assessments, local officials may be faced with many questions from property owners and occupants. Communities are encouraged to set guidelines for interactions between inspectors and owners so that inspectors can efficiently perform their work. Although some assessments may be performed without direct contact with property owners, detailed evaluations and use of FEMA's SDE software tool typically require contact and coordination with owners.

The inspector's job is to inspect damaged buildings and collect data. Local officials should encourage inspectors to refrain from speculating or discussing the likely outcome of substantial

damage determinations. Because the final determination must be made by the local official, discussions in the field may contribute to misinformation and confusion.

Before they are sent out to inspect damaged buildings, a meeting should be held with all inspectors to talk about the importance of consistent communication with owners and occupants. It is a good practice to set up a single point of contact to answer questions from owners, and inspectors should encourage people to call that contact. Not only does this improve the consistency of the information provided, but it will help inspectors get their jobs done more efficiently.

Every inspector should carry an official letter that explains the purpose of the inspection and the requirement for owners to obtain permits for repair work. Inspectors should limit their interactions to collecting data. Some communities may direct inspectors to advise owners if they observe any ongoing work that should be suspended because a permit is required. If materials are available, inspectors can give owners a handout that explains the community's permit requirements and procedures.

### 7.9.5 Providing Substantial Damage Determination Letters to Owners

After inspections are completed and the data evaluated and substantial damage determinations are made, owners should be provided letters with the results. Appendix E includes examples of three letters:

- Letter to notify property owners of a determination that work constitutes substantial improvement
- Letter to notify property owners of a determination that work constitutes repair of substantial damage
- Letter to notify property owners of a determination that work does not constitute repair of substantial damage

Communities that have developed mitigation plans may hold meetings or distribute materials to explain mitigation options and FEMA's mitigation grant programs (Chapter 8).

Understandably, people will have many questions about the determinations, including whether it can be appealed, what it means to bring a building into compliance, and how they can access the NFIP's ICC claim payment (if they have NFIP flood insurance). As noted above, designating a single point of contact or contacts to discuss these questions with owners will ensure consistency.

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# 8 Mitigation Projects

## 8.1 Overview

This chapter provides brief descriptions of common types of flood mitigation projects that are eligible for funding by FEMA's five mitigation grant programs. Brief summaries of those programs are included. Because program priorities and policies change from time to time, communities that are interested in these programs should obtain current information from their State Hazard Mitigation Offices (see Appendix A).

Many buildings that are damaged by flooding were built before communities adopted floodplain management regulations and Flood Insurance Rate Maps. Many of these pre-FIRM buildings have experienced repetitive flooding and some are vulnerable to significant floods and are likely to sustain substantial damage at some time. Communities may seek mitigation grants to address both problems.

Some of FEMA's grant programs are funded annually and can be used to support projects in the "pre-event" period: Pre-Disaster Mitigation (PDM); Flood Mitigation Assistance (FMA); Repetitive Flood Claims (RFC); and Severe Repetitive Loss (SRL). One program, the Hazard Mitigation Grant Program (HMGP), is available only after major disasters are declared by the President. Many post-disaster mitigation projects include buildings that have sustained substantial damage. Projects that acquire properties, remove flood-prone buildings, and deed-restrict the land to open space, obviate the need for owners to bring buildings into compliance. Projects involving other measures that directly affect a building, such as elevation-in-place or dry floodproofing (non-residential buildings only in A zones), must be conducted in compliance with the community's floodplain management regulations and codes.

HMGP and PDM are funded by general Treasury funds. FMA, RFC, and SRL are authorized under the NFIP and are funded by income collected by the NFIP. The NFIP-funded programs are focused primarily on mitigating flood losses sustained by NFIP-insured buildings, specifically those that have received multiple flood insurance claims, called repetitive loss properties.

## 8.2 Mitigation Planning

In accordance with 44 CFR Part 201, State and local governments and Indian Tribal governments must have hazard mitigation plans as a condition for receiving hazard mitigation grants. The most common types of projects used to mitigate flood losses are described in Section 8.3 and FEMA's mitigation grant programs are briefly described in Section 8.4.

Mitigation planning refers to a process that leads a planning committee through a framework of steps to develop a mitigation plan. The primary objective of the planning process is to facilitate development of strategies that will reduce damage, protect people and property, and improve resistance to natural hazards. The process involves four basic steps:

1. Organize resources
2. Identify hazards and assess risks
3. Develop a mitigation plan
4. Implement the plan and monitor progress

While eligible applicants for FEMA grant programs must have FEMA-approved mitigation plans, the benefits of mitigation planning go beyond simply qualifying for those funds. States, communities, higher education institutions, and other entities that undertake mitigation planning also consider the value of actions that improve disaster resistance by modifying programs and policies, such as adoption of more restrictive development standards, and initiating efforts to inform citizens about risks and steps they can take to reduce damage.

FEMA's guidance documents related to mitigation planning are online at <http://www.fema.gov/plan/mitplanning/index.shtm>.

## 8.3 Types of Flood Mitigation Projects

This section provides brief descriptions of the most common types of mitigation projects that are implemented to reduce exposure to flooding. In practice, a single project may involve using one or more of these project types.

### 8.3.1 Identifying Flood Mitigation Projects

While mitigation planning is the first step, each property needs to be evaluated individually to determine which method is appropriate. Communities that engage in flood mitigation projects have many factors to evaluate before identifying the most effective type or types of activities that will both solve their problems and also meet other community objectives. Only communities can make those decisions, although many States help communities evaluate the many factors to consider. FEMA offers several tools to facilitate decision-making:

- *National Flood Mitigation Data Collection Tool* (FEMA 497). This tool was developed for nationwide use to gather information about flood-prone structures in order to determine potentially appropriate long-term mitigation measures. The goal is a standardized, systematic approach to collecting and interpreting property data and mitigation project development. While the focus of the tool is data collection for repetitive loss properties, it can be used to gather information related to flood risk, building construction, and building value for any structure.
- *Reducing Damage from Localized Flooding: A Guide for Communities* (FEMA 511). This non-technical guide is intended to help local officials and others understand what can be done to reduce localized flood damage. It focuses on a community's capability to minimize its existing localized flood problems and avoid future problems. It outlines the types of actions that can be taken, explains why they are important and what their potential benefits are, and points the reader to other sources.

- *Selecting Appropriate Mitigation Measures for Floodprone Structures* (FEMA 551). This manual provides guidance for interpreting data collected with the *National Flood Mitigation Data Collection Tool* and other sources, in order to develop detailed proposals for flood mitigation projects. The manual assumes that areas that are considered high priority for mitigation have been identified and the community is evaluating which types of mitigation measures will address specific problems. It identifies technical issues associated with mitigation measures and includes references to other documents that provide more detailed guidance.

FEMA 511 and FEMA 551 describe measures that reduce flood damage. Some of those measures may not result in full compliance and cannot be used to satisfy the requirement to bring substantially-damaged buildings into compliance. Some of the measures described may not be eligible for FEMA grant funding.

### 8.3.2 Property Acquisition/Demolition and Relocation

FEMA and the States have encouraged communities to acquire and remove flood-prone buildings since the early 1990s. A property acquisition project involves the purchase of properties that have sustained flood damage or that may be subject to severe or repetitive flooding. Eligible acquisition projects are those where the property owner voluntarily participates. Buildings are either demolished or physically removed. Local and/or State governments agree to deed restrict the property so that it remains in open space in perpetuity to fulfill natural and beneficial floodplain functions. Acquisition projects can be planned to meet compatible objectives, including passive recreation, environmental education, or wetlands mitigation.

### 8.3.3 Building Elevation

An elevation project involves detaching a building from its foundation and placing it on an NFIP- and code-compliant, taller foundation. The structure must be elevated as required by local regulations to be at or above the BFE or the post-disaster advisory BFE, if applicable. Although the costs and elevation methods vary, buildings with all types of foundations have been elevated, including those on crawlspaces, piers, or pilings. The cost to elevate a structure can vary greatly, depending on the elevation method used, condition of the structure, and the height above grade and other construction requirements. Elevation methods that require significant demolition or the construction of new living space may not be eligible for Federal grant funds. Communities interested in property elevation should consult their State Hazard Mitigation Office and FEMA's program guidance.

Communities consider elevation instead of acquisition projects for many reasons: for buildings that are structurally sound; to avoid disconnected, publicly-owned lots; for buildings in areas with extensive floodplains where alternative sites are not available; and for buildings in highly attractive areas. While elevation-in-place projects reduce flood damage, other flood-related risks and needs continue. Communities will still have to provide warnings, residents will still have to be evacuated, emergency shelters will have to be opened, and lives will be disrupted.

### 8.3.4 Relocation

If flood-prone buildings are structurally sound, and if acceptable receiving sites are close by, a relocation project may be viable. Physically relocating buildings to sites outside of the SFHA reduces the risk of future flood damage and the vacated land can be retained in open space. Relocating a building is similar to elevation-in-place because the building must be detached from its foundation and placed on a new foundation. The difference is the process and equipment required to move a building over the distance and terrain to the receiving site.

### 8.3.5 Floodproofing for Non-Residential Structures or Historic Structures

Dry floodproofing involves sealing non-residential structures to be watertight so that floodwaters do not enter the building during base flood conditions. Modifications may include structural strengthening of walls, special doors and closures for other openings, application of waterproof membranes, measures to handle seepage, and other measures. A structural evaluation is necessary to determine whether a structure can withstand anticipated flood loads, especially hydrostatic pressure and buoyancy. Currently, only non-residential structures and residences that are listed as historic structures may be dry floodproofed.

Compliance with the NFIP requirements cannot be achieved by using wet floodproofing measures in which floodwater is allowed to enter a building. An owner may elect to implement these measures unless a determination finds the work would constitute substantial improvement.

### 8.3.6 Other Types of Projects

Other types of projects may reduce flood damage, but are not direct solutions for individual buildings that are substantially improved, unless the SFHA is revised:

- **Stormwater management.** Stormwater management or drainage improvements can reduce the frequency and severity of flooding, but a property owner cannot propose such improvements in place of bringing a substantially damaged building into compliance. The exception is if a drainage project results in a revision of the SFHA in which the building is located, which may mean the building is no longer in the SFHA.
- **Minor localized flood reduction projects.** For larger buildings or groups of buildings, one option may be to install or modify culverts, floodgates, or minor floodwall systems that protect an individual structure. Engineering analyses are necessary to determine if these measures are feasible and to determine their impacts on flood elevations. Only if a project qualifies for a map revision that removes areas from the SFHA would buildings no longer be subject to the SI/SD requirements. To be eligible under FEMA's FMA, SRL, and RFC grants, the mitigation activity must protect structures that are insured by the NFIP.

## 8.4 FEMA's Mitigation Grant Programs

FEMA administers five mitigation grant programs. Fact sheets for the programs are available online at [http://www.fema.gov/media/fact\\_sheets/mitigation.shtm](http://www.fema.gov/media/fact_sheets/mitigation.shtm). A chart that compares

the programs (authorities, purpose, priorities, available funds, applicant and subapplicant eligibility, eligible project types, cost-share requirements, eligible management costs, planning requirements, application and review procedures, and deadlines) and links to descriptions of each program are found at [http://www.fema.gov/government/grant/hma/grant\\_resources.shtm](http://www.fema.gov/government/grant/hma/grant_resources.shtm), which also lists other resources to support mitigation planning and mitigation projects.

### 8.4.1 Elements Common to All Grant Programs

All of FEMA's grant programs have certain required elements in common:

- **Application submission.** State emergency management agencies or similar offices of the States may apply directly to FEMA. Local governments and other applicants must submit applications through the State as subapplicants. Depending on the grant program, applications may be ranked by the State, FEMA, or a national evaluation panel.
- **Mitigation plan requirements.** All States must have a FEMA-approved hazard mitigation plan. Except for the RFC program, local governments and Indian Tribal governments also must have FEMA-approved hazard mitigation plans.
- **Feasibility and effectiveness requirement.** Projects must be both technically feasible and effective at mitigating the flood hazard. Engineering analyses and project plans and specifications may be required to demonstrate feasibility and effectiveness.
- **Cost-effectiveness requirement.** Hazard mitigation assistance grants only fund cost-effective mitigation projects. A benefit-cost analysis is a well-established method for quantitatively comparing benefits and costs of projects.
- **Environmental and historic preservation.** Applicants must answer a series of environmental and historic preservation review questions. All projects must meet the requirements of applicable Federal, State, Indian Tribal, and local laws, implementing regulations, and Executive Orders.
- **Flood insurance requirement.** For structures that will remain in the SFHA after a mitigation project is implemented, flood insurance policies must be maintained after the project is completed.
- **Non-Federal match.** Recipients must provide the non-Federal share of the costs and cover all costs that are determined to be ineligible for funding by the grants. Many communities require property owners to cover these costs and some States may provide matching funds.

Each year, FEMA issues guidance for each grant program. Some priorities and limitations may change from year to year. Communities that are interested in these programs should contact their State Hazard Mitigation Officers (Appendix A).

### 8.4.2 Pre-Disaster Mitigation Program

The PDM program is a nationally competitive program that provides funds to States, local governments, and Indian Tribal governments for implementation of cost-effective hazard mitigation activities that complement a comprehensive mitigation program. The program provides applicants with an opportunity to raise risk awareness and reduce disaster losses through use of

grant funds to develop all-hazard mitigation plans and flood mitigation plans and to implement mitigation projects.

Each year's funding level is determined by Congress. A limit is placed on the maximum amount that a single project can receive and recipients must provide a cost-share of at least 25 percent of a project's eligible costs. In addition to supporting development of mitigation plans, PDM funds can be used for flood mitigation projects, including:

- Elevation of existing public or private structures to at least the BFE or higher, if required by FEMA or if required by State or local regulations
- Voluntary acquisition and demolition or relocation of structures and real property for conversion to open space in perpetuity
- Relocation of public and private structures outside of the SFHA
- Dry floodproofing non-residential buildings and certain residences that are listed as historic structures
- Stormwater management projects to reduce or eliminate long-term risk from flood hazards
- Localized flood reduction projects
- Protective measures for utility infrastructure to reduce or eliminate flood damage

### 8.4.3 Hazard Mitigation Grant Program

HMGP funds are available following a Presidential disaster declaration. Eligible applicants include States, local governments, Indian Tribal governments, and some private non-profit organizations. Communities may apply for HMGP assistance on behalf of affected individuals and businesses, and all funds must be used to reduce or eliminate losses from future disasters. FEMA allows a portion of the funds to be used to support development of mitigation plans. At a minimum, recipients must provide a cost-share of at least 25 percent of a project's eligible costs.

HMGP provides each State that receives a major disaster declaration an amount of funding that is determined on a formula that is based on a percentage of funds spent by FEMA under the Public Assistance and Individual Assistance programs. Under the formula, States with approved Standard State Mitigation Plans receive 15 percent for the first \$2 billion of estimated aggregate amounts of disaster assistance, 10 percent for disaster assistance amounts between \$2 billion and \$10 billion, and 7.5 percent for amounts between \$10 billion and \$35.333 billion. States with approved Enhanced State Mitigation Plans receive 20 percent for the first \$2 billion of estimated aggregate amounts of disaster assistance and the same percentages when assistance amounts exceed \$2 billion.

HMGP funds can be used for eligible activities that reduce damage from any natural hazard. Examples of flood mitigation projects that have been funded include:

- Elevation of existing public or private structures to at least the BFE or higher, if required by FEMA or if required by State or local regulations

- Voluntary acquisition and demolition or relocation of structures and real property for conversion to open space in perpetuity
- Relocation of public and private structures outside of the SFHA
- Dry floodproofing non-residential buildings and certain residences that are listed as historic structures
- Stormwater management projects to reduce or eliminate long-term risk from flood hazards
- Localized flood reduction projects
- Protective measures for utility infrastructure to reduce or eliminate flood damage

Eligible subgrantees submit grant applications to the State, which sets mitigation priorities, performs technical reviews, and offers technical assistance. FEMA conducts the final eligibility review to ensure that all projects are compliant with Federal regulations, including the Federal law that requires States and communities to have FEMA-approved mitigation plans in place prior to receipt of HMGP project funds.

#### 8.4.4 Flood Mitigation Assistance Program

The FMA program provides funding to States and communities for measures that reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other structures that are insured by the NFIP. Each State's allocation is based on its percentage of NFIP policies. Subapplicants must be participating in the NFIP (not suspended or withdrawn). The program provides grants for mitigation planning and projects with the goal of reducing insurance claims, especially repetitive claims. All applicants must have a FEMA-approved hazard mitigation plan. At a minimum, recipients must provide a cost-share of at least 25 percent of a project's eligible costs. The non-Federal cost share may be reduced to 10 percent if the State has a FEMA-approved mitigation plan that also addresses how the State has and will continue to reduce the number of severe repetitive loss properties. Examples of eligible projects include:

- Elevation of existing public or private structures to at least the BFE or higher, if required by FEMA or if required by State or local regulations
- Voluntary acquisition and demolition or relocation of structures and real property for the purpose of creating open space
- Relocation of structures outside of the SFHA
- Dry floodproofing of existing non-residential structures and certain residences that are listed as historic structures
- Minor localized flood reduction projects where 50 percent of the structures that directly benefit from the mitigation activity are insured by the NFIP

#### 8.4.5 Repetitive Flood Claims Program

The RFC program is designed to reduce or eliminate the long-term risk of flood damage to structures that are insured by the NFIP and have received one or more NFIP flood insurance

claim payments. RFC funds may only be used in a State or community that is participating in the NFIP and that cannot meet the requirements of the FMA due to lack of cost share or lack of capacity to manage grants. RFC grants are awarded to applicants on a nationwide basis without reference to State allocations, quotas, or other formula-based allocations. All grants are eligible for up to 100 percent Federal assistance.

Eligible mitigation activities include:

- Elevation of existing public or private structures to at least the BFE or higher, if required by FEMA or if required by State or local regulations
- Voluntary acquisition and demolition or relocation of structures and real property for the purpose of creating open space
- Relocation of structures outside of the SFHA
- Dry floodproofing of existing non-residential structures and certain residences that are listed as historic structures
- Minor localized flood reduction projects where 50 percent of the structures that directly benefit from the mitigation activity are insured by the NFIP

Awards are prioritized to fund projects that create the greatest amount of savings to the NFIP based on benefit-cost analyses. A FEMA-approved State/Tribal standard or enhanced hazard mitigation plan is required for eligibility. A local mitigation plan is not required.

#### **8.4.6 Severe Repetitive Loss Program**

The SRL program provides funds to assist States, Indian Tribal governments, and local governments that participate in the NFIP to implement projects that reduce or eliminate long-term flood risks to certain properties, thus reducing claims paid by the NFIP. To be eligible, a property must qualify under the statutory definition that requires that it:

- Be a residential property currently insured by the NFIP, and
- Have incurred flood losses that resulted in either (1) four or more flood insurance claim payments that each exceeded \$5,000 with at least two of the payments occurring within a 10-year period, or (2) two or more flood insurance claims payments that cumulatively exceeded the value of the property

The SRL requires a specific consultation process that includes property owner notification and information gathering. Applicants are required to follow the specific process to make mitigation offers. SRL property owners who decline a formal offer under the SRL program will be subject to an increase in their insurance premiums.

SRL funds are allocated annually to States, Territories, and Indian Tribal governments based on the number of severe repetitive loss properties in their respective jurisdictions, with certain “target states” receiving 90 percent of available funds. “Non-target states” compete for the remaining 10 percent of available funds. Grants may provide up to 75 percent of a project’s

eligible costs. The non-Federal cost share may be adjusted to 10 percent if the State has a FEMA-approved mitigation plan that also addresses how the State has and will continue to reduce the number of severe repetitive loss properties. Eligible SRL activities include:

- Voluntary acquisition and demolition or relocation of structures and real property for the purpose of creating open space.
- Relocation of structures outside of the SFHA.
- Elevation of existing public or private structures to at least the BFE or higher, if required by FEMA or if required by State or local regulations.
- Floodproofing measures only for residences that are listed as historic structures.
- Minor localized flood reduction projects where 50 percent of the structures that directly benefit from the mitigation activity are insured by the NFIP.
- Mitigation reconstruction, which involves the demolition and rebuilding of structures. It is allowed only when traditional elevation methods are not feasible. Grant-eligible costs are limited. Applicants should check with their State Hazard Mitigation Office for current guidance.

## 8.5 Additional Information

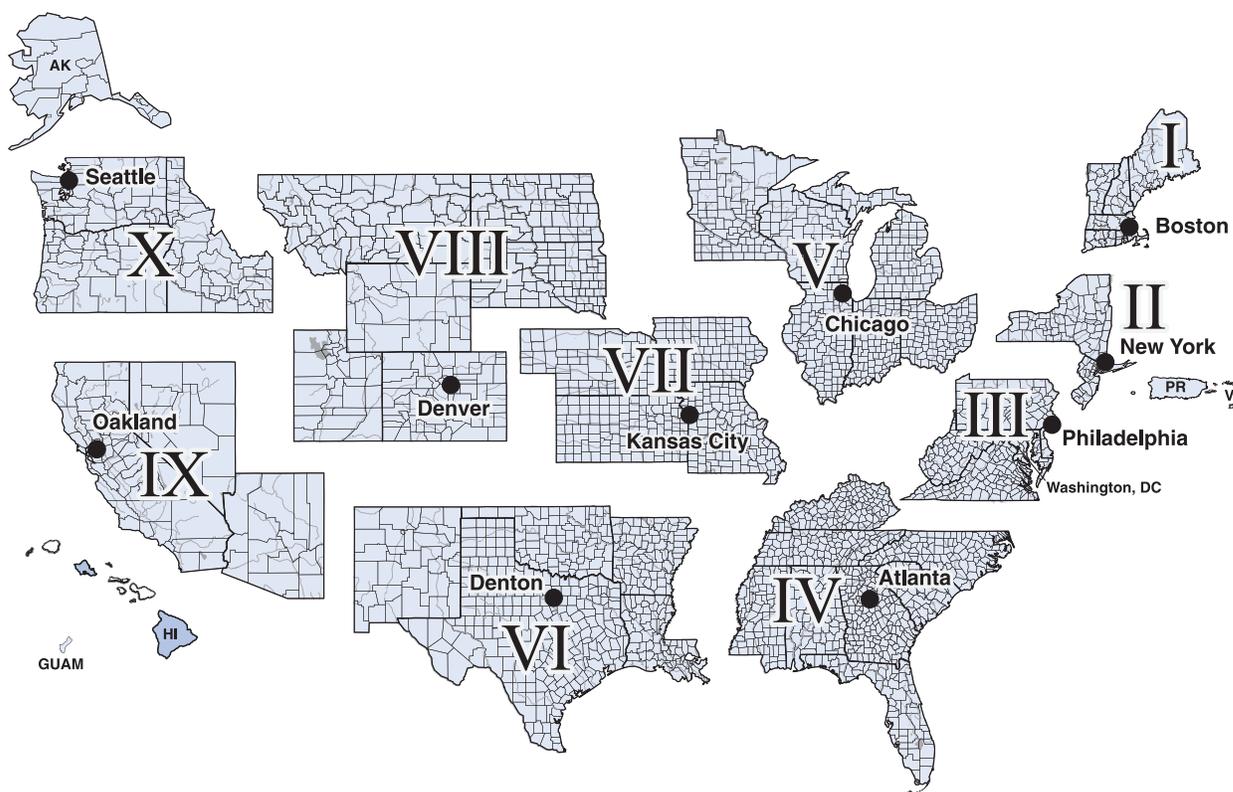
FEMA's mitigation assistance programs provide the opportunity to help communities and property owners address substantially damaged structures. While the programs differ based on their statutory requirements, they share a common goal of reducing loss of life and property due to natural hazards, including flooding. To learn more, visit FEMA's websites referenced above or contact the appropriate State Hazard Mitigation Officer (Appendix A).

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# A FEMA Regional Offices, NFIP State Coordinating Agencies, and State Hazard Mitigation Offices

## FEMA Offices

The addresses and telephone numbers of FEMA Headquarters and the 10 FEMA Regional Offices are listed below. Staff members of the Regional Office for your area can give you more information about retrofitting, hazard mitigation, and the National Flood Insurance Program.



### FEMA HEADQUARTERS

500 C Street, SW.  
Washington, DC 20472  
(202) 646-2500, (800) 621-FEMA (3362)  
TTY: (800) 462-7585

### REGION I – CT, MA, ME, NH, RI, VT

99 High Street, Sixth Floor  
Boston, MA 02110  
(617) 956-7506

**REGION II – NJ, NY, PR, VI**

26 Federal Plaza, Suite 1337  
New York, NY 10278-0002  
(212) 680-3600

**REGION III – DC, DE, MD, PA, VA, WV**

615 Chestnut Street  
One Independence Mall, Sixth Floor  
Philadelphia, PA 19106-4404  
(215) 931-5608

**REGION IV – AL, FL, GA, KY, MS, NC, SC, TN**

3003 Chamblee Tucker Road  
Atlanta, GA 30341  
(770) 220-5200

**REGION V – IL, IN, MI, MN, OH, WI**

536 South Clark Street, Sixth Floor  
Chicago, IL 60605-1521  
(312) 408-5500

**REGION VI – AR, LA, NM, OK, TX**

Federal Regional Center  
800 North Loop 288  
Denton, TX 76209-3698  
(940) 898-5399

**REGION VII – IA, KS, MO, NE**

9221 Ward Parkway, Suite 300  
Kansas City, MO 64114-3372  
(816) 283-7063

**REGION VIII – CO, MT, ND, SD, UT, WY**

Denver Federal Center, Building 710  
P.O. Box 25267  
Denver, CO 80255-0267  
(303) 235-4800

**REGION IX – AZ, CA, HI, NV, American Samoa,  
Guam, Commonwealth of the Northern Mariana  
Islands, Republic of the Marshall Islands,  
Federated States of Micronesia**

1111 Broadway, Suite 1200  
Oakland, CA 94607-4052  
(510) 627-7100

**REGION X – AK, ID, OR, WA**

Federal Regional Center  
130 228<sup>th</sup> Street, SW.  
Bothell, WA 98021-8627  
(425) 487-4600

On October 1, 2009, as part of FEMA's Digital Vision initiative, FEMA discontinued general distribution of paper mapping products, including Flood Insurance Rate Maps (FIRMs) and Flood Insurance Study (FIS) reports. Electronic copies of FIRMs and FIS reports are available from the FEMA Map Service Center online at <http://msc.fema.gov>. For additional information, call the FEMA Map Service Center toll-free at 1-877-336-2627 or contact them by mail at the following address:

**FEMA Map Service Center**

PO Box 1038  
Jessup, MD 20794-1038

## NFIP State Coordinating Agencies

**ALABAMA**

**Department of Economic and Community  
Affairs**

**Office of Water Resources**

401 Adams Avenue, Suite 434  
P.O. Box 5690

Montgomery, AL 36103-5690

Phone: (334) 353-0853, (877) 252-9283

Fax: (334) 242-0776

<http://www.adeca.alabama.gov/water/>

**ALASKA**

**Alaska Department of Community and  
Economic Development**

550 West 7<sup>th</sup> Avenue, Suite 1770

Anchorage, AK 99501-3510

Phone: (907) 269-4500

<http://www.commerce.state.ak.us/>

**ARIZONA****Arizona Department of Water Resources**

3550 North Central Avenue  
Phoenix, AZ 85012-2105  
Phone: (602) 771-8657  
Fax: (602) 771-8691  
<http://www.azwater.gov/>

**ARKANSAS****Arkansas Natural Resources Commission**

101 East Capitol, Suite 350  
Little Rock, AR 72201-3823  
Phone: (501) 682-3969  
Fax: (501) 682-3991  
<http://www.anrc.arkansas.gov/>

**CALIFORNIA****California Department of Water Resources**

2825 Watt Avenue, Suite 100  
Sacramento, CA 95821  
Phone: (916) 574-1475  
Fax: (916) 574-1478  
<http://www.water.ca.gov/>

**COLORADO****Colorado Water Conservation Board**

1313 Sherman Street, Room 721  
Denver, CO 80203  
Phone: (303) 866-3441  
Fax: (303) 866-4474  
<http://cwcb.state.co.us/>

**CONNECTICUT****Department of Environmental Protection**

79 Elm Street  
Hartford, CT 06106  
Phone: (860) 424-3537  
Fax: (860) 424-4075  
<http://www.ct.gov/dep/>

**DELAWARE****Department of Natural Resources and Environmental Control**

89 Kings Highway  
Dover, DE 19901  
Phone: (302) 739-9921  
Fax: (302) 739-6724  
<http://www.dnrec.delaware.gov/>

**DISTRICT OF COLUMBIA****Department of the Environment  
Watershed Protection Division**

51 N Street, NE., Room 5021  
Washington, DC 20002  
Phone: (202) 535-2248  
Fax: (202) 535-1364  
[http://app.doh.dc.gov/services/administration\\_offices/environmental/watershed/watershed\\_division.shtm](http://app.doh.dc.gov/services/administration_offices/environmental/watershed/watershed_division.shtm)

**FLORIDA****Division of Emergency Management**

2555 Shumard Oak Boulevard  
Tallahassee, Florida 32399-2100  
Phone: (850) 413-9816  
<http://www.floridadisaster.org/>

**GEORGIA****Department of Natural Resources**

7 Martin Luther King, Jr., Drive, Suite 440  
Atlanta, GA 30334  
Phone: (404) 656-6382  
Fax: (404) 656-6383  
<http://www.gadnr.org/>

**GUAM****Guam Department of Public Works**

Post Office Box 2877  
Agana, Guam 96910  
Phone: (671) 646-3131  
Fax: (671) 649-6178  
<http://www.dpw.guam.gov>

**HAWAII****Hawaii Department of Land and Natural Resources**

1151 Punchbowl Street  
P.O. Box 373  
Honolulu, HI 96809  
Phone: (808) 587-0267  
Fax: (808) 587-0283  
<http://hawaii.gov/dlnr/>

## **IDAHO**

### **Department of Water Resources**

322 East Front Street

Boise, ID 83720

Phone: (208) 287-4928

Fax: (208) 287-6700

<http://www.idwr.idaho.gov/>

## **ILLINOIS**

### **Illinois Department of Natural Resources**

#### **Office of Water Resources**

One Natural Resources Way

Springfield, IL 62702-1271

Phone: (217) 782-4428

Fax: (217) 785-5014

<http://dnr.state.il.us/OWR/>

## **INDIANA**

### **Indiana Department of Natural Resources**

402 W. Washington Street, Room W264

Indianapolis, IN 46204-2748

Phone: (317) 234-1107

Fax: (317) 233-4579

<http://www.state.in.us/dnr/>

## **IOWA**

### **Iowa Department of Natural Resources**

Wallace State Office Building

Des Moines, IA 50319

Phone: (515) 281-8942

Fax: (515) 281-8895

<http://www.iowadnr.com/>

## **KANSAS**

### **Department of Agriculture**

109 SW 9<sup>th</sup> Street, 2<sup>nd</sup> Floor

Topeka, KS 66612-1283

Phone: (785) 296-5440

Fax: (785) 296-4835

<http://www.ksda.gov/>

## **KENTUCKY**

### **Division of Water**

14 Reilly Road

Frankfort, KY 40601

Phone: (502) 564-3410

Fax: (502) 564-9003

<http://www.water.ky.gov/>

## **LOUISIANA**

### **Louisiana Department of Transportation and Development**

Office of Public Works

Floodplain Management Section

1201 Capitol Access Road

P.O. Box 94245, Capitol Station

Baton Rouge, LA 70804-9245

Phone: (225) 274-4354

Fax: (225) 274-4351

<http://www.dotd.state.la.us/>

## **MAINE**

### **State Planning Office**

184 State Street (street)

38 State House Station (mailing)

Augusta, ME 04333-0038

Phone: (207) 287-8063

Fax: (207) 287-6489

<http://www.state.me.us/spo/>

## **MARYLAND**

### **Department of the Environment**

1800 Washington Boulevard, Suite 430

Baltimore, MD 21230

Phone: (410) 537-3775

Fax: (410) 537-3751

<http://www.mde.state.md.us/>

## **MASSACHUSETTS**

### **Department of Conservation and Recreation**

#### **Flood Hazard Management**

251 Causeway Street, Suite 700

Boston, MA 02114

Phone: (617) 626-1406

Fax: (617) 626-1349

<http://www.mass.gov/dcr/>

## **MICHIGAN**

### **Department of Environmental Quality**

525 West Allegan Street

P.O. Box 30473

Lansing, MI 48909-7958

Phone: (517) 373-7917

Fax: (517) 373-9965

<http://www.michigan.gov/deq>

**MINNESOTA****Department of Natural Resources**

500 LaFayette Road, Box 32

St. Paul, MN 55515-4032

Phone: (651) 259-5713

Fax: (651) 296-0445

<http://www.dnr.state.mn.us/>**MISSISSIPPI****Emergency Management Agency****Office of Mitigation**

1 Mema Drive

P.O. Box 5644

Pearl, MS 39208

Phone: (601) 933-6884

Fax: (601) 933-6805

<http://www.msema.org/>**MISSOURI****State Emergency Management Agency**

2302 Militia Drive

P.O. Box 116

Jefferson City, MO 65102

Phone: (573) 526-9141

Fax: (573) 526-9198

<http://sema.dps.mo.gov/>**MONTANA****Montana Department of Natural Resources  
and Conservation****Floodplain Management Program**1424 9<sup>th</sup> Avenue

Helena, MT 59620-1601

Phone: (406) 444-6654

Fax: (406) 444-0533

[http://dnrc.mt.gov/wrd/water\\_op/floodplain/default.asp](http://dnrc.mt.gov/wrd/water_op/floodplain/default.asp)**NEBRASKA****Department of Natural Resources**

301 Centennial Mall South

Lincoln, NE 68509-4876

Phone: (402) 471-3932

Fax: (402) 471-2900

<http://www.dnr.ne.gov/>**NEVADA****Division of Water Resources**

901 South Stewart Street, Suite 2002

Carson City, NV 89701

Phone: (775) 684-2884

Fax: (775) 684-2811

<http://water.nv.gov/>**NEW HAMPSHIRE****Office of Energy and Planning**4 Chenell Drive, 2<sup>nd</sup> Floor

Concord, NH 03301

Phone: (603) 271-1762

Fax: (603) 271-2615

<http://www.nh.gov/oep/>**NEW JERSEY****Department of Environmental Protection**

401 East State Street

P.O. Box 419

Trenton, NJ 08625

Phone: (609) 984-0859

Fax: (609) 984-1908

<http://www.state.nj.us/dep/>**NEW MEXICO****Department of Homeland Security and  
Emergency Management**

13 Bataan Boulevard

P.O. Box 1628

Santa Fe, NM 87504-1628

Phone: (505) 476-9617

Fax: (505) 471-9695

<http://www.nmdhsem.org/>**NEW YORK****Department of Environmental Conservation**

625 Broadway

Albany, NY 12233-3507

Phone: (518) 402-8146

Fax: (518) 402-9029

<http://www.dec.ny.gov/>

## **NORTH CAROLINA**

### **Department of Crime Control and Public Safety**

#### **Division of Emergency Management**

1812 Tillery Place, Suite 105

Raleigh, NC 27604-1356

Phone: (919) 715-5711

Fax: (919) 715-0408

<http://www.ncem.org/>

## **NORTH DAKOTA**

### **State Water Commission**

900 East Boulevard Avenue

Bismark, ND 58505-0850

Phone: (701) 328-4898

Fax: (701) 328-3747

<http://www.swc.state.nd.us/>

## **OHIO**

### **Department of Natural Resources**

2045 Morse Road, Building B-2

Columbus, OH 43229

Phone: (614) 265-6752

Fax: (614) 265-6767

<http://www.dnr.state.oh.us/>

## **OKLAHOMA**

### **Water Resources Board**

3800 North Classen

Oklahoma City, OK 73118

Phone: (918) 581-2924

Fax: (405) 530-8900

<http://www.owrb.ok.gov/>

## **OREGON**

### **Department of Land Conservation Development**

635 Capitol Street, NE, Suite 150

Salem, OR 97301-2540

Phone: (503) 373-0050

Fax: (503) 375-5518

<http://www.lcd.state.or.us/>

## **PENNSYLVANIA**

### **Department of Community and Economic Development**

Commonwealth Keystone Building

400 North Street, 4<sup>th</sup> Floor

Harrisburg, PA 17120-0225

Phone: (717) 720-7396

Fax: (717) 783-1402

<http://www.newpa.com/>

## **PUERTO RICO**

### **Planning Board**

Centro Gubernamental Roberto

Sanchez Vilella

P.O. Box 41119, Minillas Station

Santurce, PR 00940-90985

Phone: (787) 727-4444

Fax: (787) 268-6858

<http://www.jp.gobierno.pr/>

## **RHODE ISLAND**

### **Emergency Management Agency**

645 New London Avenue

Cranston, RI 02920

Phone: (401) 462-7048

Fax: (401) 944-1891

<http://www.riema.ri.gov/>

## **SOUTH CAROLINA**

### **Department of Natural Resources**

1000 Assembly Street, Suite 345C

P.O. Box 167

Columbia, SC 29201

Phone: (803) 734-9120

Fax: (803) 734-9106

<http://www.dnr.sc.gov/>

## **SOUTH DAKOTA**

### **Office of Emergency Management**

118 West Capitol Avenue

Pierre, SD 57501

Phone: (605) 883-3238

Fax: (605) 773-3580

<http://www.oem.sd.gov/>

**TENNESSEE****Department of Economic and Community Development**

Tennessee Tower Building  
312 8<sup>th</sup> Avenue North, 10<sup>th</sup> Floor  
Nashville, TN 37243-0607  
Phone: (615) 741-2211  
Fax: (615) 741-0607  
[http://www.state.tn.us/ecd/bizdev\\_idg.htm](http://www.state.tn.us/ecd/bizdev_idg.htm)

**TEXAS****Water Development Board**

1700 North Congress Avenue  
P.O. Box 13231  
Austin, TX 78711-3231  
Phone: (512) 463-3509  
Fax: (512) 475-2053  
<http://www.twdb.state.tx.us/>

**UTAH****Department of Public Safety  
Division of Comprehensive Emergency Management**

State Office Building, Room 1110  
Salt Lake City, UT 84114  
Phone: (801) 538-3332  
Fax: (801) 538-3772  
<http://www.cem.utah.gov/>

**VERMONT****Department of Environmental Conservation**

103 South Main Street, Building 10 N  
Waterbury, VT 05671  
Phone: (802) 241-1554  
Fax: (802) 244-5141  
<http://www.anr.state.vt.us/dec/dec.htm>

**VIRGIN ISLANDS****Department of Planning and Natural Resources**

C.E. King Airport, Terminal Building  
2<sup>nd</sup> Floor  
St. Thomas, VI 00802  
Phone: (340) 774-3320  
Fax: (340) 775-5706  
<http://www.dpnr.gov.vi/>

**VIRGINIA****Department of Conservation and Historic Resources****Division of Dam Safety and Floodplain Management**

203 Governor Street, Suite 206  
Richmond, VA 23219  
Phone: (804) 786-3914  
Fax: (804) 371-2630  
<http://www.dcr.virginia.gov/>

**WASHINGTON****Department of Ecology**

P.O. Box 47690  
Olympia, WA 98504-7600  
300 Desmond Drive, SE  
Lacey, WA 98503  
Phone: (360) 407-6796  
Fax: (360) 407-6902  
<http://www.ecy.wa.gov/>

**WEST VIRGINIA****Division of Homeland Security and Emergency Management**

Capitol Building 1, Room EB-80  
1900 Kanawha Boulevard  
Charleston, WV 25305-0360  
Phone: (304) 965-2331  
Fax: (304) 965-3216  
<http://www.wvdhsem.gov/>

**WISCONSIN****Department of Natural Resources**

101 South Webster  
Madison, WI 53702  
Phone: (608) 266-8037  
Fax: (608) 266-3093  
<http://dnr.wi.gov/>

**WYOMING****Office of Homeland Security**

Herschler Building, 1<sup>st</sup> East  
122 West 25<sup>th</sup> Street  
Cheyenne, WY 82002  
Phone: (307) 777-4910  
Fax: (307) 635-6017  
<http://wyohomelandsecurity.state.wy.us/main.aspx>

## State Hazard Mitigation Offices

### ALABAMA

**Alabama Emergency Management Agency**  
5898 County Road 41  
P.O. Drawer 2160  
Clanton, AL 35046-2160  
(205) 280-2200  
<http://www.ema.alabama.gov>

### ALASKA

**Alaska Department of Homeland Security  
and Emergency Management**  
P.O. Box 5750  
Ft. Richardson, AK 99505-5750  
(907) 428-7000  
<http://www.ak-prepared.com>

### AMERICAN SAMOA

**Emergency Management Coordinating  
Office**  
P.O. Box 1086  
Pago Pago, American Samoa 96799  
(684) 699-6415

### ARIZONA

**Division of Emergency Management**  
5636 E. McDowell Road  
Phoenix, AZ 85008  
(602) 244-0504  
<http://www.dem.azdema.gov>

### ARKANSAS

**Department of Emergency Management**  
Bldg. 9501  
Camp Joseph T. Robinson  
North Little Rock, AR 72199  
(501) 683-6700  
<http://www.adem.arkansas.gov>

### CALIFORNIA

**California Emergency Management Agency**  
3650 Shriever Avenue  
Mather, CA 95655  
(916) 845-8510  
<http://www.calema.ca.gov>

### COMMONWEALTH OF THE NORTHERN MARIANA ISLANDS

**Emergency Management Office**  
P.O. Box 10007  
Saipan, Mariana Islands 96950  
(670) 322-9529

### COLORADO

**Division of Emergency Management**  
9195 East Mineral Avenue  
Suite 200  
Centennial, CO 80112  
(720) 852-6600  
<http://dola.colorado.gov/dem/index.html>

### CONNECTICUT

**Department of Emergency Management  
and Homeland Security**  
25 Sigourney Street  
6th Floor  
Hartford, CT 06106-5042  
(860) 256-0800  
<http://www.ct.gov/demhs/site/default.asp>

### DELAWARE

**Delaware Emergency Management Agency**  
165 Brick Store Landing Road  
Smyrna, DE 19977  
(302) 659-3362  
<http://dema.delaware.gov>

### DISTRICT OF COLUMBIA

**Homeland Security and Emergency  
Management Agency**  
2720 Martin Luther King Jr. Avenue, SE  
Washington, DC 20032  
(202) 727-6161  
<http://dcema.dc.gov/dcema/site/default.asp>

### FLORIDA

**Florida Division of Emergency Management**  
2555 Shumard Oak Boulevard  
Tallahassee, FL 32399  
(850) 413-9816  
<http://www.floridadisaster.org>

**GEORGIA****Georgia Emergency Management Agency**

935 East Confederate Avenue, SE

P.O. Box 18055

Atlanta, GA 30316

(404) 635-7000

<http://www.gema.state.ga.us>**GUAM****Guam Homeland Security/Office of Civil Defense**

221B Chalan Palasyo

Agana Heights, Guam 96910

(671) 475-9600

**HAWAII****Hawaii Department of Emergency Management**

650 South King Street

Honolulu, HI 96813

(808) 723-8960

<http://www.honolulu.gov/dem>**IDAHO****Idaho Bureau of Homeland Security**

4040 Guard Street

Building 600

Boise, ID 83705-5004

(208) 422-3040

<http://www.bhs.idaho.gov/Pages/Contact.aspx>**ILLINOIS****Illinois Emergency Management Agency**

2200 South Dirksen Parkway

Springfield, IL 62703

(217) 782-2700

<http://www.state.il.us/iema/>**INDIANA****Department of Homeland Security****Indiana Government Center South**

302 West Washington Street, Room E-208

Indianapolis, IN 46204

(317) 232-3986

<http://www.in.gov/dhs>**IOWA****Iowa Homeland Security and Emergency Management Division**

7105 NW 70th Avenue

Camp Dodge, Bldg. W-4

Johnston, IA 50131

(515) 725-3231

<http://www.iowahomelandsecurity.org>**KANSAS****Kansas Division of Emergency Management**

2800 Southwest Topeka Blvd.

Topeka, KS 66611-1287

(785) 274-1409

<http://www.accesskansas.org/kdem/>**KENTUCKY****Kentucky Division of Emergency Management**

100 Minuteman Parkway Bldg. 100

Frankfort, KY 40601-6168

(502) 607-1682

<http://www.kyem.ky.gov>**LOUISIANA****Louisiana Office of Homeland Security and Emergency Preparedness**

7667 Independence Blvd.

Baton Rouge, LA 70806

(225) 925-7500

<http://gohsep.la.gov>**MAINE****Maine Emergency Management Agency**

72 State House Station

45 Commerce Drive

Augusta, ME 04333

(207) 624-4400

<http://www.state.me.us/mema/>**MARYLAND****Maryland Emergency Management Agency**

5401 Rue Saint Lo Drive

Reisterstown, MD 21136

(410) 517-3625

<http://www.mema.state.md.us/MEMA/index.jsp>

## **MASSACHUSETTS**

### **Massachusetts Emergency Management Agency**

400 Worcester Road  
Framingham, MA 01702-5399  
(508) 820-2000  
<http://www.state.ma.us/mema>

## **MICHIGAN**

### **Emergency Management and Homeland Security Division**

**Michigan Department of State Police**  
4000 Collins Road  
Lansing, MI 48909-8136  
(517) 333-5042  
<http://www.michigan.gov/msp>

## **MINNESOTA**

### **Minnesota Homeland Security and Emergency Management**

444 Cedar Street, Suite 223  
St. Paul, MN 55101-6223  
(651) 201-7400  
<http://www.hsem.state.mn.us/>

## **MISSISSIPPI**

### **Mississippi Emergency Management Agency**

P.O. Box 5644  
Pearl, MS 39288-5144  
(601) 933-6362  
<http://www.msema.org>

## **MISSOURI**

### **Missouri State Emergency Management Agency**

2302 Militia Drive  
P.O. Box 116  
Jefferson City, MO 65102  
(573) 526-9100  
<http://www.sema.dps.mo.gov/semabase.htm>

## **MONTANA**

### **Montana Disaster and Emergency Services**

P.O. Box 4789  
Ft. Harrison, MT 59636-4789  
(406) 324-3000  
<http://www.dma.mt.gov/des>

## **NEBRASKA**

### **Nebraska Emergency Management Agency**

1300 Military Road  
Lincoln, NE 68508-1090  
(402) 471-7421  
<http://www.nema.ne.gov>

## **NEVADA**

### **Nevada Division of Emergency Management**

2478 Fairview Drive  
Carson City, NV 89701  
(775) 687-0300  
<http://www.dem.state.nv.us>

## **NEW HAMPSHIRE**

### **New Hampshire Department of Safety Homeland Security and Emergency Management**

33 Hazen Street  
Concord, NH 03305  
(603) 271-2231  
<http://www.nh.gov/safety/divisions/shem>

## **NEW JERSEY**

### **New Jersey Office of Emergency Management**

P.O. Box 7068  
West Trenton, NJ 08628-0068  
(609) 538-6050  
<http://www.state.nj.us/njoem/>

## **NEW MEXICO**

### **New Mexico Department of Homeland Security and Emergency Management**

P.O. Box 27111-87502  
13 Bataan Blvd.  
Santa Fe, NM 87504  
(505) 476-9600  
<http://www.nmdhsem.org>

## **NEW YORK**

### **New York State Emergency Management Office**

1220 Washington Avenue, Suite 101  
Building # 22  
Albany, NY 12226-2251  
(518) 292-2301  
<http://www.semo.state.ny.us/>

**NORTH CAROLINA****North Carolina Division of Emergency Management**

4713 Mail Service Center  
Raleigh, NC 27699-4713  
(919) 733-3867  
<http://www.ncem.org>

**NORTH DAKOTA****North Dakota Emergency Management**

P.O. Box 5511  
Fraine Barrecks Lane, Bldg. 35  
Bismarck, ND 59506-5511  
(701) 328-8181  
<http://www.nd.gov/des>

**OHIO****Ohio Emergency Management Agency**

2855 West Dublin-Granville Road  
Columbus, OH 43235-2206  
(614) 889-7150  
<http://ema.ohio.gov>

**OKLAHOMA****Oklahoma Emergency Management Agency**

2401 Lincoln Blvd.  
Suite C51  
Oklahoma City, OK 73105  
(405) 521-2481  
<http://www.ok.gov/OEM>

**OREGON****Office of Emergency Management**

3225 State Street  
Salem, OR 97309-5062  
(503) 378-2911  
<http://www.oregon.gov/OMD/OEM/index.shtml>

**PENNSYLVANIA****Pennsylvania Emergency Management Agency**

2605 Interstate Drive  
P.O. Box 3221  
Harrisburg, PA 17110-9463  
(717) 651-2001  
<http://www.pema.state.pa.us>

**PUERTO RICO****Puerto Rico Emergency Management**

P.O. Box 966597  
San Juan, PR 00906-6597  
(787) 724-0124  
<http://www.gobierno.pr/AEMEAD/Inicio>

**RHODE ISLAND****Rhode Island Emergency Management Agency**

645 New London Avenue  
Cranston, RI 02920  
(401) 946-9996  
<http://www.riema.ri.gov>

**SOUTH CAROLINA****South Carolina Emergency Management Division**

2779 Fish Hatchery Road  
West Columbia, SC 29172  
(803) 37-8500  
<http://www.scemd.org>

**SOUTH DAKOTA****South Dakota Division of Emergency Management**

118 West Capitol Avenue  
Pierre, SD 57501  
(605) 773-3178  
<http://www.oem.sd.gov>

**TENNESSEE****Tennessee Emergency Management Agency**

3041 Sidco Drive  
Nashville, Tennessee 37204  
(615) 741-0001  
<http://www.tnema.org>

**TEXAS****Texas Division of Emergency Management**

P.O. Box 4087  
Austin, TX 78773-0220  
(512) 424-2138  
<http://www.txdps.state.tx.us/dem/pages/index.htm>

## **UTAH**

### **Utah Division of Emergency Services and Homeland Security**

State Office Building, Room 1110  
Salt Lake City, UT 84114-1710  
(801) 538-3400  
<http://www.des.utah.gov>

## **VERMONT**

### **Vermont Emergency Management Agency Department of Public Safety**

Waterbury State Complex  
103 S. Main Street  
Waterbury, VT 05671-2101  
(802) 242-8721  
<http://www.dps.state.vt.us/>

## **VIRGINIA**

### **Department of Emergency Management**

10501 Trade Court  
Richmond, VA 23236-3713  
(804) 897-6500  
<http://www.vaemergency.com/index.cfm>

## **VIRGIN ISLANDS**

### **Virgin Islands Territorial Emergency Management**

2-C Contant, A-Q Bldg.  
St. Thomas, VI 00820  
(340) 774-2244

## **WASHINGTON**

### **Washington Military Department Emergency Management Division**

Bldg. 20, MS TA-20  
Camp Murray, WA 98430-5122  
(253) 512-7000  
<http://www.emd.wa.gov/>

## **WEST VIRGINIA**

### **West Virginia Division of Homeland Security and Emergency Services**

Building 1, Room EB-80  
1900 Kanawha Blvd., East  
Charleston, WV 25305-0360  
(304) 558-5380  
<http://www.wvdhsem.gov>

## **WISCONSIN**

### **Wisconsin Emergency Management**

2400 Wright Street  
Madison, WI 53707-7865  
(608) 242-3232  
<http://emergencymanagement.wi.gov/>

## **WYOMING**

### **Wyoming Department of Homeland Security**

122 West 25th Street  
Herschler Building, 1st Floor East  
Cheyenne, WY 82002  
(307) 777-4663  
[http://wyohomelandsecurity.state.wy.us/  
main.aspx](http://wyohomelandsecurity.state.wy.us/main.aspx)

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# B References

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## **FEMA Distribution Center**

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Buckeystown, MD 21717  
1-800-480-2520  
240-699-0525 (fax)

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# C Glossary and Acronyms

## Glossary

Key terms and definitions are addressed in Chapter 3. The following are additional terms used in this Desk Reference.

### A

**Accessory structure** – A structure that is on the same parcel of property as a principal structure, the use of which is incidental to the use of the principal structure.

**Agricultural structure** – A structure used exclusively for agricultural purposes such as storage of farm machinery and equipment, grain bins and silos, corn cribs, and general purposes barns for feeding and raising livestock. Homes located on farms are not agricultural structures.

### B

**Base flood** – The flood having a 1-percent chance of being equaled or exceeded in any given year, commonly referred to as the “100-year flood.” The base flood is the national standard used by the NFIP and all Federal agencies for the purposes of requiring the purchase of flood insurance and regulating new development.

**Base flood elevation (BFE)** – The elevation of the base (1-percent annual chance or 100-year) flood compared to a specified datum, usually the National Geodetic Vertical Datum of 1929, or the North American Vertical Datum of 1988.

**Basement** – Any area of a building having its floor subgrade (below ground level) on all sides.

**Breakaway wall** – A wall that is not part of the structural support of the building and is intended through its design and construction to collapse under specified lateral loading forces, without causing damage to the elevated portion of the building or supporting foundation system.

### D

**Determination, SI/SD** – The result of comparing the costs of a proposed improvement (or costs to repair substantial damage) to the market value of a structure for the purposes of determining whether the resulting ratio equals or exceeds a certain percentage (50 percent in the NFIP minimum requirements).

### E

**Elevation Certificate** – FEMA Form 81-31, a form developed by FEMA to collect surveyed elevations and other information about a building that is necessary to obtain flood insurance. The *Elevation Certificate* and instructions are available online at <http://www.fema.gov/library/viewRecord.do?id=1383>.

**Enclosure or enclosed area** – Areas created by a crawlspace or solid walls that fully enclose areas below elevated buildings that are below the BFE.

## **F**

**Federal Emergency Management Agency (FEMA)** – The Federal agency that, in addition to carrying out other activities, administers the National Flood Insurance Program.

**Flood Insurance Rate Map (FIRM)** – The official map of a community on which FEMA has delineated both the SFHAs and the risk premium zones applicable to the community.

**Flood opening** – An opening in a foundation or enclosure wall that allows automatic entry and exit of floodwaters (see FEMA Technical Bulletin 1 for descriptions of “non-engineered opening” and “engineered opening”).

**Floodway** – The channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than a designated height.

**Floodproofing** – Any combination of structural and non-structural additions, changes, or adjustments to structures that reduce or eliminate flood damage to real estate or improved real property, water and sanitary facilities, structures, and their contents.

**Floodproofing Certificate** – FEMA Form 81-65, a form developed by FEMA that is to be completed, signed and sealed by a licensed professional engineer or licensed architect to certify that the design of the floodproofing and the proposed methods of construction are in accordance with the requirements. The *Floodproofing Certificate* is available online at <http://www.fema.gov/library/viewRecord.do?id=1600>.

## **H**

**Historic structure** – Any structure that is:

- (a) Listed individually in the National Register of Historic Places (a listing maintained by the Department of Interior) or preliminarily determined by the Secretary of the Interior as meeting the requirements for individual listing on the National Register;
- (b) Certified or preliminarily determined by the Secretary of the Interior as contributing to the historical significance of a registered historic district or a district preliminarily determined by the Secretary to qualify as a registered historic district;
- (c) Individually listed on a state inventory of historic places in states with historic preservation programs which have been approved by the Secretary of the Interior; or
- (d) Individually listed on a local inventory of historic places in communities with historic preservation programs that have been certified either:

- (1) By an approved state program as determined by the Secretary of the Interior or
- (2) Directly by the Secretary of the Interior in states without approved programs.

**Hydrodynamic load** – The load imposed on an object, such as a foundation element or enclosure wall, by water flowing against and around it.

**Hydrostatic load** – The load imposed on an object, such as an enclosure wall, by a standing mass of water.

## N

**New construction** – Structures for which the “start of construction” commenced on or after the effective date of a floodplain management regulation adopted by a community and includes any subsequent improvements to such structures.

## P

**Post-FIRM** – A building for which construction or substantial improvement occurred after December 31, 1974, or on or after the effective date of an initial Flood Insurance Rate Map (FIRM), whichever is later.

**Pre-FIRM** – A building for which construction or substantial improvement occurred on or before December 31, 1974, or before the effective date of an initial FIRM.

## R

**Registered Design Professional** – An individual who is registered or licensed to practice their respective design profession as defined by the statutory requirements of the professional registration laws of the State or jurisdiction in which the project is to be constructed.

## S

**Special Flood Hazard Area (SFHA)** – An area delineated on a Flood Insurance Rate Map as being subject to inundation by the base flood and designated as Zone A, AE, A1-A30, AR, AO, AH, A99, V, VE, or V1-V30.

**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 percent of the market value of the structure before the damage occurred.

**Substantial improvement** – 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 before the “start of construction” of the improvement. This term includes structures that have incurred “substantial damage,” regardless of the actual repair work performed. The term does not, however, include either:

- (1) Any project for improvement of a structure to correct existing violations of State or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions or
- (2) Any alteration of a “historic structure,” provided that the alteration will not preclude the structure’s continued designation as a “historic structure.”

**V**

**Violation** – The failure of a structure or other development to be fully compliant with the community’s floodplain management regulations.

## Acronyms

### A

<b>ACV</b>	actual cash value
<b>ADA</b>	Americans with Disabilities Act
<b>ASCE</b>	American Society of Civil Engineers, Inc.
<b>ASFPM</b>	Association of State Floodplain Managers, Inc.
<b>ATC</b>	Applied Technology Council

### B

<b>BFE</b>	base flood elevation
------------	----------------------

### C

<b>CBRS</b>	Coastal Barrier Resource System
<b>CFR</b>	Code of Federal Regulations
<b>CRS</b>	Community Rating System

### D

<b>DHS</b>	Department of Homeland Security
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### F

<b>FEMA</b>	Federal Emergency Management Agency
<b>FHBM</b>	Flood Hazard Boundary Map
<b>FIA</b>	Federal Insurance Administration
<b>FIRM</b>	Flood Insurance Rate Map
<b>FIS</b>	Flood Insurance Study
<b>FMA</b>	Flood Mitigation Assistance (grant program)

**G**

**GIS** geographic information system

**GPS** global positioning system

**H**

**HMGP** Hazard Mitigation Grant Program

**HVAC** Heating, ventilation, and air conditioning

**I**

**IBC** *International Building Code*<sup>®</sup>

**I-Codes** The family of codes published by the International Code Council, Inc.

**ICC** Increased Cost of Compliance (NFIP flood insurance coverage)

**ICC** International Code Council, Inc.

**IEBC** *International Existing Building Code*<sup>®</sup>

**IRC** *International Residential Code*<sup>®</sup>

**N**

**NFIP** National Flood Insurance Program

**O**

**OPA** Otherwise Protected Area

**P**

**PDA** Preliminary Damage Assessment

**PDM** Pre-Disaster Mitigation (grant program)

**R**

<b>RCV</b>	replacement cost value
<b>RFC</b>	Repetitive Flood Claims (grant program)
<b>RLP</b>	Repetitive Loss Property

**S**

<b>SDE</b>	<i>Substantial Damage Estimator</i>
<b>SEI</b>	Structural Engineering Institute
<b>SFHA</b>	Special Flood Hazard Area
<b>SI/SD</b>	substantial improvement/substantial damage
<b>SRL</b>	Severe Repetitive Loss (grant program)

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# D Sample Notices to Property Owners, Sample Affidavits, and Other Material

These samples are offered to illustrate specific points in the Desk Reference. States and communities should examine them carefully before use.

- Sample Substantial Improvement/Damage Notice to Property Owners (see Sections 5.5.1 and 5.6.2.)
- Substantial Improvement Worksheet for Floodplain Construction (for additions, rehabilitations, improvements or damage repairs; see Section 6.4)
- Adjuster Preliminary Damage Assessment (FEMA Form 81-109; see Section 7.4.1)

## Sample Notice for Property Owners, Contractors, and Design Professionals

[This example is based on the NFIP minimum requirements.]

TO: Property Owners, Contractors, and Design Professionals

FROM: Local Official

SUBJECT: Notice for Work on Existing Buildings in Special Flood Hazard Areas  
Substantial Improvement / Substantial Damage Worksheets

The *Community's* floodplain management regulations and codes specify that all new buildings to be constructed in Special Flood Hazard Areas (SFHAs) (regulated floodplains) are required to have their lowest floors elevated to or above the base flood elevation (BFE). The regulations also specify that **substantial improvement** of existing buildings (remodeling, rehabilitation, improvement, or addition) or buildings that have sustained **substantial damage** must be brought into compliance with the requirements for new construction. Please note that a building may be substantially damaged by any cause, including fire, flood, high wind, seismic activity, land movement, or neglect. It is important to note that all costs to repair a substantially damaged building to its pre-damage condition must be identified.

There are several aspects that must be addressed to achieve compliance with the floodplain management requirements. The requirements depend on several factors, including the flood zone at your property. The most significant compliance requirement is that the lowest floor, as defined in the regulations/code, must be elevated to or above the BFE. Please plan to meet with this department to review your proposed project, to go over the requirements, and to discuss how to bring your building into compliance.

Our regulations define these terms:

**Substantial damage** means 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 percent of the market value of the structure before the damage occurred.

**Substantial improvement** 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 before the "start of construction" of the improvement. This term includes structures that have incurred "substantial damage," regardless of the actual repair work performed. The term does not, however, include either:

- (1) Any project for improvement of a structure to correct existing violations of State or local health, sanitary, or safety code specifications that have been identified by the local code enforcement official and that are the minimum necessary to assure safe living conditions or

(2) Any alteration of a “historic structure,” provided that the alteration will not preclude the structure’s continued designation as a “historic structure.”

To make the substantial improvement determination or the substantial damage determination, we compare the cost of the proposed improvement or repairs to the market value of the building (excluding land, accessory structures, and landscaping). If the resulting ratio equals or exceeds 50 percent, the existing building must be brought into compliance with the floodplain management requirements for new buildings.

$$\frac{\text{Cost of Improvement or Cost to Repair to Pre-Damage Condition}}{\text{Market Value of Building}} \geq 50\%$$

Please note:

- You must provide an estimate of the cost to perform the proposed improvements or repairs. If your building has been damaged, the cost estimate must include all work required to repair the building to its pre-damage condition. The cost estimate must include all labor and materials. If the work will be done by a contractor, the contractor’s overhead and profit must be included. If the work will be done by the owner or volunteers, market rates must be used to estimate the cost of materials and the value of labor. Attached to this notice is a list of costs that must be included and costs that are excluded. After we review the cost estimate, we may require that it be broken down to show all materials and labor estimates.
- You must provide a market value appraisal of the building that is prepared by a professional appraiser according to standard practices of the profession. We will review the appraisal to determine that it accurately describes your building and does not include the value of the land, accessory buildings, and landscaping. Alternatively, we will use the tax assessment value of your building as the estimate of the market value of the building before the work is performed.

If you have any questions regarding this information, please contact \_\_\_\_\_

Attachments:

Requirements for Applications for Permits for Substantial Improvements and Repair of Substantial Damage

Costs for Substantial Improvements and Repair of Substantial Damage

Owner’s Affidavit

Contractor’s Affidavit

## Requirements for Applications for Permits for Substantial Improvements and Repair of Substantial Damage

Please contact \_\_\_\_\_ if you have questions about the substantial improvement and substantial damage requirements. Your building may have to be brought into compliance with the floodplain management requirements for new construction.

Applications for permits to work on existing buildings that are located in Special Flood Hazard Areas must include the following:

- Current photographs of the exterior (front, rear, sides)
- If your building has been damaged, include photographs of the interior and exterior; provide pre-damage photos of the exterior, if available
- Detailed description of the proposed improvement (rehabilitation, remodeling, addition, etc.) or repairs
- Cost estimate of the proposed improvement or the cost estimate to repair the damaged building to its before-damage condition
- Elevation certificate or elevation survey
- You may submit a market value appraisal prepared by a licensed professional appraiser or we will use the tax assessment value of the building
- Owner's affidavit (signed and dated)
- Contractor's affidavit (signed and dated)

## Costs for Substantial Improvements and Repair of Substantial Damage

### Included Costs

Items that must be included in the costs of improvement or costs to repair are those that are directly associated with the building. The following list of costs that must be included is not intended to be exhaustive, but characterizes the types of costs that must be included:

- Materials and labor, including the estimated value of donated or discounted materials and owner or volunteered labor
- Site preparation related to the improvement or repair (foundation excavation, filling in basements)
- Demolition and construction debris disposal
- Labor and other costs associated with demolishing, moving, or altering building components to accommodate improvements, additions, and making repairs
- Costs associated with complying with any other regulation or code requirement that is triggered by the work, including costs to comply with the requirements of the Americans with Disabilities Act (ADA)
- Costs associated with elevating a structure to an elevation that is lower than the BFE
- Construction management and supervision
- Contractor's overhead and profit
- Sales taxes on materials
- Structural elements and exterior finishes, including:
  - Foundations (e.g., spread or continuous foundation footings, perimeter walls, chainwalls, pilings, columns, posts, etc.)
  - Monolithic or other types of concrete slabs
  - Bearing walls, tie beams, trusses
  - Joists, beams, subflooring, framing, ceilings
  - Interior non-bearing walls
  - Exterior finishes (e.g., brick, stucco, siding, painting, and trim)
- Structural elements and exterior finishes (cont.):
  - Windows and exterior doors
  - Roofing, gutters, and downspouts
  - Hardware
  - Attached decks and porches
- Interior finish elements, including:
  - Floor finishes (e.g., hardwood, ceramic, vinyl, linoleum, stone, and wall-to-wall carpet over subflooring)
  - Bathroom tiling and fixtures
  - Wall finishes (e.g., drywall, paint, stucco, plaster, paneling, and marble)
  - Built-in cabinets (e.g., kitchen, utility, entertainment, storage, and bathroom)
  - Interior doors
  - Interior finish carpentry
  - Built-in bookcases and furniture
  - Hardware
  - Insulation
- Utility and service equipment, including:
  - HVAC equipment
  - Plumbing fixtures and piping
  - Electrical wiring, outlets, and switches
  - Light fixtures and ceiling fans
  - Security systems
  - Built-in appliances
  - Central vacuum systems
  - Water filtration, conditioning, and recirculation systems

## Excluded Costs

Items that can be excluded are those that are not directly associated with the building. The following list characterizes the types of costs that may be excluded:

- Clean-up and trash removal
- Costs to temporarily stabilize a building so that it is safe to enter to evaluate required repairs
- Costs to obtain or prepare plans and specifications
- Land survey costs
- Permit fees and inspection fees
- Carpeting and recarpeting installed over finished flooring such as wood or tiling
- Outside improvements, including landscaping, irrigation, sidewalks, driveways, fences, yard lights, swimming pools, pool enclosures, and detached accessory structures (e.g., garages, sheds, and gazebos)
- Costs required for the minimum necessary work to correct existing violations of health, safety, and sanitary codes
- Plug-in appliances such as washing machines, dryers, and stoves

## Owner's Affidavit: Substantial Improvement or Repair of Substantial Damage

Property Address:

Parcel ID Number:

Owner's Name:

Owner's Address/Phone:

Contractor:

Contractor's License Number:

Date of Contractor's Estimate:

I hereby attest that the description included in the permit application for the work on the existing building that is located at the property identified above is all of the work that will be done, including all improvements, rehabilitation, remodeling, repairs, additions, and any other form of improvement. I further attest that I requested the above-identified contractor to prepare a cost estimate for all of the work, including the contractor's overhead and profit. I acknowledge that if, during the course of construction, I decide to add more work or to modify the work described, that the *[insert community]* will re-evaluate its comparison of the cost of work to the market value of the building to determine if the work is substantial improvement. Such re-evaluation may require revision of the permit and may subject the property to additional requirements.

I also understand that I am subject to enforcement action and/or fines if inspection of the property reveals that I have made or authorized repairs or improvements that were not included in the description of work and the cost estimate for that work that were the basis for issuance of a permit.

Owner's Signature:

Date:

Notarized:

## Contractor's Affidavit: Substantial Improvement or Repair of Substantial Damage

Property Address:

Parcel ID Number:

Owner's Name:

Owner's Address/Phone:

Contractor:

Contractor's License Number:

Date of Contractor's Estimate:

I hereby attest that I have personally inspected the building located at the above-referenced address and discussed the nature and extent of the work requested by the owner, including all improvements, rehabilitation, remodeling, repairs, additions, and any other form of improvement.

At the request of the owner, I have prepared a cost estimate for all of the improvement work requested by the owner and the cost estimate includes, at a minimum, the cost elements identified by the [community] that are appropriate for the nature of the work. If the work is repair of damage, I have prepared a cost estimate to repair the building to its pre-damage condition. I acknowledge that if, during the course of construction, the owner requests more work or modification of the work described in the application, that a revised cost estimate must be provided to the [*insert community*], which will re-evaluate its comparison of the cost of work to the market value of the building to determine if the work is substantial improvement. Such re-evaluation may require revision of the permit and may subject the property to additional requirements.

I also understand that I am subject to enforcement action and/or fines if inspection of the property reveals that I have made or authorized repairs or improvements that were not included in the description of work and the cost estimate for that work that were the basis for issuance of a permit.

Owner's Signature:

Date:

Notarized:

# Substantial Improvement Worksheet for Floodplain Construction

(for reconstruction, rehabilitation, addition, or other improvements, and repair of damage from any cause)

Property Owner: \_\_\_\_\_  
Address: \_\_\_\_\_  
Permit No.: \_\_\_\_\_  
Location: \_\_\_\_\_  
Description of improvements: \_\_\_\_\_

**Present Market Value** of structure ONLY (market appraisal or adjusted assessed value, BEFORE improvement, or if damaged, before the damage occurred), not including land value:

**Cost of Improvement -**  
Actual cost of the construction\*\* (see items to include/exclude)   
\*\*Include volunteer labor and donated supplies.\*\*

Ratio =  $\frac{\text{Cost of Improvement (or Cost to Repair)}}{\text{Market Value}} \times 100$

If ratio is 50 percent or greater (**Substantial Improvement**), entire structure including the existing building must be elevated to the base flood elevation (BFE) and all other aspects brought into compliance.

### Important Notes:

1. Review cost estimates to ensure that all appropriate costs are included or excluded.
2. If a residential pre-FIRM building is determined to be substantially improved, it must be elevated to or above the BFE. If a non-residential pre-FIRM building is substantially improved, it must be elevated or dry floodproofed to the BFE.
3. Proposals to repair damage from any cause must be analyzed using the formula shown above.
4. Any proposed improvements or repairs to a post-FIRM building must be evaluated to ensure that the improvements or repairs comply with floodplain management regulations and to ensure that the improvements or repairs do not alter any aspect of the building that would make it non-compliant.
5. Alterations to and repairs of designated historic structures may be granted a variance or be exempt under the substantial improvement definition) provided the work will not preclude continued designation as a "historic structure."
6. Any costs associated with directly correcting health, sanitary, and safety code violations may be excluded from the cost of improvement. The violation must have been officially cited prior to submission of the permit application.

Determination completed by: \_\_\_\_\_

Date: \_\_\_\_\_

DEPARTMENT OF HOMELAND SECURITY  
 FEDERAL EMERGENCY MANAGEMENT AGENCY  
 ADJUSTER PRELIMINARY DAMAGE ASSESSMENT

NATIONAL FLOOD  
 INSURANCE PROGRAM

O.M.B. No. 1660-0005  
 Expires September 30, 2010

**Privacy Act Statement**

The information requested is necessary to process the subject loss. The authority to collect the information is Title 42, U.S. Code, Section 4001 to 4028. It is voluntary on your part to furnish the information. However, omission of an item may preclude processing of the form. The information will not be disclosed outside of the Federal Emergency Management Agency, except to the servicing agent, acting as the government's fiscal agent; to claims adjusters to enable them to confirm coverage and the location of insured property; to certain Federal, State, and Local Government agencies for determining eligibility for benefits and for verification of nonduplication of benefits; to the Department of Justice for purposes of litigation or as required by law; and to State and Local agencies for acquisition and relocation-related projects, consistent with the National Flood Insurance Program and consistent with the routine uses described in the program's system of record. Failure by you to provide some or all of the information may result in delay in processing or denial of this claim and/or application.

**Paperwork Burden Disclosure Notice**

Public reporting burden for this form is estimated to average 15 minutes per response. The burden estimate includes the time, effort or financial resources expended by persons to generate, maintain, retain, disclose, or provide information to the Mitigation Division or its agent. You are not required to respond to this collection of information unless a currently valid OMB control number and expiration date is displayed in the upper right corner of the these forms. Send comments regarding the accuracy of the burden estimate and suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, S.W., Washington, DC 20472, Paperwork Reduction Project (1660-0005). **NOTE: Do not send your completed form to this address. Send completed forms to: NFIP Bureau & Statistical Agent, Certification Coordinator, P.O. box 310, Lanham, MD 20703-0310.**

WYO COMPANY	DATE OF LOSS	ADJUSTER	FICO NUMBER
-------------	--------------	----------	-------------

This form is to be used for advisory purposes in helping FEMA and communities identify potential substantially damaged buildings. The adjuster will use "replacement cost" when completing this form; however, the community is required under the National Flood Insurance Program to use "market value" in determining substantial damage.

**PLEASE PRINT LEGIBLY**

POLICY HOLDER	POLICY NUMBER
---------------	---------------

PROPERTY ADDRESS (include zip code)

**PROBABLE REPAIR COST	BUILDING REPLACEMENT COST VALUE	BUILDING ACTUAL CASH VALUE
	\$	\$

POLICY HOLDER	POLICY NUMBER
---------------	---------------

PROPERTY ADDRESS (include zip code)

**PROBABLE REPAIR COST	BUILDING REPLACEMENT COST VALUE	BUILDING ACTUAL CASH VALUE
	\$	\$

POLICY HOLDER	POLICY NUMBER
---------------	---------------

PROPERTY ADDRESS (include zip code)

**PROBABLE REPAIR COST	BUILDING REPLACEMENT COST VALUE	BUILDING ACTUAL CASH VALUE
	\$	\$

\*\*This is an estimate of the cost to repair the building to its pre-flood condition.

## Privacy Act Statement

The information requested is necessary to process the subject loss. The authority to collect the information is Title 42, U.S. Code, Section 4001 to 4028. It is voluntary on your part to furnish the information. However, omission of an item may preclude processing of the form. The information will not be disclosed outside of the Federal Emergency Management Agency, except to the servicing agent, acting as the government's fiscal agent; to claims adjusters to enable them to confirm coverage and the location of insured property; to certain Federal, State, and Local Government agencies for determining eligibility for benefits and for verification of agencies for acquisition and relocation-related projects, consistent with the National Flood Insurance Program and consistent with the routine uses described in the program's system of record. Failure by you to provide some or all of the information may result in delay in processing or denial of this claim and/or application.

### PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for the collection of information titled Claims for National Flood Insurance Program (NFIP) is estimated to average 6 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting these forms. You are not required to respond to this collection of information unless a currently valid OMB control number and expiration date is displayed in the upper right corner of the these forms. Send comments regarding the accuracy of the burden estimate and suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, S.W., Washington, DC 20472, Paperwork Reduction Project (1660-0005). **NOTE: Do not send your completed form to this address.**

FEMA Form No.	Title	Burden Hours
81-40	Worksheet-Contents-Personal Property	2.5 Hours
81-41	Worksheet-Building	2.5 Hours
81-41A	Worksheet-Building (Cont'd)	1.0 Hours
81-42	Proof of Loss	.08 Hours
81-42A	Increased Cost of Compliance	2.0 Hours
81-43	Notice of Loss	.07 Hours
81-44	Statement as to Full Cost to Repair or Replacement Cost Coverage, Subject to the Terms and Conditions of this Policy	.10 Hours
81-57	National Flood Insurance Program Preliminary Report	.07 Hours
81-58	National Flood Insurance Program Final Report	.07 Hours
81-59	National Flood Insurance Program Narrative Report	.08 Hours
81-63	Cause of Loss and Subrogation Report	1 Hour
81-96	Manufactured (Mobile) Home/Travel Trailer Worksheet	.50 Hours
81-96A	Mobile Home/Travel Trailer Worksheet (Continued)	.25 Hours
81-98	Increased Cost of Compliance (ICC) Adjuster Report	.42 Hours
81-109	Adjuster Preliminary Damage Assessment	.25 Hours
81-110	Adjuster Certification Application	.25 Hours

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# E Sample Letters of Determination

- Letter to Notify Property Owners of a Determination That Work Constitutes Substantial Improvement
- Letter to Notify Property Owners of a Determination That Work Constitutes Repair of Substantial Damage
- Letter to Notify Property Owners of a Determination That Work Does NOT Constitute Repair of Substantial Damage

# Sample Letter to Notify Property Owners of a Determination That Work Constitutes Substantial Improvement

## Notice of Substantial Improvement Determination (Residential)

Dear Property Owner:

We have reviewed your recent application for a permit to [describe proposed improvement/addition] your existing home that is located in a mapped Special Flood Hazard Area. As required by our floodplain management regulations and/or building code, we have determined that the proposed work constitutes substantial improvement of the building. This determination is based on a comparison of the cost estimate of the proposed work to the market value of the building (excluding land value). When the costs equal or exceed 50 percent of the market value of the building, the work is substantial improvement.

As a result of this determination, you are required to bring the building into compliance with the flood damage-resistant provisions of the regulations and/or code [cite pertinent sections].

We would be pleased to meet with you and your designated representative (architect/builder) to discuss how to bring your home into compliance. There are several aspects that must be addressed to achieve compliance. The most significant requirement is that the lowest floor, as defined in the regulations/code, must be elevated to or above the base flood elevation (BFE) [or the elevation specified in the regulations/code]. You may wish to contact your insurance agent to understand how raising the lowest floor higher than the minimum required elevation can reduce NFIP flood insurance premiums.

Please resubmit your permit application along with plans and specifications that incorporate compliance measures. Construction activities that are undertaken without a proper permit are violations and may result in citations, fines, or other legal action.

# Sample Letter to Notify Property Owners of a Determination That Work Constitutes Repair of Substantial Damage

## Notice of Substantial Damage Determination (Residential)

Dear Property Owner:

We have reviewed your recent application for a permit to repair your existing home that was damaged by [insert cause of damage]. The building is located in a mapped Special Flood Hazard Area. As required by our floodplain management regulations and/or building code, we have determined that the building has been substantially damaged. This determination is based on a comparison of the cost estimate of the work required to restore the building to its pre-damage condition to the market value of the building (excluding land value). When the cost to repair equals or exceeds 50 percent of the market value of the building, the work is repair of substantial damage.

As a result of this determination, you are required to bring the building into compliance with the flood damage-resistant provisions of the regulations and/or code [cite pertinent sections].

We would be pleased to meet with you and your designated representative (architect/builder) to discuss how to bring your home into compliance. There are several aspects that must be addressed to achieve compliance. The most significant requirement is that the lowest floor, as defined in the regulations/code, must be elevated to or above the base flood elevation (BFE) [or the elevation specified in the regulations/code]. You may wish to contact your insurance agent to understand how raising the lowest floor higher than the minimum required elevation can reduce NFIP flood insurance premiums.

If the damage was caused by flooding and if you have a flood insurance policy from the National Flood Insurance Program, you should contact your adjuster to discuss the Increased Cost of Compliance (ICC) coverage. This coverage may provide a claim payment to help pay for work required to bring your home into compliance. Your adjuster can explain that the ICC claim may also be used to pay certain costs associated with demolishing and rebuilding your home, or moving your home to a site outside of the floodplain.

Please resubmit your permit application along with plans and specifications that incorporate compliance measures. Construction activities that are undertaken without a proper permit are violations and may result in citations, fines, or other legal action.

# Sample Letter to Notify Property Owners of a Determination That Work Does NOT Constitute Repair of Substantial Damage

## Notice of Determination (Residential)

Dear Property Owner:

We have reviewed your recent application for a permit to repair your existing building that was damaged by [insert cause of damage]. The building is located in a mapped Special Flood Hazard Area. As required by our floodplain management regulations and/or building code, we have determined that the work proposed to repair the damage does not constitute repair of substantial damage. This determination is based on a comparison of the cost estimate of the work required to restore the building to its pre-damage condition to the market value of the building.

Please be advised that we will make another determination if you elect to perform work other than what is necessary to repair the damage, such as additional renovations or upgrades or building an addition. Construction activities that are undertaken without a proper permit are violations and may result in citations, fines, or other legal action.



## Temporary Housing Survey

This Temporary Housing Survey is designed to assess the housing needs of those affected by Hurricane Helene. This survey will be used by Hernando County Emergency Management to determine the best way to allocate resources for our community.

**This survey is preliminary in nature only.**

### Contact Information

Name \*

First Name

Last Name

Address of Affected Property \*

Street Address

Street Address Line 2

City

State / Province

Postal / Zip Code

Phone Number \*

Please enter a valid phone number.

Email \*

example@example.com

Is this your primary residence? \*

Yes

No

Family Size \*

Number of Pets \*

---

**Please rate the following options that best describe your needs.**

Do you have temporary housing already arranged? \*

- Yes
- No

Would you prefer to temporarily reside in a Government-Provided Travel Trailer? \*

- Yes
- No
- Maybe

Would you prefer to utilize your personally owned Travel Trailer? (This may include RV, Trailer, or Similar Structure) \*

- Yes
- No
- Maybe
- I don't have access to a Travel Trailer

Would you prefer to be the recipient of a temporary Housing Voucher (amount to be determined) to secure your own housing such as Apartment/House Rental, etc.? \*

- Yes
- No
- Maybe

---

Do you rent or own your primary residence? \*

-

Rent

Own

Are you currently staying in a damaged dwelling? \*

Yes

No

If you are currently displaced from your home, are you staying in any of the following?

Hotel - Paid by FEMA

Hotel - Not Paid by FEMA

With Friends/Family

In your damaged home

Personal travel trailer or camper

Other

How much longer can you stay in your current location? \*

One Week

Two Weeks

One Month

A Few Months

As Long as Needed

Do you or members of your household require ADA-accessible housing?

Yes

No

Do you or any member of your household require constant or ongoing medical support in the home?

Yes

No

Do you have any pets in your household?

- Yes
- No
- Other

If other, please specify:

Additional Comments

Please elaborate on your choices based on the above options. 0/500

**Submit**

# DISASTER ASSISTANCE AVAILABLE

## HERNANDO COUNTY HOUSING & SUPPORTIVE SERVICES HAS FUNDING AVAILABLE FOR QUALIFIED RESIDENTS IMPACTED BY HURRICANE HELENE AND/OR HURRICANE MILTON

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- Purchase of emergency supplies to weatherproof damaged homes.
  - Interim repairs to avoid further damage.
  - Tree and debris removal required to make housing unit habitable.
  - Construction of wells or repair of existing wells damaged or not useable as a result of the disaster where public water is not available.
  - Payment of insurance deductibles for rehabilitation of homes covered under homeowner's insurance policies
  - Temporary rental assistance for loss due to a declared disaster
- 

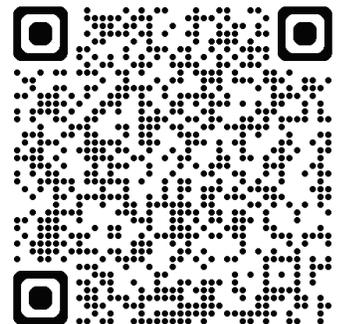
Applications are available at our office or online

**HERNANDO COUNTY HOUSING & SUPPORTIVE SERVICES  
621 W. JEFFERSON ST., BROOKSVILLE, FLORIDA 34601**

<https://www.Hernandocounty.us/departments/departments-f-m/housing-and-supportive-services/housing/ship>

For further information please call (352) 540-4338

HOUSEHOLDS MUST MEET INCOME ELIGIBILITY REQUIREMENTS.  
FEMA AND INSURANCE CLAIM DOCUMENTATION MUST BE PROVIDED.





## DISASTER INFO & ASSISTANCE

**Public Information Line** 352-754-4083 (Disaster related questions)

**Information Post Helene & Milton** [www.Hernandocounty.us/EM](http://www.Hernandocounty.us/EM)

**Emergency Permits** [www.hernandocounty.us/departments/departments-a-e/building-division-1717](http://www.hernandocounty.us/departments/departments-a-e/building-division-1717)

**Operation Blue Roof** [www.bluroof.gov](http://www.bluroof.gov) 888-766-3258. USACE is tasked by FEMA to assist eligible homeowners with temporary roof repairs. **Apply until Midnight November 14, 2024**

**Crisis Clean-Up** 844-965-1386. Volunteers from local relief organizations can assist with mold remediation, muck and gut flooded home, and tree and debris removal. **Closes November 8, 2024**

**Florida Disaster Legal Aid Helpline** 833-514-2940

**Community Legal Services of Mid Florida** [www.legalaccessforall.org/get-help-post/disaster-relief](http://www.legalaccessforall.org/get-help-post/disaster-relief)

**Family Resource Center (FRC)** Ridge Manor Community Center, 34240 Cortez Blvd, Ridge Manor, FL 33523  
Offering supplies, resources, food, and assistance with program enrollment

**Comfort Station** Ridge Manor Community Center, 34240 Cortez Blvd, Ridge Manor, FL 33523  
Free showers, laundry facilities, Wi-Fi, and charging stations

**Temporary Housing Survey** <https://hernandoclerk.jotform.com/242745052692055>  
This survey is designed to assess the housing needs and will be used by Hernando County Emergency Management to determine the best way to allocate resources for our community.



**Hernando County Housing & Supportive Services** 352-540-4338  
[www.hernandocounty.us/departments/departments-f-m/housing-and-supportive-services/housing/ship](http://www.hernandocounty.us/departments/departments-f-m/housing-and-supportive-services/housing/ship) Funding is available for qualified residents impacted by a declared disaster. See eligibility requirements and details for requesting assistance for interim repairs to avoid further damage, emergency supplies to weatherproof damaged homes, construction or repair of wells, payment of insurance deductibles for rehabilitation of homes, and temporary rental assistance.

**FEMA Assistance** 800-621-3362. [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov)

### **FEMA Registration Deadlines**

**Debby: November 12, 2024**

**Helene: November 27, 2024**

**Milton: December 11, 2024**

**Hope Florida** 833-GET-HOPE. <https://www.myflfamilies.com/hopeflorida>

**D-SNAP** [www.myflfamilies.com/DSNAP](http://www.myflfamilies.com/DSNAP) Food assistance for those impacted by Hurricanes Helene & Milton who are not receiving food assistance through the regular SNAP program. **Pre-Registration until November 8, 2024.**

# Permits Required Before Rebuilding

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If your home was damaged by Hurricanes Milton, Helene or Debby, contact your community’s local floodplain manager or building and permitting departments to determine what steps you’ll need to take before starting repairs.

## Rebuilding After a Hurricane

Every part of a building – from roofs, walls, and siding to plumbing, septic systems and heating/air conditioning systems – may require a permit before you start to rebuild. A permit may also be needed for demolition.

Permits protect owners, residents, communities and buildings by making sure repairs and/or construction meet current building codes, standards, floodplain ordinances and construction techniques. Permits also provide a permanent record of compliance with elevation and/or retrofitting requirements, which is valuable information when selling the structure or obtaining flood insurance coverage.

## Rebuilding in a Floodplain

Obtaining a development/building permit is required for those whose homes or businesses are located within a Special Flood Hazard Area (SFHA). Building permits are based on current local codes, floodplain management ordinances, and the Florida Building Code that are enforced locally, not by FEMA.

Contact your community’s building department to find information on locally approved and licensed contractors. These offices can provide suggestions on consumer protection against unscrupulous contractors, as well as how to protect homes or businesses from future disaster-related damage.

## Be Aware

If proper permits are not obtained, residents may be subject to stop-work orders, fines or penalties issued by local authorities. Some communities may choose to waive permit fees but the requirement to obtain the permits themselves cannot be waived.

FEMA does not recommend or endorse contractors, and officials warn people to be wary of contractors who claim they are authorized by FEMA. They are not.

For the latest information about Hurricane Milton recovery, visit [fema.gov/disaster/4834](https://www.fema.gov/disaster/4834). For Hurricane Helene recovery information, visit [fema.gov/disaster/4828](https://www.fema.gov/disaster/4828). For Hurricane Debby recovery information, visit [fema.gov/disaster/4806](https://www.fema.gov/disaster/4806). Follow FEMA on X at [x.com/femaregion4](https://twitter.com/femaregion4) or on Facebook at [facebook.com/fema](https://www.facebook.com/fema).

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# FEMA



THE HERNANDO SUN; Published Weekly

Brooksville Hernando County FLORIDA

PUBLISHER'S AFFIDAVIT OF PUBLICATION

STATE OF FLORIDA

COUNTY OF HERNANDO :

Before the undersigned authority, Julie B. Maglio, personally appeared, who on oath, says that she is Editor of the Hernando Sun, a weekly newspaper published at Brooksville in Hernando County, Florida, that the attached copy of the advertisement, being a Rescheduled Town Hall Meeting notice

See notice on page 2 of 2

in the matter of  
Hernando County Board of County Commissioners

was published in said newspaper by print in the issue(s) of:  
N/A

and/or by publication on the newspaper's publicly available website, if authorized, on Nov. 18, 2024.

Affiant further says that the newspaper complies with all legal requirements for publication in chapter 50, Florida Statutes.

(Signature of Affiant)

Sworn to and subscribed before me  
This 18th day of November, 2024.

(Signature of Notary Public)

LISA M. MACNEIL

Commission # HH 254975

Expires April 19, 2026



(Print, Type, or Stamp Commissioned Name of Notary Public)

Personally known  or

produced identification \_\_\_\_\_

Type of identification produced \_\_\_\_\_

# RESCHEDULED- NOTICE OF TOWN HALL MEETING OF THE HERNANDO COUNTY BOARD OF COUNTY COMMISSIONERS

## NOTICE OF TOWN HALL MEETING OF THE HERNANDO COUNTY BOARD OF COUNTY COMMISSIONERS

NOTICE IS HEREBY GIVEN that a Town Hall meeting of the Hernando County Board of County Commissioners has been rescheduled from Thursday, November 21, 2024, to Wednesday, November 20, 2024, beginning at 6:00 P.M., located at Eastside Elementary School, 27151 Roper Road, Brooksville, FL 34602. The Town Hall meeting will focus on FEMA Rule for Substantial Damage and Substantial Improvements.

The meeting is open to the public. Any questions concerning this meeting should be directed to the County Administrator's Office, at (352) 754-4002. This meeting agenda may be viewed online at <https://hernandocountyfl.legistar.com/Calendar.aspx>.

If a person decides to appeal any quasi-judicial decision made by the Hernando County Board of County Commissioners with respect to any matter considered at such hearing or meeting, he or she may need to ensure that a verbatim record of the proceeding is made, which record includes the testimony and evidence upon which the appeal is to be based.

In accordance with the Americans with Disabilities Act, persons with disabilities needing a special accommodation to participate in this proceeding should contact Colleen Conko, Hernando County Administration, 15470 Flight Path Drive, Brooksville, FL 34604, (352) 754-4002. If hearing impaired, please call 1-800-676-3777.

/s/ Jeffrey Rogers  
County Administrator  
Hernando County Administration

PUBLISH: November 18, 2024



## Substantial Damage and Substantial Improvement Town Hall Discussion Points

The Community Rating System (CRS) is a voluntary program that encourages communities to implement floodplain management practices that reduce the risk of flooding. The goal of the CRS is to increase the number of communities that take effective measures to increase their flood resilience. Hernando County joined the CRS Program on April 17, 1984. As a benefit, participation in CRS gives the community discounted Flood premiums with the National Flood Insurance Program (NFIP).

When homeowners buy subsidized flood insurance from the Federal Emergency Management Agency, they make a commitment to build back better after flood disasters. FEMA's 50% rule stipulates that if a home in a flood zone suffers damages worth more than half its market value for the structure, it must be torn down and rebuilt so it's elevated above flood level.

Enforcement of the 50% rule largely falls to local officials in flood-damaged regions, who are charged with ensuring that their citizens aren't rebuilding in flood zones. In exchange for this diligence, the federal government subsidizes low-cost flood insurance for homes in communities that certify their compliance with the rule. The 50% rule is supposed to reduce this risk over time by ensuring that flood-prone homeowners don't rebuild the same vulnerable properties over and over. If a county determines that a home has suffered what FEMA calls "substantial damage," it requires the homeowner to replace the home with a new home elevated above flood level (BFE plus one (1) foot, explained herein), often on concrete pilings. If a county doesn't comply, FEMA could remove the County from the CRS Program. Much of the confusion stems around determining what counts as "substantial damage". Local officials conduct basic "damage assessments" in the first days after a storm, logging damage information that they can see from the street as they clear debris.

### **Additional information:**

**Appendix A:** Costs for Substantial Improvements and Repair of Substantial Damage

**Appendix B:** What is National Flood Insurance Program (NFIP)

**Appendix C:** Hernando County Comprehensive Plan

### **1. How does the 50% rule benefit me and why did the State and BOCC adopt it?**

The flood load and flood-resistant construction requirements outlined in the Florida Building Code are designed to establish minimum standards that protect public health, safety, and welfare. These requirements aim to reduce both public and private losses due to flooding by regulating development in flood hazard areas. Specifically, the goals are to: 1. Minimize disruptions to commerce, access, and public services during flooding events. 2. Ensure the use of appropriate construction practices to prevent or reduce future flood damage. 3. Regulate activities such as filling, grading, dredging, mining, paving, excavation, drilling, and material storage that may increase flood risk or erosion potential. 4. Manage the alteration of flood hazard areas, watercourses, and shorelines to protect the natural functions of the floodplain. 5. Minimize damage to public and private infrastructure and utilities. 6. Help maintain a stable tax base by promoting sound development practices in flood hazard areas. 7. Reduce the need for future public expenditure on flood control measures and emergency response efforts. 8. Ensure compliance with the National Flood Insurance Program (NFIP) requirements for county participation, as set forth in Title 44 of the Code of Federal Regulations, Section 59.22. These measures are essential to safeguarding communities from the impacts of flooding while encouraging responsible development in flood-prone areas.

**2. What is the 50% rule?**

The 50% Rule is a regulation of the National Flood Insurance Program (NFIP), established in 1968, that prohibits improvements to a structure exceeding 50% of its **market value** unless the entire structure is brought into full compliance with current flood regulations. This may include elevating the structure, using flood-resistant materials, and proper flood venting among others.

**3. What is Substantial Improvement and Substantial Damage?**

Any combination of repair, reconstruction, rehabilitation, addition, or other improvement of a building, the cumulative cost of which equals or exceeds 50% of the (depreciated) market value of the building or structure before the improvement or repair is started. If a project meets the definition of *Substantial Improvement* or *Substantial Damage* it is considered new construction, and the entire building must be elevated to or above the Base Flood elevation (BFE) and otherwise made fully flood compliant.

**4. Why is it important to know if an improvement is "substantial?"**

Exceeding the Substantial Improvement threshold requires the entire structure to be brought into compliance with current NFIP regulations, the Florida Building Code, and the Hernando County Land Development Code. This may include elevating the structure at or above BFE, flood proofing it, installing proper flood venting, and using flood-resistant construction materials.

**5. What types of structures does the "50% Rule" apply to?**

- a. All existing structures: Those that were present the year (1984) that the NFIP floodplain management and Flood Insurance Rate Maps were adopted in Hernando County as well as those structures built earlier.
- b. New construction: Substantially improved structures must meet the floodplain management regulations and BFE effective at the time the permit is approved.
- c. Non-compliant structures erected prior to 1984 may remain so unless they are substantially improved. These structures are evaluated on a case-by-case basis.

**6. Will permits be issued for a "Substantial Improvement?"**

Yes, provided the plans demonstrate the entire structure is being brought into compliance. A Repair Improvement Cost Form must be submitted, reviewed, and approved prior to the building permit being approved.

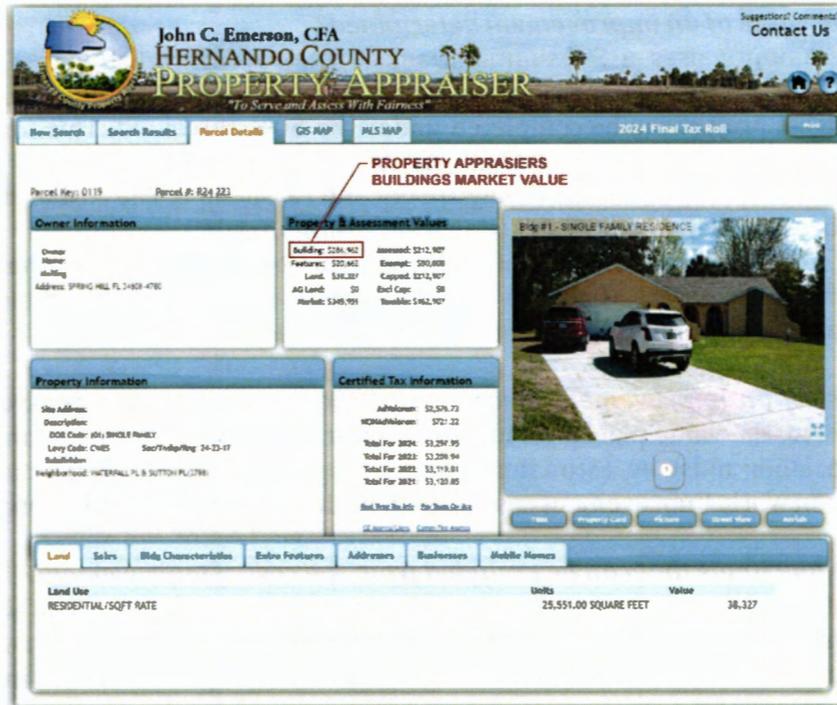
**7. What is Market Value?**

The price at which a property will change hands between a willing buyer and a willing seller, neither party being under compulsion to buy or sell and both having reasonable knowledge of relevant facts. Hernando County determines market value in the following ways:

- d. Utilize the Hernando County Property Appraiser's assessment for ad valorem taxation for the (depreciated) market value for the structure only.
- e. An independent appraisal for the structure only prepared and certified by a Florida Licensed Appraiser.

**8. Where can I find the value of the structure on the Hernando County Property Appraiser's Website?**

Go to: <https://propsearch.hernandopa-fl.us/>. Provide the property address or Parcel Key. Please remember that the NFIP basis for substantial improvements is **based only on the market value of the structure and does not include land values.**



**9. I don't agree with the Property Appraisers Market Value assessment on my structure. Can I contest the value?**

Yes. A property owner may provide a private appraisal for the property based on its pre-storm conditions.

**10. Can replacement cost be substituted for market value to determine substantial improvement or damage?**

No, replacement cost is the cost of replacing the structure (to pre-storm conditions) with a structure of like kind, using present day costs for labor and materials. Replacement cost is often much greater than market value.

- A Substantial Damage/Improvement Estimate Form is required to be submitted with all permit applications so that a substantial Improvement determination can be made.

**11. Do maintenance projects count toward the 50% calculation?**

Yes, maintenance projects of any type are logged toward the 50% rule.

**12. Can I enclose the area underneath my home and make it into a habitable space?**

No, if the enclosed area is located below the base flood elevation, this area can only be used strictly for storage, parking, and building access. Utilities are prohibited in these spaces, and they cannot be air conditioned.

**13. Is Substantial Improvement cumulative?**

Hernando County does not have cumulative. However, a storm event would require that all permits related to storm repair would be subject to the 50% rule. The definition of "substantial improvement" involves: "Any repair, reconstruction, rehabilitation, addition, or improvement of a building or building, the cost of which equals or exceeds 50 percent of the market value of the building before the improvement or repair, is started."

**14. How is the value of an improvement determined?**

Hernando County uses a Substantial Damage/Improvement Estimate Form which must be completed, by the contractor or the owner-builder, and submitted with the permit application to determine if a project can be completed under the 50% threshold. This form must also include copies of the construction contract and any subcontractor bids. The County will evaluate the cost of improvements and determine if they are fair and reasonable. The cost of improvement includes the total costs for repair, reconstruction, rehabilitation, additions, or other improvements to the structure. These costs include all materials, labor, built-in appliances, overhead, profit, demolition, and repairs made to the structure. The application must be reviewed and approved prior to building permit approval and commencement of work.

**15. Is the cost of an improvement discounted if the owner does the work or the materials are donated?** No, the value placed on materials must equal the actual or estimated cost. The value placed on labor must be estimated based on applicable hourly wage scales for the type of construction work. Improvement costs cannot be discounted to keep the cost estimate below 50%.

**16. Are there any items that can be excluded from the cost of improvement?**

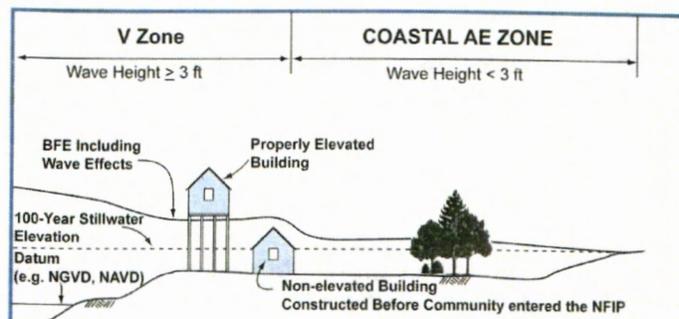
Items that should not be counted toward the cost of repair include clean up and trash removal, cost to temporarily stabilize a building so that it is safe to enter to evaluate required repairs, plans, specifications, surveys, building permits, and other items separate from or incidental to the repair or improvement of the structure such as outdoor landscaping. Improvements to the land, such as driveways, pools, seawalls, etc. are not included in the 50% Rule value.

**17. How do I find out the required BFE of my property and what does it mean?**

You can call the Hernando County Zoning Department at 352-754-4048 or you can look on the Flood Insurance Rate Map (FIRM) that are listed on the County's website at: <https://portal.hernandopa-fl.us/portal/apps/webappviewer/index.html?id=c85225824549433ea77cbcd90ce2edfa>. FEMA flood maps: <https://www.fema.gov/flood-maps>.

Base Flood Elevation (BFE), is the 1% annual chance of flooding. The 1% annual chance of flood is one that has a 1% (1 out of 100) chance of occurring in any given year. The base flood is also informally referred to as the 100-year flood and is the national standard used by the NFIP and all Federal agencies for the purposes of requiring the purchase of flood insurance.

**18. What are the flood zones within the County?**



**AE Zone** – the AE Zones have a BFE established on the FIRM and are areas that are susceptible to lower wave heights.

**VE Zone** – The VE zones, also known as Velocity zones or Coastal High Hazard Areas, are in the coastal area along the Gulf of Mexico. These areas have a BFE established on the FIRM and are areas that are susceptible to wave action and quickly rising floodwaters during a storm.

**19. Why should an owner suffer what seems to be a penalty for upgrading and/or improving a structure?**

The underlying principle for counting extra costs associated with the more expensive materials, labor or design is the added real property that would be at risk to flood damage. It should be noted that in some form, the Federal Government (NFIP, FEMA, or various disaster assistance programs) would likely be obligated to pay a portion of or all future damage to these more expensive improvements. In addition, structures located in a SFHA that are not elevated to or above the BFE pose threats to the health and safety of the occupants of these structures. Over time it is not only important to protect the property of the existing structures through substantial improvement, but also protect the health and lives of the people that occupy them.

**20. What if the Hernando County did not participate in the NFIP?**

There are several consequences if the County did not participate. The largest is the unavailability of affordable flood insurance for residential or commercial buildings within the County. In addition, there would be no Federal grants, loans, mortgage insurance, or federal disaster assistance for structures in the SFHA. Owners of buildings with conventional loans would also be required to notify buyers or lessees that the property is in a SFHA and Federal disaster relief is not available to them in the event of a declared disaster.

**21. What is Substantial Damage**

Damage of any origin sustained by a building or structure whereby the cost of restoring the building or structure to its before-damaged condition would equal or exceed 50 percent of the market value of the building or structure before the damage occurred. The term also includes flood-related damage sustained by a structure on two separate occasions during a 10-year period for which the costs of repairs at the time of each such flood event, on average, equals or exceeds 25 percent of the market value of the structure before the damage occurred. The flood regulations for the renovation of a substantially damaged structure are the same as those for one that is substantially improved.

**22. What happens when a structure is damaged, but not substantially, and during the repair the owner also makes an addition, rehabilitation, or other improvements to the structure?**

If the owner of a building, which was 30% damaged by flood, decides to add a room during the repair process for the flood damage, the combined total of these improvement must be equal to or less than 50% of the structures pre-damaged market value to **not** be considered a substantial improvement.

**23. What if a property owner refuses to adhere to the Federal Flood Regulation process for permitting and/or reporting Substantial Damage?**

The owner/contractor would be issued a stop work order, a notice of violation, and could incur a daily fine at a rate \$1,000 per day, per Section 2-49 of the Hernando County Code. The violation would be taken to a magistrate for compliance.

**24. What are the potential long term consequences of failing to comply?**

If the community has exhausted legal means to remedy a violation and the owner refuses to resolve the matter and bring the building into compliance, the community may cite the structure as a violation in accordance with Sec. 1316 of the National Flood Insurance Act of 1968. This provision allows the NFIP to deny flood insurance on the building that remains in violation, and on all other insurable buildings on the property. Owners who refuse to resolve violations should be informed that denial of flood insurance can have **significant consequences: the property**

**may be difficult to sell; the owner may have problems with the mortgage lenders if flood insurance cannot be maintained; and future Federal disaster assistance may be denied.**

A community's standing in the NFIP depends on making a good faith effort to successfully resolve violations. By allowing a violation to go unresolved, the community may set a precedent, making it more difficult to take future enforcement actions and potentially jeopardize participation in the NFIP.

**25. What if I began working on after storm repairs on my structure without a permit?**

In the event a property has begun storm repairs, they may contact the Hernando County Building Department for an inspection to review damage and may also apply for an "After the Fact" permit without penalty.

**26. How long do I have to report and complete any substantial damage to my structure?**

180 calendar days from the storm event

Storm Date: Helene-September 27, 2024      180 Calendar Days = March 26, 2025

Storm Date: Milton-October 9, 2024      180 Calendar Days = April 7, 2025

**27. What if I want to be my own General Contractor, is that allowed and can I use sub-contractor estimates as a basis of loss?**

Yes, you can do both. However, any work done by the owner still needs to be included showing material cost and labor performed. You can use the FEMA SD Estimator tool, <https://www.fema.gov/emergency-managers/risk-management/building-science/substantial-damage-estimator-tool>. Department of Labor, <https://www.bls.gov/news.release/eci.nr0.htm>.

**28. My insurance company has already started repairs.**

A permit would still be required for the completed repairs along with a substantial damage packet.

**29. What if I select to not acquire NFIP coverage and/or elect to purchase a commercial flood policy?**

Without flood insurance, you could face significant out-of-pocket costs if your property is flooded. For example, FEMA estimates that the cost to repair a 1,000 SQ. FT. home after three (3) inches of floodwater is around \$12,000. **Lender requirements** - If you have a mortgage from a federally regulated lender, you may be required to obtain flood insurance. If you don't, your lender may purchase insurance on your behalf. **Community sanctions** - If your community doesn't participate in the NFIP, residents may not be able to purchase flood insurance, and existing policies may not be renewed. Communities that don't participate may also be excluded from federal grants, loans, and disaster assistance. You can purchase flood insurance from your insurance company or agent. There are also lower-cost Preferred Risk Policies for properties in areas with moderate-to-low flood risk.

**30. What happens if the community does not comply?**

Communities that don't carry out or enforce SDDs could lead to loss of a Community Rating System (CRS) discount, probation, or even suspension from the NFIP. The latter would mean that residents of that community would be ineligible for certain federal funds (see FEMA guidance on Flood Insurance and FEMA Assistance). Some communities in south Florida are currently facing probation related to failure to enforce local floodplain requirements.

**31. What happens if I don't comply with pulling permits, etc.**

If you don't pull a permit to repair a substantially damaged home after a storm, you could face

finances, penalties for violating building codes, potential delays in insurance claims, and in extreme cases, may be forced to demolish the improperly repaired building, especially if the damage falls under FEMA's "50% rule" which requires significant repairs to comply with current flood zone standards if the damage exceeds half the home's market value; this could also impact your ability to sell the property in the future.

**32. What are Local officials responsible for?**

Reviewing the validity of all cost estimates provided by applicants, whether prepared by licensed contractors, engineers, architects, professional cost estimators, or property owners. Local officials should also inspect damaged buildings and manufactured homes to verify that the proposed costs include all work necessary to restore the buildings to pre-damage conditions. The main things local officials have to do are to:

- Determine the market value of the building by using the Property Appraiser market value.
- Determine the cost of work to fully repair the building
- Make substantial damage or substantial improvement determinations
- Communicate the results of substantial damage or substantial improvement determinations to property owners
- Require owners to obtain permits to bring substantially damaged or substantially improved buildings into compliance with current floodplain management regulations
- Review and issue permits, conduct field inspections during construction, identify violations and unpermitted development and take enforcement action
- Collect compliance documentation and maintain this documentation

**33. I am an already "elevated home" only replacing drywall in the area below base flood elevation, do I need a permit?**

Permits are required for all development in the special flood hazard area. Chapter 13, Section 13-23 Permits Required in the Hernando County Code. When you submit your application, please write on the application that your home is already elevated and does not require a pre-inspection. The only permits required for damage below the Base Flood Elevation (BFE) are for exterior wall repairs. We are considering enclosures, both with and without breakaway walls and flood vents. (Property already complies with 50% rule since it is elevated)

**34. Who can I contact for Insurance information?**

Be call the National Flood Insurance Program (NFIP) 877-336-2627, or speak to your insurance agent.

**35. What is the Appeal process for Substantial Damage and Substantial Improvement Determination?**

The property owner has 30 days to appeal the County Substantial Damage and/or Substantial Improvement Determination. The Board of County Commissioners shall hear and decide appeals when it is alleged there is an error in any requirement, decision, or determination made by the floodplain administrator in the administration and enforcement of this chapter. Any person aggrieved by the decision of the board of county commissioners may appeal such a decision to the circuit court, as provided by Florida Statutes.

**36. What if I received money from FEMA?**

If you receive FEMA money for your building, there may be a stipulation that you must carry flood insurance for life. Please verify with FEMA before accepting any monies.

**37. Do I need a permit for cleanup?**

The County does not require a permit for clean-up, debris, and muck removal.

**38. What is the Permitting Process?**

The purpose of the pre-inspection is to assist homeowner and the County with processing Substantial Damage and Substantial Improvement determinations in a timely manner. If a pre-inspection is done, the permitting process should be approximately 10 business days. Without a pre-inspection, the permit review will be more cumbersome, and the permitting process should be about 20 business days. The pre-inspection helps us to verify the damage sustained to the building and compare it to substantial damage packet received with permit.

**39. Does my insurance payout determine my Substantial Damage?**

No, Substantial Damage is determined based on a detailed itemized scope of work.

## **APPENDIX A**

### **Costs for Substantial Improvements and Repair of Substantial Damage**

#### **Included Costs**

Items that must be included in the costs of improvement or costs to repair are those that are directly associated with the building. The following list of costs that must be included is not intended to be exhaustive, but characterizes the types of costs that must be included:

- Materials and labor, including the estimated value of donated or discounted materials and owner or volunteered labor
- Site preparation related to the improvement or repair (foundation excavation, filling in basements)
- Demolition and construction debris disposal
- Labor and other costs associated with demolishing, moving, or altering building components to accommodate improvements, additions, and making repairs
- Costs associated with complying with any other regulation or code requirement that is triggered by the work, including costs to comply with the requirements of the Americans with Disabilities Act (ADA)
- Costs associated with elevating a structure to an elevation that is lower than the BFE
- Construction management and supervision
- Contractor's overhead and profit
- Sales taxes on materials
- Structural elements and exterior finishes, including:
  - Foundations (e.g., spread or continuous foundation footings, perimeter walls, chainwalls, pilings, columns, posts, etc.)
  - Monolithic or other types of concrete slabs
  - Bearing walls, tie beams, trusses
  - Joists, beams, subflooring, framing, ceilings
  - Interior non-bearing walls
  - Exterior finishes (e.g., brick, stucco, siding, painting, and trim)
- Structural elements and exterior finishes (cont.):
  - Windows and exterior doors
  - Roofing, gutters, and downspouts
  - Hardware
  - Attached decks and porches
- Interior finish elements, including:
  - Floor finishes (e.g., hardwood, ceramic, vinyl, linoleum, stone, and wall-to-wall carpet over subflooring)
  - Bathroom tiling and fixtures
  - Wall finishes (e.g., drywall, paint, stucco, plaster, paneling, and marble)
  - Built-in cabinets (e.g., kitchen, utility, entertainment, storage, and bathroom)
  - Interior doors
  - Interior finish carpentry
  - Built-in bookcases and furniture
  - Hardware
  - Insulation
- Utility and service equipment, including:
  - HVAC equipment
  - Plumbing fixtures and piping
  - Electrical wiring, outlets, and switches
  - Light fixtures and ceiling fans
  - Security systems
  - Built-in appliances
  - Central vacuum systems
  - Water filtration, conditioning, and re-circulation systems

### **Excluded Costs**

Items that can be excluded are those that are not directly associated with the building. The following list characterizes the types of costs that may be excluded:

- Clean-up and trash removal
- Costs to temporarily stabilize a building so that it is safe to enter to evaluate required repairs
- Costs to obtain or prepare plans and specifications
- Land survey costs
- Permit fees and inspection fees
- Carpeting and recarpeting installed over finished flooring such as wood or tiling
- Outside improvements, including landscaping, irrigation, sidewalks, driveways, fences, yard lights, swimming pools, pool enclosures, and detached accessory structures (e.g., garages, sheds, and gazebos)
- Costs required for the minimum necessary work to correct existing violations of health, safety, and sanitary codes
- Plug-in appliances such as washing machines, dryers, and stoves

## **APPENDIX B**

### **What is National Flood Insurance Program (NFIP)**

The **National Flood Insurance Program (NFIP)** is a U.S. government program created to help reduce the financial impact of floods on individuals and communities. Established in 1968, the program aims to make flood insurance more accessible and affordable, especially for people living in flood-prone areas. It provides coverage for flood-related property damage to homeowners, renters, and businesses.

1. **Flood Insurance Coverage:**
  - The NFIP provides flood insurance for both residential and commercial properties. It covers damage caused by flooding, such as water entering buildings due to heavy rains, rising rivers, or storm surges.
  - It covers both the structure of a building and its contents, although there are limits to how much coverage is available for each.
2. **Government-Managed but Private Insurers:**
  - While the NFIP is managed by the **Federal Emergency Management Agency (FEMA)**, it partners with private insurance companies to sell and service policies.
  - This public-private partnership helps make flood insurance more widely available and affordable, especially in high-risk flood areas.
3. **Flood Risk Mapping:**
  - FEMA creates flood maps that assess the risk of flooding in different areas. These maps identify "Special Flood Hazard Areas" (SFHAs), which are areas at high risk for flooding.
  - People living in SFHAs or who have federally-backed mortgages in these areas may be required by law to buy flood insurance.
4. **Affordable Insurance for At-Risk Areas:**
  - One of the primary goals of the NFIP is to make flood insurance more affordable, especially in high-risk flood zones where flooding is likely to occur. Before the NFIP, many people in flood-prone areas had difficulty obtaining flood coverage.
  - The program sets rates based on the flood risk of an area, helping people living in flood-prone regions purchase insurance at rates they can afford.
5. **Financial Protection for Communities:**
  - NFIP aims to reduce the financial burden on both individuals and the government. Without flood insurance, the cost of flood damage would often fall on taxpayers through disaster relief programs.
  - The NFIP encourages communities to implement floodplain management practices to reduce the risk of future flooding and, in turn, helps those communities qualify for lower flood insurance rates.
6. **Post-Flood Recovery:**
  - When flooding occurs, NFIP insurance helps cover the costs of repairing or rebuilding homes and businesses. It helps policyholders recover faster and reduces the long-term financial impact of floods.
  - The NFIP can also provide coverage for temporary living expenses for people whose homes are uninhabitable due to flooding.

### **How It Works:**

- **Eligibility:** Anyone living in a community that participates in the NFIP can purchase flood insurance, whether they live in a high-risk flood zone or not.
- **Cost:** The cost of flood insurance varies depending on factors like the location of the property, whether it's in a floodplain, and the building's structure. Generally, flood insurance costs more for properties in high-risk flood areas.
- **Claims Process:** After a flood, policyholders file a claim through their insurance provider. If approved, the NFIP pays for repairs or rebuilding, up to the coverage limits.

### **Why It Matters:**

- **Flooding is the most common and costly natural disaster** in the U.S., and traditional homeowners insurance typically does not cover flood damage.
- The NFIP reduces the financial impact of floods, provides peace of mind to homeowners and businesses, and promotes better flood management practices at the community level.

## **APPENDIX C**

### **Hernando County Comprehensive Plan**

A County **Comprehensive Plan** is a Florida Statute required legal and long-term, integrated, and coordinated document that outlines the vision, goals, policies, and strategies for guiding growth and development within the county. It serves as a blueprint for land use, infrastructure, housing, natural resources, and public services, and must be updated periodically to reflect changing conditions and goals. The plan ensures that development occurs in a way that balances economic growth, environmental protection, and quality of life, while maintaining consistency with state and regional planning policies.

### **Chapter 11 - COASTAL MANAGEMENT ELEMENT**

#### **Hazard Mitigation and Development/Redevelopment Principles [Florida Statute 163.3178(2)]**

**Objective 11.02D:** Hernando County shall reduce the exposure of development to natural coastal hazard impacts from high tide events, storm surge, flash floods, stormwater runoff and sea level rise through regulatory standards, hazard mitigation and post-disaster redevelopment planning.

**Strategy 11.02D(3):** Hernando County shall adhere to the minimum requirements of the Florida Building Code and the County's Flood Damage Prevention Ordinance (Chapter 13 of the Code of Ordinances) as they relate to reducing flood risk and mitigating damage from natural hazards.

#### **Repetitive Loss Properties and Best Practices**

**Strategy 11.02A(7):** The County encourages the use of best practices development and redevelopment principles, strategies, and engineering solutions that will result in the removal of coastal real property from flood zone designations established by FEMA. The County will identify and implement programs that minimize repetitive loss properties in the Coastal High Hazard Area (CHHA) and best practices to remove property from the designated flood zone including the following:

- a. The potential for acquisition, with federal assistance, repetitive loss properties;
- b. The prohibition of new mobile homes in the Coastal High Hazard Area;**
- c. Flood mitigation projects that reduce vulnerability and/or remove property from the 100-year floodplain;
- d. Stormwater maintenance and stormwater improvement projects;
- e. A Local Hazard Mitigation strategy that includes programs to elevate and/or acquire vulnerable structures; and
- f. The enforcement of floodplain management regulations and best practices.

## SUMMARY OF THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP) REGULATIONS FOR MOBILE HOMES

### 1. Floodplain Designation

A mobile home must be located within a designated floodplain as mapped by FEMA's Flood Insurance Rate Map (FIRM). The flood zone designation dictates the level of flood risk and insurance requirements.

### 2. Elevation Requirements

To meet NFIP standards, the lowest floor of the mobile home must meet or exceed the Base Flood Elevation (BFE) plus one (1) foot.

### 3. Substantial Damage Rule

Under FEMA's Substantial Damage (SD) rule, if a mobile home is damaged by a flood (or any other cause) to the point where the cost of repairs equals or exceeds 50% of the pre-damage market value of the home, the mobile home is considered "substantially damaged." This triggers floodplain management requirements, such as the need to elevate or floodproof the home to meet current NFIP standards.

### 4. Substantial Damage and the Impact on Mobile Homes:

- **After a flood**, if the mobile home suffers substantial damage ( $\geq 50\%$  of the market value), it must meet NFIP standards, which often include elevation above the Base Flood Elevation (BFE).
- **Financial Impact**: In cases where repair costs are too high or elevation isn't feasible due to the structure's condition, the mobile home may be rendered uninhabitable or no longer eligible for NFIP coverage unless rebuilt in compliance with current flood regulations.
- **Unviable Options**: If a mobile home cannot be brought into compliance with FEMA's standards due to either structural constraints or prohibitive costs, it might be deemed "unfit" for rebuilding in its current location, and the owner will need to seek alternative housing solutions.

### 5. Substantial Improvement Rule

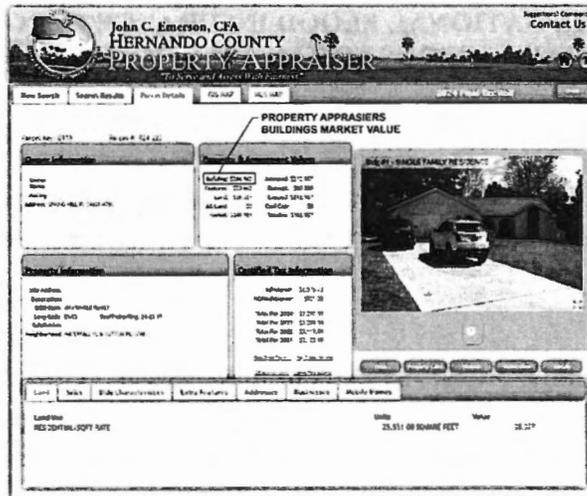
Similar to substantial damage, if a mobile home undergoes substantial improvement (i.e., the cost of improvements equals or exceeds 50% of the home's pre-improvement market value), the homeowner must elevate the home or meet other NFIP floodplain management requirements. This can apply even if the improvements are not flood-related, such as upgrading to meet local building codes.

### 6. Community Participation and Enforcement

Florida communities must participate in the NFIP for mobile homeowners to access flood insurance. Local governments are responsible for enforcing floodplain management regulations, including substantial damage provisions. If a mobile home is substantially damaged, the community must ensure that any repair or rebuilding complies with current Flood Regulations.

### 7. Where can I find the value of the structure on the Hernando County Property Appraiser's Website?

Go to: <https://propsearch.hernandopa-fl.us/> . Provide the property address or Parcel Key. Please remember that the NFIP basis for substantial improvements is based only on the market value of the structure and does not include land values.



## 8. Can I replace my mobile home with another mobile home?

If your mobile was deemed “Substantially Damaged” due to its location within a flood zone, the National Flood Insurance Program regulations would require the mobile to be replaced and current flood regulations. You can visit <https://gismaps.hernandopa-fl.us/> and select Flood Data for your parcels Base Flood Elevation.

However, for mobile homes on the west side of US Hwy 19 that pre-exist the County’s Comprehensive Plan Coastal Management Element (Chapter 11), the adopted Strategies now prohibit the replacement of those mobile homes with another mobile home. Modular homes are permitted as an alternative but must meet minimum flood regulations.

## 9. What is the difference between a Mobile Home and a Manufactured Home?

In Florida, the difference between a **mobile home** and a **modular home** lies in how they are constructed, how they are regulated, and how they are treated legally and financially. While both types of homes can be prefabricated or built off-site and transported to their final location, there are significant distinctions in their construction standards, building codes, and installation.

### Mobile Home

- **Definition:** A mobile home is a prefabricated home that was built before June 15, 1976. After that date, the term "mobile home" was largely replaced by "manufactured home".
- **Construction Standards:** Mobile homes (those built before 1976) were not required to meet the stricter HUD (U.S. Department of Housing and Urban Development) construction standards that govern modern manufactured homes. As a result, mobile homes are generally considered to be less durable and may not adhere to modern safety codes.

### Modular Home

- **Definition:** A modular home is a type of prefabricated home that is built in sections or modules in a factory and then transported to the site where it is assembled. Modular homes are constructed to meet local building codes, not the HUD Code, which distinguishes them from manufactured homes.
- **Construction Standards:** Modular homes are built to the *same building codes as site-built homes* (also known as "stick-built" homes), which are *regulated by state and local building departments*. These codes typically cover structural integrity, energy efficiency, plumbing, electrical systems, and fire safety. *Modular homes must meet the Florida Building Code (FBC), which is specific to the state of Florida and its weather conditions* (e.g., hurricanes).

## Guide for Chlorine Bleach Disinfection

This chart is a guide for the amount of chlorine bleach to use for well and plumbing system disinfection. Do not use scented bleach or bleaches containing other additives.

The bleach should be diluted with 10 parts water. For example, dilute 1 cup of bleach with 10 cups of water before pouring it into your well.

Well Depth in Feet	Well Diameter in Inches			
	2"	4"	5"	6"
20'	1 cup	1 cup	1 cup	1 cup
30'	1 cup	1 cup	1 cup	2 cups
40'	1 cup	1 cup	2 cups	2 cups
50'	1 cup	2 cups	2 cups	3 cups
80'	1 cup	2 cups	1 qt	1 qt
100'	1 cup	3 cups	1 qt	1.5 qts
150'	2 cups	1 qt	2 qts	2.5 qts
200'	3 cups	1.5 qts	2.5 qts	3 qts
<b>Conversions</b>	8 oz = 1 cup		16 oz = 1 pint = 2 cups	
24 oz = 3 cups	32 oz = 1 quart		48 oz = 1.5 quarts	
64 oz = 2 quarts	80 oz = 2.5 quarts		96 oz = 3 quarts	

Please contact your county health department or the Florida Department of Health, Bureau of Water Programs at 850.245.4240, if you have questions regarding the information in this pamphlet.

DH 150-989, 8/08 Stock# 5730-989-0150-6

## What Should I Do if My **Well** is **Flooded?**



If flood waters have reached your well, or if you notice any change in the appearance or taste of your water, or even if you are unsure about the impact of flooding on the water quality in your area, you should boil all of the water you use for drinking, making beverages, cooking, brushing your teeth, washing dishes, and washing areas of the skin that have been cut or injured (be sure to cool the water first). The water should be brought to a rolling boil for at least one minute. Bottled water may also be used for all of these purposes.

### Is my water safe to drink after the flooding subsides?

No—If your well has been flooded, you should first contact your county health department for information on how to sample your water and where to bring the sample for bacteriological testing. If the test reveals bacteria, the well and water system need to be disinfected.

### How do I disinfect my well?

It is important to disinfect both the well and plumbing with chlorine bleach to ensure that all infectious agents are killed. If you have water treatment devices, remove all membranes, cartridges, and filters and replace them after the chlorination process is completed.

The amount of chlorine and the length of time you allow it to remain in your system are equally important. Common unscented laundry bleach can be used effectively as a chlorine disinfectant. See the chart for the recommended amounts of chlorine bleach to use and follow these steps:



- If the water is discolored before chlorination, run the water until it is clear. This may take up to 10 minutes or longer.
- Turn off and then drain your hot water heater—chlorine is not effective in water above 105 degrees.
- Remove and replace charcoal filters after the chlorination process is completed.
- To avoid adding contamination to the well during disinfection, first clean the work area around the top of the well. Remove grease and mineral deposits from accessible parts of the well head and flush the outside surfaces with 1/2 cup of laundry bleach in 5 gallons of water.
- Turn off the pump. Remove the cap or the well plug on the rubber seal. There are many types of well caps and plugs. If you have questions, you should contact a licensed well driller. If you have a submersible pump, you may also want to contact a licensed well driller for advice on disinfection procedures.

- Consult the chlorine bleach chart and pour the recommended amount of bleach solution into the well. Try to coat the sides of the casing as you pour. If you get chlorine on the pump or wiring, flush it thoroughly with fresh water to prevent later corrosion. Your county health department may issue additional guidance for your area.
- Re-cap or plug the well opening and wait 30 minutes.
- Turn on and, if needed, reprime the pump. Open all of the faucets on the system one by one. Allow the water to run until there is a noticeable smell of chlorine. You may also want to flush the toilets. If you have outside faucets, you may want to direct the water away from sensitive plants. If you cannot detect a chlorine odor, re-chlorinate the well.
- Turn off all of the faucets and allow the chlorine to remain in the system for at least eight hours.
- Backwash water softeners, sand filters, and iron removal filters with chlorinated water.
- Again open all of the faucets and run the water until there is no chlorine smell—for up to 15 minutes.

### Is it safe now?

The only way to verify that the water is safe to drink is to have it tested. Although chlorine bleach is effective against microorganisms, it will not remove chemical contamination that may have gotten into your well. Contact your county health department for sampling instructions to get your water tested.



**DEPARTMENT OF PUBLIC SAFETY**  
HERNANDO COUNTY FIRE RESCUE

15470 FLIGHT PATH DRIVE • BROOKSVILLE FLORIDA 34604  
P 352.540.4353 • F 352.540.4355 • W [www.HernandoCounty.us](http://www.HernandoCounty.us)



## **DISASTER INFO & ASSISTANCE**

**Public Information Line** 352-754-4083 (Disaster related questions)

**Information Post Helene & Milton** [www.Hernandocounty.us/EM](http://www.Hernandocounty.us/EM)

**Emergency Permits** [www.hernandocounty.us/departments/departments-a-e/building-division-1717](http://www.hernandocounty.us/departments/departments-a-e/building-division-1717)

**Operation Blue Roof** [www.bluroof.gov](http://www.bluroof.gov) 888-766-3258. USACE is tasked by FEMA to assist eligible homeowners with temporary roof repairs. **Apply until Midnight November 14, 2024**

**Crisis Clean-Up** 844-965-1386. Volunteers from local relief organizations can assist with mold remediation, muck and gut flooded home, and tree and debris removal. **Closes November 8, 2024**

**Florida Disaster Legal Aid Helpline** 833-514-2940

**Community Legal Services of Mid Florida** [www.legalaccessforall.org/get-help-post/disaster-relief](http://www.legalaccessforall.org/get-help-post/disaster-relief)

**Family Resource Center (FRC)** Ridge Manor Community Center, 34240 Cortez Blvd, Ridge Manor, FL 33523  
Offering supplies, resources, food, and assistance with program enrollment

**Comfort Station** Ridge Manor Community Center, 34240 Cortez Blvd, Ridge Manor, FL 33523  
Free showers, laundry facilities, Wi-Fi, and charging stations

**Temporary Housing Survey** <https://hernandoclerk.jotform.com/242745052692055>  
This survey is designed to assess the housing needs and will be used by Hernando County Emergency Management to determine the best way to allocate resources for our community.



**Hernando County Housing & Supportive Services** 352-540-4338  
[www.hernandocounty.us/departments/departments-f-m/housing-and-supportive-services/housing/ship](http://www.hernandocounty.us/departments/departments-f-m/housing-and-supportive-services/housing/ship) Funding is available for qualified residents impacted by a declared disaster. See eligibility requirements and details for requesting assistance for interim repairs to avoid further damage, emergency supplies to weatherproof damaged homes, construction or repair of wells, payment of insurance deductibles for rehabilitation of homes, and temporary rental assistance.

### **Federal Emergency Management Agency (FEMA)**

**Disaster Recovery Center (DRC)** West Hernando Library Branch, 16335 Blackbird Ave, Brooksville, FL 34613

**FEMA Assistance Applications** 800-621-3362. [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov)

**FEMA Registration Deadlines:**

**Debby: November 12, 2024**

**Helene: November 27, 2024**

**Milton: December 11, 2024**

**Hope Florida** 833-GET-HOPE. <https://www.myflfamilies.com/hopeflorida>

**D-SNAP** [www.myflfamilies.com/DSNAP](http://www.myflfamilies.com/DSNAP) Food assistance for those impacted by Hurricanes Helene & Milton who are not receiving food assistance through the regular SNAP program. **Pre-Registration until November 8, 2024.**

# Permits Required Before Rebuilding

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If your home was damaged by Hurricanes Milton, Helene or Debby, contact your community's local floodplain manager or building and permitting departments to determine what steps you'll need to take before starting repairs.

## Rebuilding After a Hurricane

Every part of a building – from roofs, walls, and siding to plumbing, septic systems and heating/air conditioning systems – may require a permit before you start to rebuild. A permit may also be needed for demolition.

Permits protect owners, residents, communities and buildings by making sure repairs and/or construction meet current building codes, standards, floodplain ordinances and construction techniques. Permits also provide a permanent record of compliance with elevation and/or retrofitting requirements, which is valuable information when selling the structure or obtaining flood insurance coverage.

## Rebuilding in a Floodplain

Obtaining a development/building permit is required for those whose homes or businesses are located within a Special Flood Hazard Area (SFHA). Building permits are based on current local codes, floodplain management ordinances, and the Florida Building Code that are enforced locally, not by FEMA.

Contact your community's building department to find information on locally approved and licensed contractors. These offices can provide suggestions on consumer protection against unscrupulous contractors, as well as how to protect homes or businesses from future disaster-related damage.

## Be Aware

If proper permits are not obtained, residents may be subject to stop-work orders, fines or penalties issued by local authorities. Some communities may choose to waive permit fees but the requirement to obtain the permits themselves cannot be waived.

FEMA does not recommend or endorse contractors, and officials warn people to be wary of contractors who claim they are authorized by FEMA. They are not.

For the latest information about Hurricane Milton recovery, visit [fema.gov/disaster/4834](https://www.fema.gov/disaster/4834). For Hurricane Helene recovery information, visit [fema.gov/disaster/4828](https://www.fema.gov/disaster/4828). For Hurricane Debby recovery information, visit [fema.gov/disaster/4806](https://www.fema.gov/disaster/4806). Follow FEMA on X at [x.com/femaregion4](https://x.com/femaregion4) or on Facebook at [facebook.com/fema](https://www.facebook.com/fema).

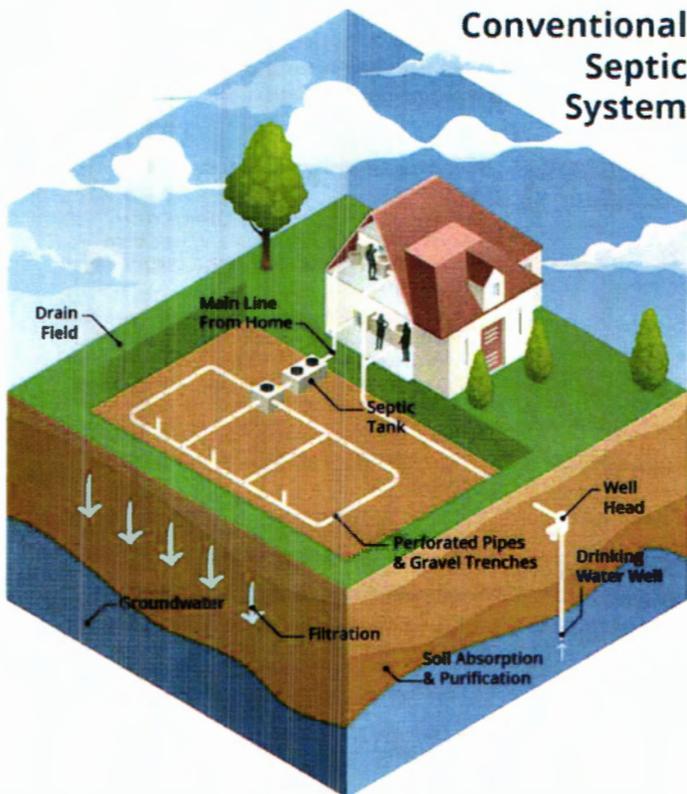
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# FEMA

# SEPTIC SYSTEMS

## What should you do if flooding occurs?



Conventional  
Septic  
System

During floods or heavy rains, the soil around the septic tank and in the drainfield become saturated, or water-logged, and the effluent from the septic tank can't properly drain through the soil. Special care needs to be taken with your septic system during and after a flood or heavy rains.

The U.S. Environmental Protection Agency (EPA) offers these guidelines:

- **Relieve pressure on the septic system by using it less or preferably not at all until floodwaters recede and the soil has drained.** For your septic system to work properly,

water needs to drain freely in the drainfield. Under flooded conditions, water can't drain properly and can back up in your system. Remember that in most homes all water sent down the pipes goes into the septic system. Clean up floodwater in the house without dumping it into the sinks or toilet.

- **Avoid digging around the septic tank and drainfield while the soil is water logged. Don't drive heavy vehicles or equipment over the drainfield.** By using heavy equipment or working under water-logged conditions, you can compact the soil in your drainfield, and water won't be able to drain properly.
- **Don't open or pump out the septic tank if the soil is still saturated.** Silt and mud can get into the tank if it is opened and can end up in the drainfield, reducing its drainage capability. Pumping under these conditions can cause a tank to pop out of the ground.
- **If you suspect your system has been damaged, have the tank inspected and serviced by a professional.** How can you tell if your system is damaged? Signs include: settling, wastewater backs up into household drains, the soil in the drain field remains soggy and never fully drains, a foul odor persists around the tank and drain field.
- **Keep rainwater drainage systems away from the septic drainfield.** As a preventive measure, make sure that water from roof gutters doesn't drain into your septic drainfield. This adds an additional source of water that the drainfield has to process.
- If your household relies on private well water for home consumption and your property has flooded, it is important to have your well water tested for bacteria (total coliform and *E. coli*) through your county health department or a private certified lab.

By taking special care with your septic system after flooding, you can contribute to the health of your household, community and environment.

# SEPTIC SYSTEM CARE AFTER THE STORM

Septic systems are most susceptible to issues after periods of heavy rainfall, including after a hurricane. Flooding and power outages may impact the system. Here are some tips on what to look for and how to prevent further issues.

## Signs that you may have a problem:

- Standing water or a soggy yard.
- Foul smelling water or odor backing up into the house.
- If the rest of your yard has dried after a few days but your drainfield is still wet.
- Foul odor, your septic tank should not smell if it is doing its job.

The standing water in your yard could be contaminated! Disinfect your hands or any areas that come in contact with the water.

## If a problem is detected, take the pressure off your septic system.

- Limit water use until the yard has dried and the septic system has had time to recover.
- Do not pour excess water into your toilet or sink.
- If your system is flooded, do not pump the septic tank. Pumping after the drainfield and surrounding areas have dried will be more effective and healthier for the tank long term.
- Don't dig or compact the soil on your drainfield.
- Once water has receded, inspect your yard around the drainfield for erosion and replace sod or any landscaping that was compromised.

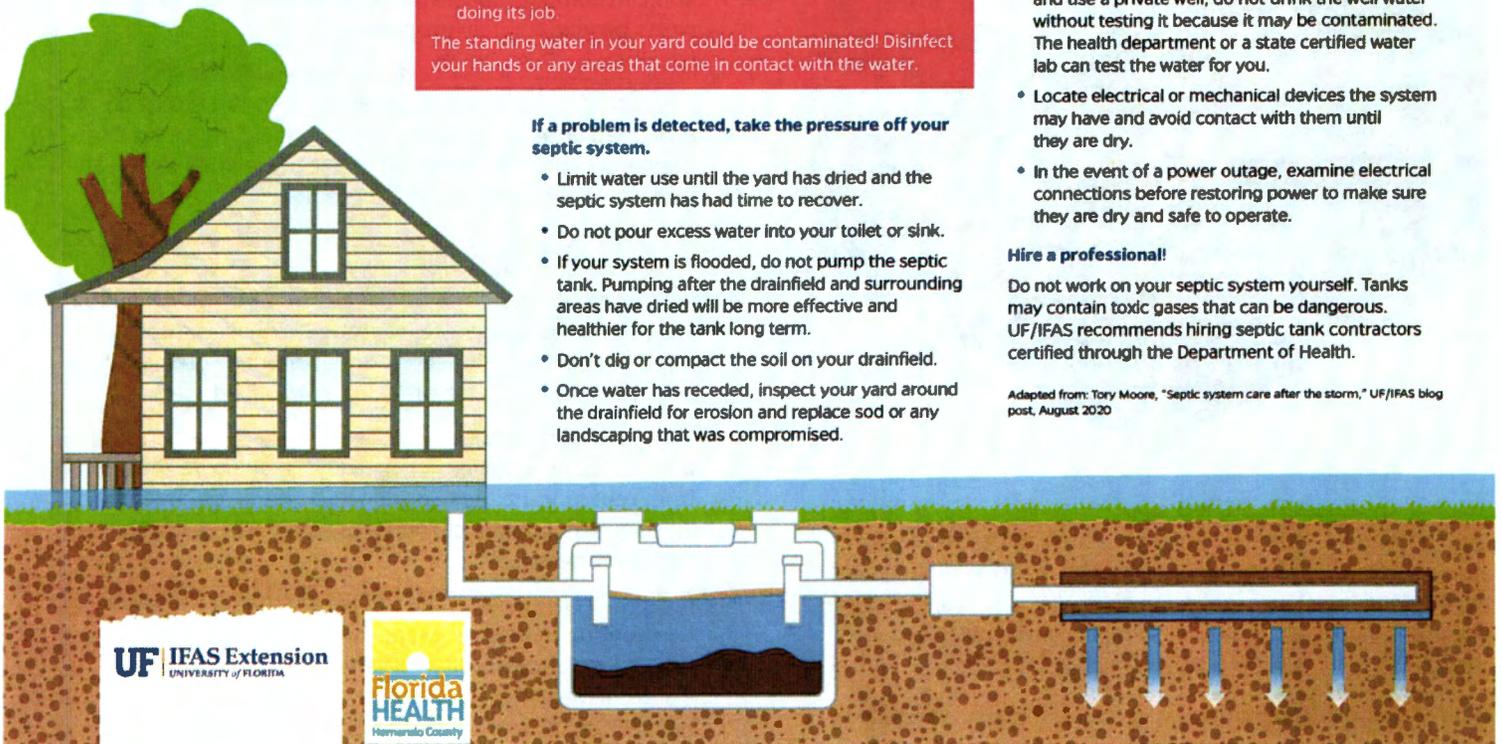
## Keep safety in focus when assessing septic tank impacts.

- Use ½ cup of bleach per one gallon of water to disinfect surface areas that may have been contaminated if your septic tank backed up into your home.
- If your area is flooded and you are on a septic tank and use a private well, do not drink the well water without testing it because it may be contaminated. The health department or a state certified water lab can test the water for you.
- Locate electrical or mechanical devices the system may have and avoid contact with them until they are dry.
- In the event of a power outage, examine electrical connections before restoring power to make sure they are dry and safe to operate.

## Hire a professional!

Do not work on your septic system yourself. Tanks may contain toxic gases that can be dangerous. UF/IFAS recommends hiring septic tank contractors certified through the Department of Health.

Adapted from: Tory Moore, "Septic system care after the storm," UF/IFAS blog post, August 2020





# SERCAP's Individual Household Well & Septic Loan Program

**SERCAP's Individual Household Well & Septic Loans are Available in All Seven States in SERCAP's Service Region, including: DE, MD, VA, NC, SC, GA, and FL!**



**For More Information, Visit SERCAP on-line at [www.sercap.org](http://www.sercap.org)**

**347 Campbell Ave., SW  
Roanoke, VA 24016  
Phone: 540-345-1184**



SERCAP's Individual Household Well & Septic Loan products, which are underwritten by USDA Rural Development, provide Low-Interest (1%) Loans to Eligible Low-to-Moderate Income (LMI) Homeowners for the repair or replacement of an Individual Household Well or Septic System.

The Loan Criteria, includes:

- *Loans of up to \$15,000.00 for Installation of a New Well or Septic System (standard or alternative) or Repair of an Existing Well or Septic System*
- *Interest Rate of Only 1%*
- *Loan Terms up to 10 Years*
- *Credit Report Fee of \$30.00 per Applicant*
- *1% Loan Application Fee\**
- *2% Loan Origination Fee\**
- *Loan Recipient MUST Own and Occupy the Property*
- *Property MUST be Located in a Rural Area*
- *Individual Household Well or Septic System May Not be Used to Substitute Water/Wastewater Service Available from a Public System*
- *Individual Household Well or Septic System May Not be Associated with the Construction of a New Dwelling.*

### Maximum Income Eligibility by State

- Delaware - \$83,000.00
- Maryland - \$106,000.00
- Virginia - \$91,000.00
- North Carolina - \$70,900.00
- South Carolina - \$68,700.00
- Georgia - \$74,700.00
- Florida - \$70,000.00

*\*Please Note that a Deed of Trust (aka a Lien) will be Placed on the Property, in order to Secure the Loan. Additionally, the Application, Origination, and Closing Fees (\$350) may be rolled into the total loan \$ amount, if sufficient funds are available.*

**SERCAP is Currently Accepting Applications for its Individual Loan Products!**

**SERCAP is an Equal Opportunity Service Provider. If you need assistance to access SERCAP's services due to language barriers, mobility impairments, or other disabilities, please let SERCAP know so that we can provide the necessary accommodations.**

[www.sercap.org](http://www.sercap.org)

# Private Wells 101: Bacterial Contamination and Shock Chlorination<sup>1</sup>

Yilin Zhuang and Mary Lusk<sup>2</sup>

## Introduction

The Florida Department of Environmental Protection defines a private well as a water system that “provides piped water to one or two residences, one of which may be a rental residence” (Rule: 62-532.200). An estimated 2.5 million Floridians, or 12%, rely on private wells for home drinking water consumption (Florida Department of Health 2020). While public water systems are monitored under the federal Safe Drinking Water Act, private wells are not regulated (US EPA 2020). Private well users are responsible for the management and protection of their wells.

This EDIS publication is for Florida homeowners who are interested in learning more about their well water system and understanding how to properly shock the well.

## Bacterial Contamination in Private Wells

When heavy rain brings flooding to an area, people do not often think about the damage caused to their private drinking wells. There are two telltale signs that your well has flooded: your wellhead was surrounded by floodwaters, or it was submerged in floodwaters. Sometimes you may also notice the change of color or odor in your well after a storm event. This flooding places your private well in danger of contamination from pollutants found in floodwaters and especially at risk of bacterial contamination.

Having your well water tested following a flooding event is the only surefire way to know if your well has been contaminated or not. The Environmental Laboratory Certification Program was established in 1979 to “ensure laboratory quality and capacity to perform testing of drinking water regulated in the Florida Safe Drinking Water Act” (Florida Department of Health 2020). A list of laboratories accredited by the National Environmental Laboratory Accreditation Program in Florida can be found on the Florida Department of Environmental Protection’s website: <https://floridadep.gov/dear/florida-dep-laboratory/content/nelap-certified-laboratory-search>.

Before receiving your test results, be sure to use alternative safe water sources (such as bottled water) for drinking, making beverages, cooking, brushing your teeth, washing dishes, and washing areas of the skin that have been cut or injured. You can also bring your well water to a rolling boil for at least one minute to kill bacteria.

If test results reveal bacterial contamination, your well and water system must be disinfected. Nonscented chlorine bleach is often used to disinfect a bacterial-contaminated well (Branz et al. 2017). In addition to disinfecting your well, you must also flush out all household plumbing, including the water heater. If you have water treatment systems or devices, remove all membranes, cartridges, and filters, and replace them after the disinfection process is completed.

1. This document is SL487, one of a series of the Department of Soil and Water Sciences, UF/IFAS Extension. Original publication date February 2021. Visit the EDIS website at <https://edis.ifas.ufl.edu> for the currently supported version of this publication.
2. Yilin Zhuang, Extension agent I, and Mary Lusk, assistant professor, Department of Soil and Water Sciences, UF/IFAS Gulf Coast Research and Education Center, Wimauma, FL 33598.

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## Effectiveness of Chlorine Bleach

On average, common household nonscented bleach contains 5%–6% sodium hypochlorite, more commonly known as chlorine. Nonscented splashless bleach is slightly thicker than regular household bleach, making it less likely to splash; however, the sodium hypochlorite concentration is only 1%–5%. At these concentrations, nonscented splashless bleach is not strong enough to sanitize and disinfect your well. As the label warns, you will be left with suds in your water. If you have already used splashless nonscented bleach, you will need to flush your well system longer to remove all the suds.

Before disinfecting your well, be sure to check the “sell-by date” because bleach loses strength in its container over time. If you cannot purchase a new container of bleach, try to use bleach that is less than three months old. Nonscented bleach is preferred to avoid adding unneeded chemicals to the well.

To make the disinfection procedure more effective, make sure the pH of the water in the well is between 6.5 and 7 (Pieper et al. 2020). If the pH of your well is not in this range, consult a well treatment professional to adjust the pH and maintain it in the correct range during the disinfection process.

## Drinking Well Shock Chlorination Disinfection Procedure

The Florida Department of Health recommends taking the following steps to disinfect a bacterial-contaminated private drinking water well.

1. Pump out the well to remove any potential contaminants. Generally, pump out at least three well volumes of water from a faucet near the wellhead. If you do not know your well size, pump the well for at least 1 hour before beginning the shock chlorination disinfection process.
2. Flush out all household plumbing, including the water heater. Make sure the water is clear and free of sediment. If you have not drained your water heater, you may have to drain it twice to completely drain all the sediments in the bottom of your water heater.
3. Turn off electric power to the pump and remove the well cap. Keep in mind, every time you open your well cap, you increase the chances of bacterial contamination.

4. Prepare a solution of sodium hypochlorite and water and pour the solution into the top of the well. Diluting sodium hypochlorite will reduce the chance of corrosion of the well system. Please note: do not mix chlorine solutions with other cleaning products, including ammonia, because toxic gases will be created. Sodium hypochlorite is usually found in nonscented household bleach. The amount of nonscented bleach depends on the depth of water in the well and the diameter of the well casing. The solution should be diluted with a 1:10 ratio of nonscented bleach to water. For example, when mixing a solution for a 2" diameter and 100-foot-deep well, mix 1 cup of bleach with 10 cups of water before pouring it into your well. Table 1 provides standard ratios of nonscented bleach to water for typical well sizes. Typical Florida drilled wells are 2" in diameter and approximately 100 feet in depth for residential wells and 4" in diameter and approximately 150 feet in depth for agricultural wells. Be sure to review “Effectiveness of Chlorine Bleach” (above) when mixing a nonscented bleach solution.

5. Recirculate the water in the well by connecting a hose to a faucet and spraying the water back into the well for at least 10 minutes.
6. Open every faucet in the system and let the water run until the smell of chlorine can be detected. Then, close all the faucets and seal the top of the well.
7. Allow the chlorinated water to stand in the system for at least 12 hours but no longer than 24 hours.
8. The next day, operate the pump by turning on all faucets, beginning with outside and flushing out the water until there is no chlorine odor.
9. Test well water again in 5 to 10 days to make sure there is no bacterial contamination. If bacteria are still present, you may need to repeat the process to remove long-established bacterial colonies. If the problem persists, you need to contact a water treatment professional familiar with bacterial contamination in wells.

The shock chlorination process outlined above is only effective for treating bacterial contamination. When you have elevated nitrate or lead concentration in your drinking well, shock chlorination will not reduce concentrations of these contaminants. Meanwhile, shock chlorination is not a continuous disinfection method. It is only recommended after construction of a new well, after working on an existing well or installing a new submersible pump, or after receiving a positive water test report for coliform bacteria.

If your test result shows bacteria positive again, you may need to think about a continuous disinfection method, such as chlorination injection tank or ultraviolet (UV) disinfection, to ensure your water is safe to drink.

Even after shock chlorination, bacterial contamination can reoccur in your well due to problems caused by source contamination. Common sources of contamination include a nearby malfunctioning septic system, an improper well location, the absence of a well cap, an improperly placed or loose well cap, inadequate grouting or other construction problems during well construction, or a cracked well casing.

## References

Branz, A., M. Levine, L. Lehmann, A. Bastable, S. I. Ali, K. Kadir, T. Yates, D. Bloom, and D. Lantagne. 2017. "Chlorination of Drinking Water in Emergencies: A Review of Knowledge to Develop Recommendations for Implementation and Research Needed." *Waterlines* 36 (1): 4–39. <https://doi.org/10.3362/1756-3488.2017.002>

Florida Department of Health. 2020. "Private Well Testing." <http://www.floridahealth.gov/environmental-health/private-well-testing/index.html>

Pieper, K. J., W. J. Rhoads, L. Saucier, A. Katner, J. R. Barrett, and M. Edwards. 2020. "Improving State-Level Emergency Well Disinfection Strategies in the United States." *Science of the Total Environment* 720:137451.

US Environmental Protection Agency. 2020. "Private Drinking Water Wells." <https://www.epa.gov/privatewells>

Table 1. 6% Sodium Hypochlorite Rates Relative to Well Depth and Diameter.\*

Well Depth in Feet	Well Diameter in Inches			
	2"	4"	5"	6"
50'	1 cup	2 cups	2 cups	3 cups
80'	1 cup	2 cups	4 cups	4 cups
100'	1 cup	3 cups	4 cups	6 cups
150'	2 cups	4 cups	8 cups	10 cups
200'	3 cups	6 cups	10 cups	12 cups

\* Table 1 is adapted from the Florida Department of Health publication "What Should I Do if My Well Is Flooded?" (Florida Department of Health 2020). Common household nonscented bleach contains 5%-6% sodium hypochlorite.

# What to Do After the Flood

Drilled, driven or bored wells are best disinfected by a well or pump contractor, because it is difficult for the private owner to thoroughly disinfect these wells.

If you suspect that your well may be contaminated, contact your local or state health department or agriculture extension agent for specific advice on disinfecting your well. The suggestions below are intended to supplement flood precautions issued by State and local health authorities.

**WARNING!**  
**DO NOT TURN ON THE PUMP**  
There is danger of electrical shock and damage to your well or pump if they have been flooded

**WARNING!**  
**DO NOT WASH WITH WELL WATER**  
People drinking or washing with water from a private well that has been flooded will risk getting sick.

## Well and Pump Inspection

**Flood Conditions at the Well** - Swiftly moving flood water can carry large debris that could loosen well hardware, dislodge well construction materials or distort casing. Coarse sediment in the flood waters could erode pump components. If the well is not tightly capped, sediment and flood water could enter the well and contaminate it. Wells that are more than 10 years old or less than 50 feet deep are likely to be contaminated, even if there is no apparent damage. Floods may cause some wells to collapse.

**Electrical System** - After flood waters have receded and the pump and electrical system have dried, do not turn on the equipment until the wiring system has been checked by a qualified electrician, well contractor, or pump contractor. If the pump's control box was submerged during the flood all electrical components must be dry before electrical service can be restored. Get assistance in turning the pump on from a well or pump contractor.

**Pump Operation** - All pumps and their electrical components can be damaged by sediment and flood water. The pump including the valves and gears will need to be cleaned of silt and sand. If pumps are not cleaned and properly lubricated they can burn out. Get assistance from a well or pump contractor who will be able to clean, repair or maintain different types of pumps.

# Emergency Disinfection of Wells that have been Flooded

*Before Disinfection: Check the condition of your well. Make sure there is no exposed or damaged wiring. If you notice any damage, call a professional before the disinfection process.*

## Materials Needed:

- One gallon of non-scented household liquid bleach;
- rubber gloves;
- eye protection;
- old clothes; and
- a funnel.



### Step 1

If your water is muddy or cloudy, run the water from an outside spigot with a hose attached until the water becomes clear and free of sediments.

### Step 2



Determine what type of well you have and how to pour the bleach into the well. Some wells have a sanitary seal with either an air vent or a plug that can be removed (a). If it is a bored or dug well, the entire cover can be lifted off to provide a space for pouring the bleach into the well (b).



### Step 3

Take the gallon of bleach and funnel (if needed) and carefully pour the bleach down into the well casing.



### Step 4

After the bleach has been added, run water from an outside hose into the well casing until you smell chlorine coming from the hose. Then turn off the outside hose.

### Step 5

Turn on all cold water faucets, inside and outside of house, until the chlorine odor is detected in each faucet, then shut them all off. If you have a water treatment system, switch it to bypass before turning on the indoor faucets.



### Step 6

Wait 6 to 24 hours before turning the faucets back on. It is important not to drink, cook, bathe or wash with this water during the time period --- it contains high amounts of chlorine.

### Step 7

Once the waiting period is up, turn on an outside spigot with hose attached and run the water into a safe area where it will not disturb plants, lakes, streams or septic tanks. Run the water until there is no longer a chlorine odor. Turn the water off.



### Step 8

The system should now be disinfected, and you can now use the water.

### Step 9

Have your water tested for bacteria 7 to 10 days after disinfection.

## Sampling and Testing the Well Water

Contact the local health department to have well water sampled and tested for contamination. Or, call your state laboratory certification officer to find a certified lab near you. For more information, please email [safewater@epa.gov](mailto:safewater@epa.gov).

If the health department issues sterile bottles for the private well owner to collect water samples, follow all instructions for the use of these bottles.

After the pump is back in operation, the health department should sample and test the water at regular intervals.

**CAUTION: Because of the extensive flood area and the speed and direction of ground water flow, your well may not be a safe source of water for many months after the flood. The well can become contaminated with bacteria or other contaminants. Waste water from malfunctioning septic tanks or chemicals seeping into the ground can contaminate the ground water even after the water was tested and found to be safe. It will be necessary to take long range precautions, including repeated testing, to protect the safety of drinking water.**

## CONCERNS AND ADVISORIES

If in doubt about the well water supply, follow health department drinking and bathing advisories.



Remember that there is a danger of electrical shock from any electrical device that has been flooded; consult a certified electrician. Rubber boots and gloves are not adequate protection from electric shock.

Well disinfection will not provide protection from pesticides, heavy metals and other types of non-biological contamination. If such contamination is suspected, due to the nearness of these contaminant sources, special treatment is required.

Information on home water treatment units (also called point-of-use and point-of-entry units) is available from U.S. EPA by emailing [safewater@epa.gov](mailto:safewater@epa.gov).

If you observe chemical containers (including barrels and drums) that have moved to your property, call your state or county health department or the **Superfund Hotline (1-800-424-9346)**.

For information on long-term water quality conditions in the area, consult the state or county health department.

Well owners may have information about the construction, or testing of their well and this information will be helpful to the health department in determining water quality conditions.

Septic systems should not be used immediately after floods. Drain fields will not work until underground water has receded. Septic lines may have broken during the flood.



# FLORIDA DEPARTMENT OF CHILDREN AND FAMILIES

## ***On-site D-SNAP Locations for Charlotte, Franklin, Hardee, Hernando, and Sarasota Counties***

TALLAHASSEE, Fla. – Today, Department of Children and Families (Department) Secretary Shevaun Harris announced Disaster Supplemental Nutrition Assistance Program (D-SNAP) locations for Charlotte, Franklin, Hardee, Hernando, and Sarasota counties. D-SNAP provides food assistance for Florida residents impacted by Hurricane Helene and Hurricane Milton who are not receiving food assistance through the regular Supplemental Nutrition Assistance Program (SNAP).

*Individuals who reside in Charlotte, Franklin, Hardee, Hernando, and Sarasota counties who pre-registered online but did not have a chance to complete their D-SNAP phone interview can visit the D-SNAP location for their county for an in-person interview. In-person interviews are not required if a phone interview was completed.*

*The Department will reopen pre-registration for individuals who reside in these counties and did not previously pre-register online. We encourage individuals to pre-register online before coming on-site to complete their interview. Online pre-registration will open on the first day of each event and close on the last day. Individuals can pre-register at [www.myflfamilies.com/DSNAP](http://www.myflfamilies.com/DSNAP).*

### *D-SNAP On-Site Locations, Dates, and Times:*

#### *Hernando County*

*Hernando County Fairgrounds*

*6436 Broad Street*

*Brooksville, FL 34601*

*Dates: November 22-24, 2024*

*Hours: 7 a.m. – 5 p.m.*

### *Important information about in-person D-SNAP events:*

- Current SNAP recipients are not eligible for D-SNAP and should not attend the on-site D-SNAP location.*
- Applicants who were approved during a telephone interview for D-SNAP will receive their EBT card by mail and should not attend the on-site D-SNAP location.*
- Florida residents should only attend the D-SNAP event for their county. Individuals who reside in a different county will not be served at that location.*

*The Department will open D-SNAP locations in the counties that have been approved for D-SNAP.*

*Any media who plan to attend this D-SNAP location should contact the Department's Press Office before arriving, at [HQW.Press.Office@myflfamilies.com](mailto:HQW.Press.Office@myflfamilies.com). Please note that media interviews will only be available on the first day of each event and need to be scheduled in advance.*

## D-SNAP

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) provides food assistance for individuals and families impacted by Hurricane Helene and Hurricane Milton and who are not receiving food assistance through the regular Supplemental Nutrition Assistance Program (SNAP). In partnership with the U.S. Department of Agriculture, D-SNAP is implemented by the Florida Department of Children and Families (Department).

The Department will host in-person D-SNAP events for residents who did not participate by phone. The location for in-person D-SNAP events will be announced soon.

## Who is Eligible for D-SNAP?

To qualify for D-SNAP:

- Applicants must NOT be receiving regular SNAP benefits
- Applicants must have been living in a disaster-declared county at the time of Hurricanes Helene or Milton
- Applicants must have suffered a disaster-related loss such as:
  - Damage to their home(s) or self-employment property
  - Loss of food
  - Reduction or loss of income
  - Other disaster-related expenses
- Applicants must meet financial eligibility requirements
- Helene Applicants must report the household's net income received from September 23, 2024 through October 22, 2024
- Helene Applicants must report all liquid household assets that were available on September 23, 2024, including cash on hand and money in checking and savings accounts.
- Milton Applicants must report the household's net income received from October 5, 2024 through November 3, 2024
- Milton Applicants must report all liquid household assets that were available on October 5, 2024, including cash on hand and money in checking and savings accounts
- If approved, the applicant will receive an electronic benefit transfer (EBT) card by mail that can be used to purchase food at authorized USDA food retailers.
- The EBT card cannot be used for alcoholic beverages, tobacco products, or non-food items.



## Board of County Commissioners

Meeting: 11/20/2024  
Department: Administration  
Prepared By: Colleen Conko  
Initiator: Jeffrey Rogers  
DOC ID: 15077  
Legal Request Number:  
Bid/Contract Number:

### AGENDA ITEM

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#### TITLE

Update From Southwest Florida Water Management District Regarding Flood Level From Withlacoochee River in Ridge Manor

#### BRIEF OVERVIEW

An overview of the flooding from Hurricane Milton that has impacted the Ridge Manor Community will be discussed from Southwest Water Management and staff.

#### FINANCIAL IMPACT

NA

#### LEGAL NOTE

NA

#### RECOMMENDATION

For discussion and educational purposes; no action is required.

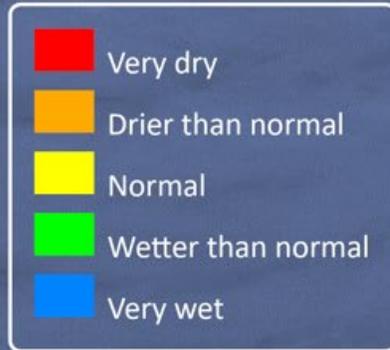
#### REVIEW PROCESS

Pamela Hare	Approved	11/18/2024	12:52 PM
Heidi Prouse	Approved	11/18/2024	1:14 PM
Toni Brady	Escalated	11/18/2024	4:40 PM
Jeffrey Rogers	Approved	11/18/2024	4:42 PM
Colleen Conko	Approved	11/18/2024	4:44 PM

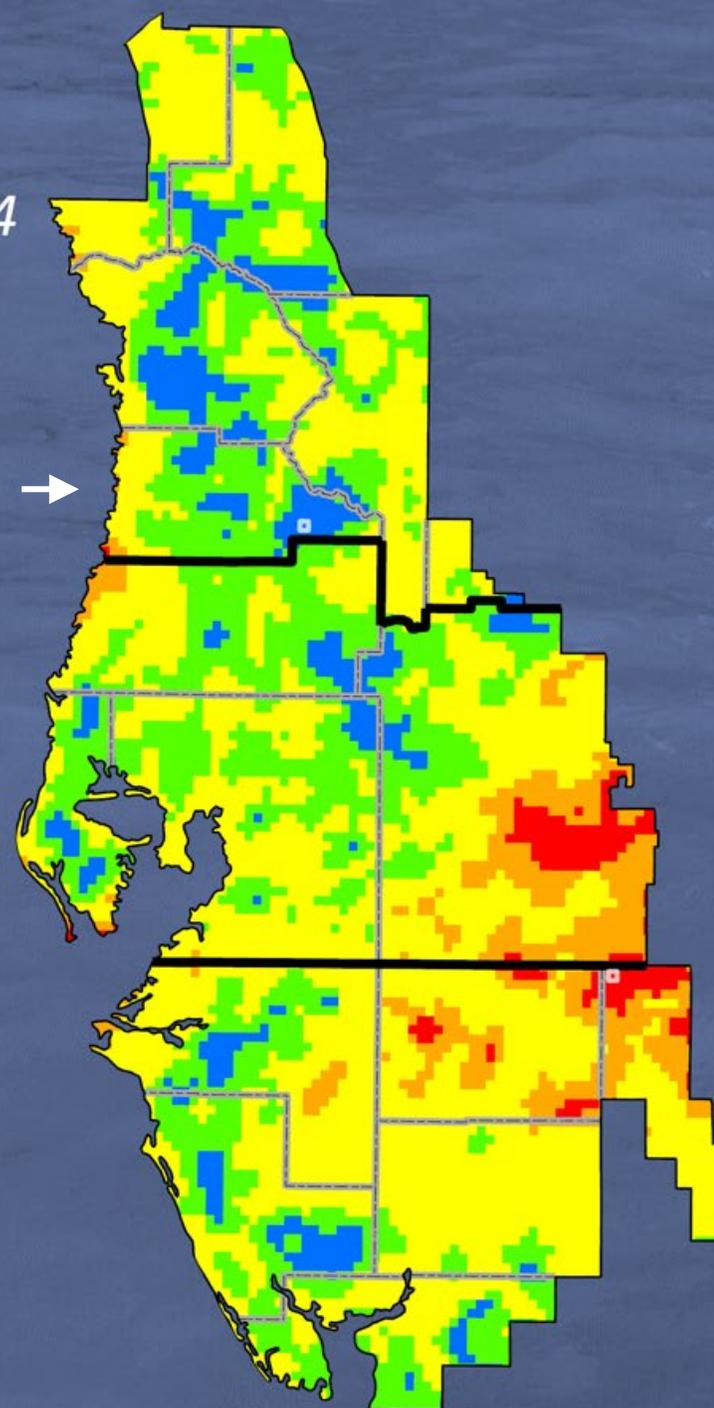


SWFWMD Rainfall Distribution  
*October 2023 through September 2024*

Hernando →



**Before Hurricane Milton**

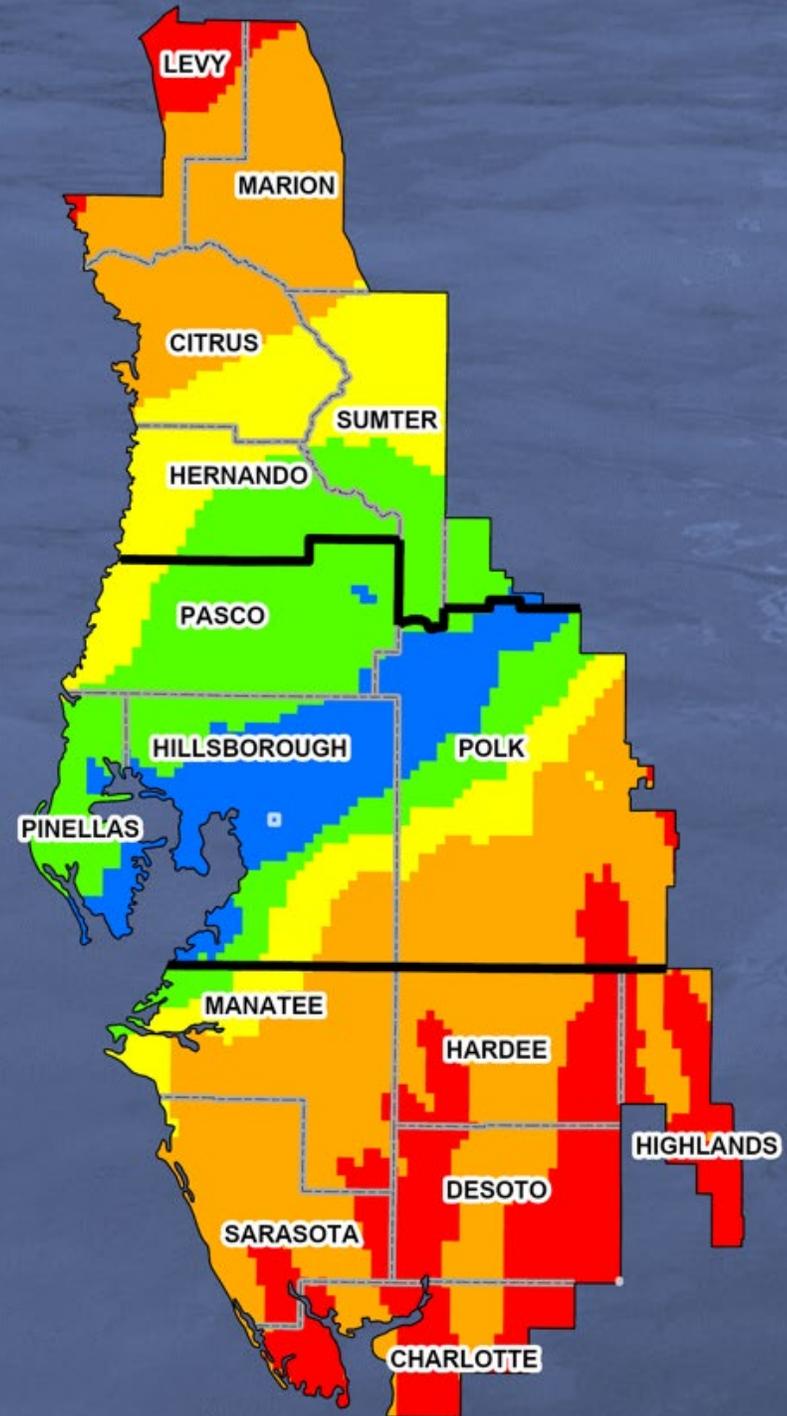
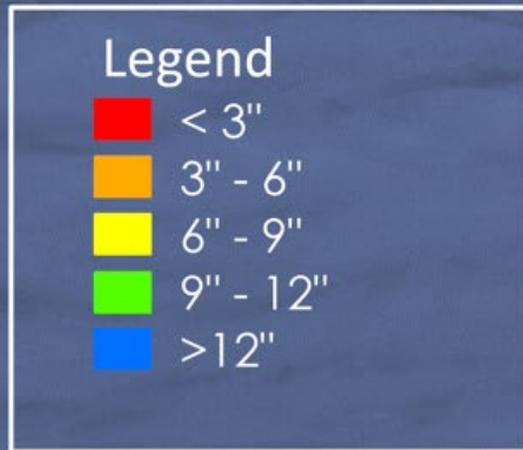


# SWFWMD Rainfall Distribution

*Hurricane Milton*

10/9/2024 - 10/10/2024

**\*\*Provisional Data\*\***

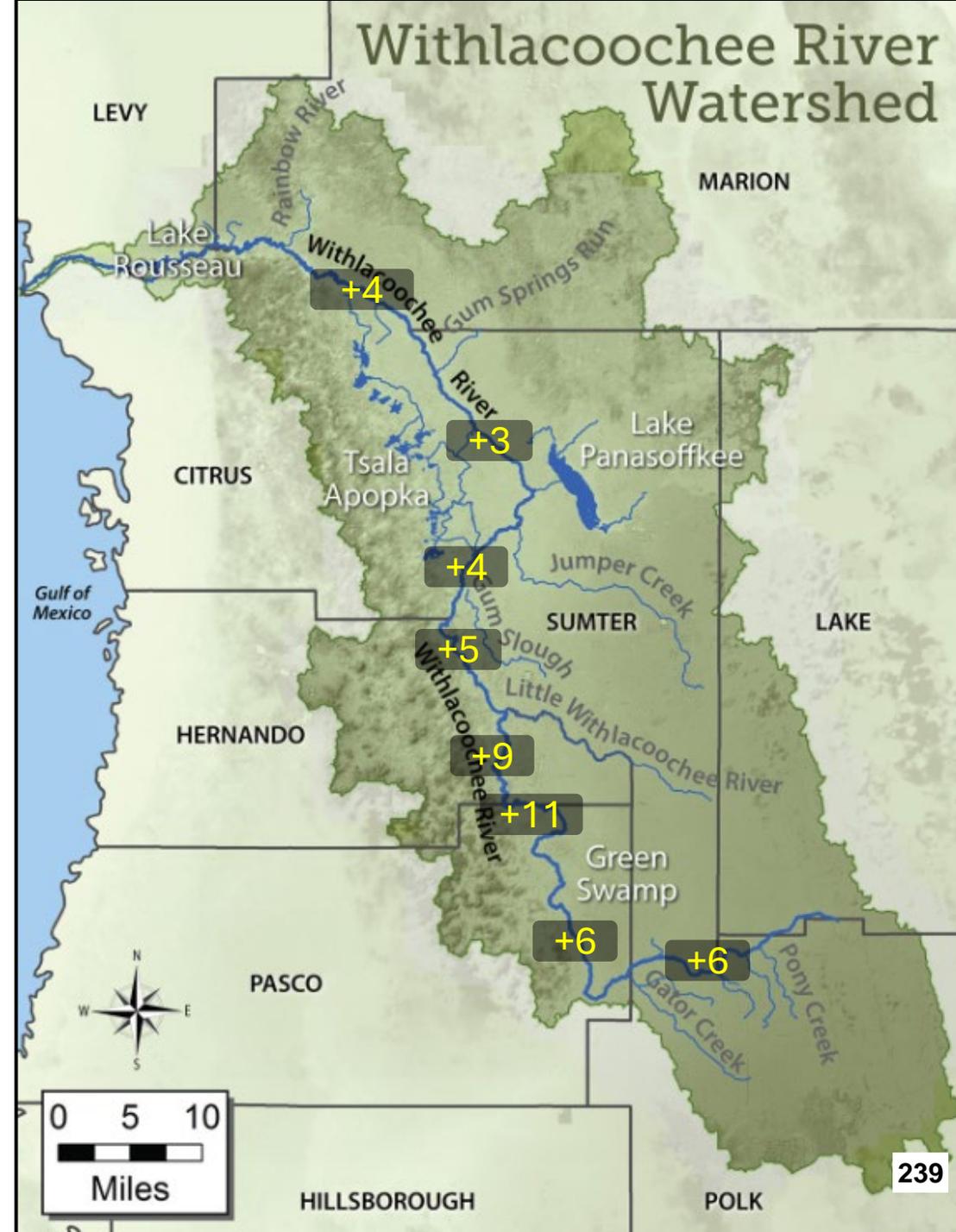


## Hurricane Milton Rainfall

# Water level change (feet)

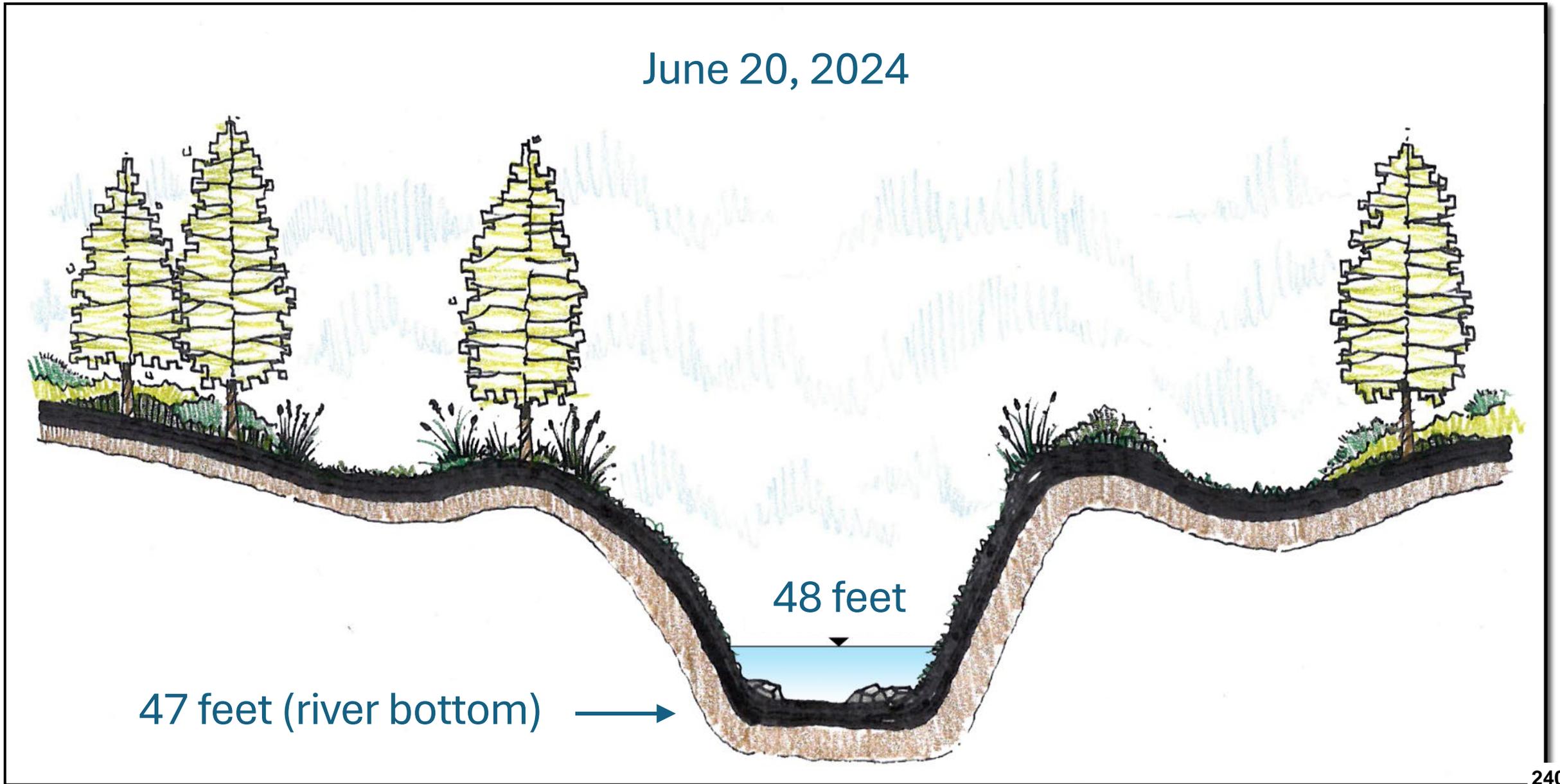
After Hurricane Milton (10/9)

Location	River Level Rise (feet)	Crest Date
Trilby (US301)	11	10/18
Ridge Manor (SR50)	9	10/19
Croom	6	10/19
Nobleton	5	10/21



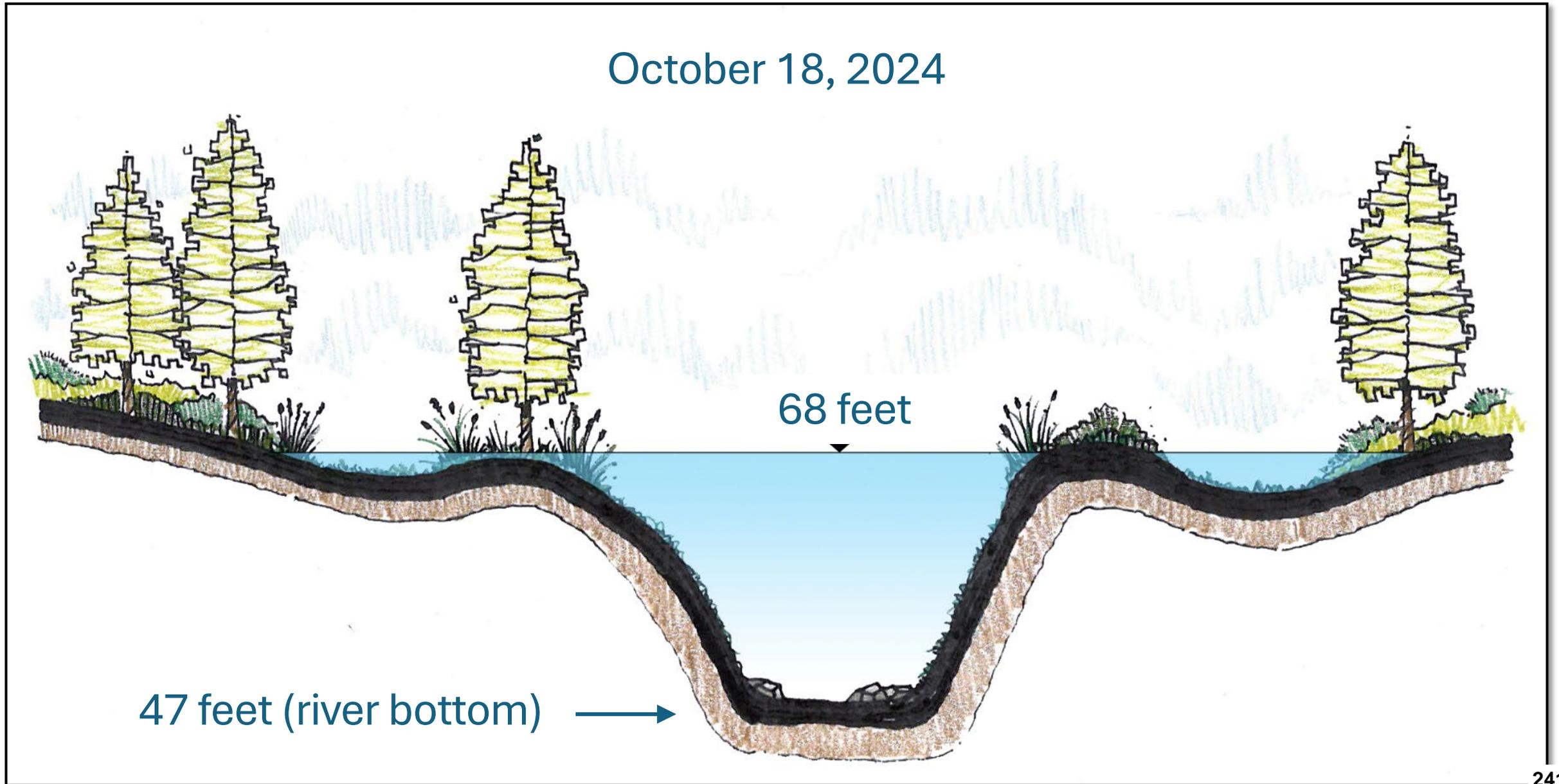
# WITHLACOOCHEE RIVER AT TRILBY (US 301)

June 20, 2024

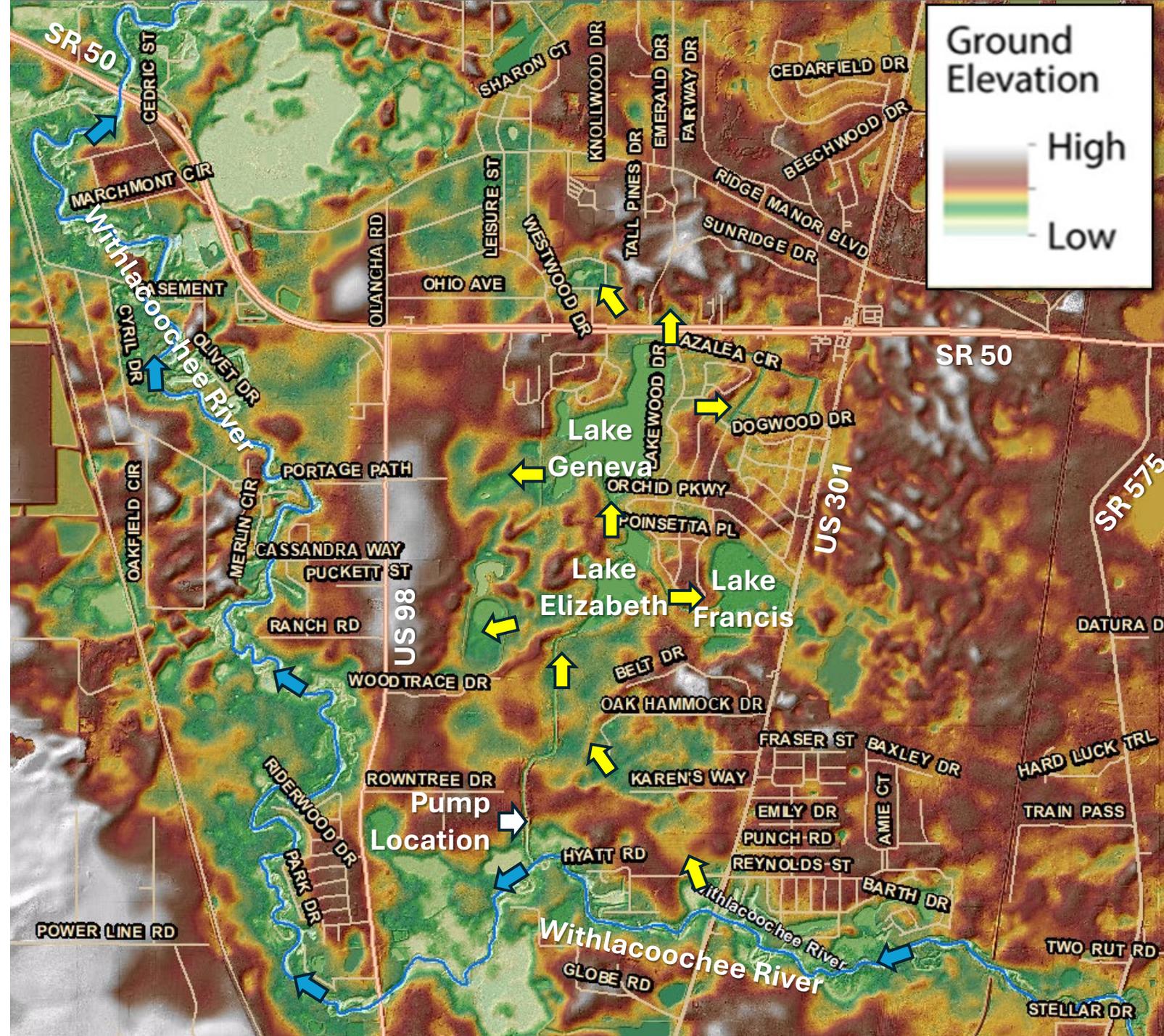


# WITHLACOOCHEE RIVER AT TRILBY (US 301)

October 18, 2024





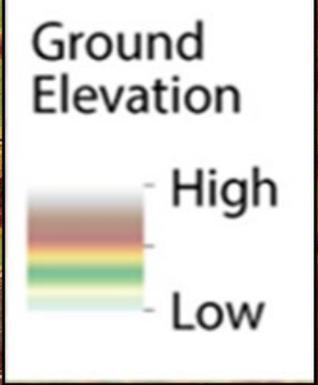


# Topographic Map

*(White, red areas are high  
Yellow, green areas are lower)*

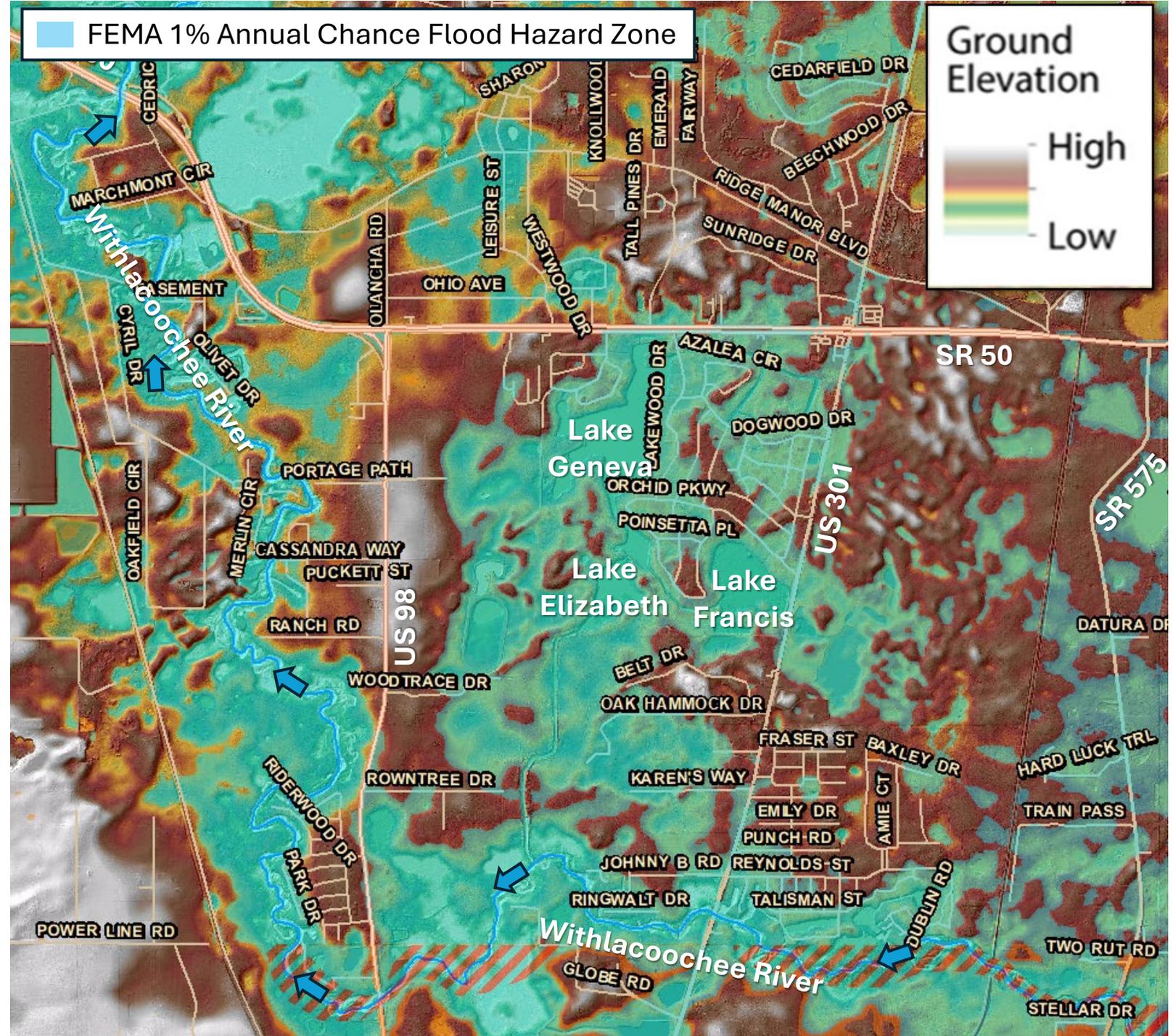
- **10/14:** River at 301 rose above 65.5 feet and floodwaters began entering Lakes Geneva, Elizabeth and Francis
- **10/23:** Flooded lakes peaked at 67.4 feet
- **10/28:** County and State began pumping water back to the Withlacoochee River

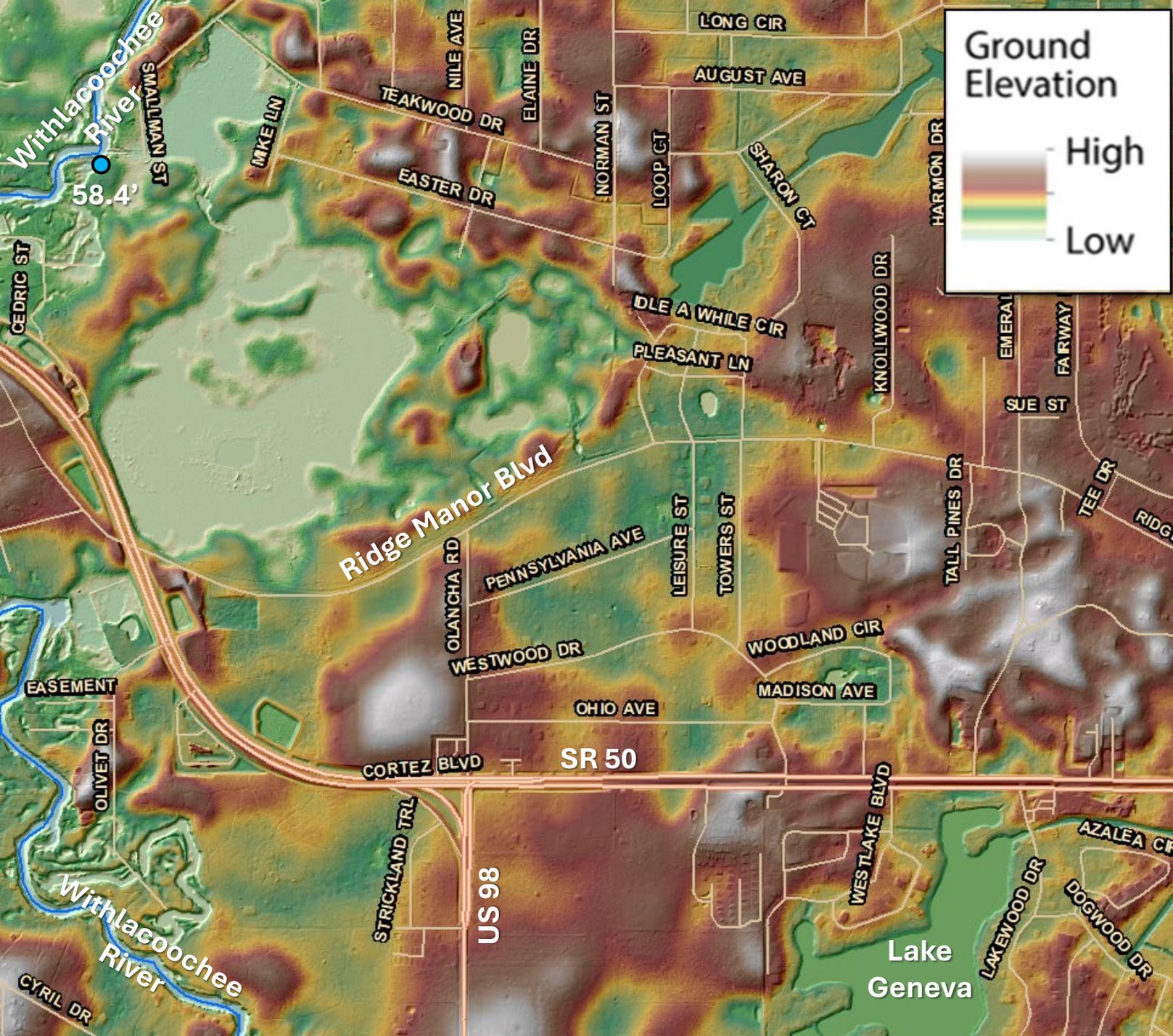
FEMA 1% Annual Chance Flood Hazard Zone



# FEMA 1% Annual Chance Flood Hazard Zone

- 69.8 feet for Lakes Geneva, Elizabeth and Francis





## Flooding North of SR 50

- Madison Ave, Woodland Cir, Ohio Ave, Leisure St, Pennsylvania Ave
- **11/14:** County began using water trucks to pump water from isolated flooding areas still impacting homes and roadways







## Board of County Commissioners

Meeting: 11/20/2024  
Department: BCC Records  
Prepared By: Patti Tapia  
Initiator: Heidi Kurppe  
DOC ID: 15163  
Legal Request Number:  
Bid/Contract Number:

# AGENDA ITEM

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## TITLE

## BRIEF OVERVIEW

Items submitted during Citizens' Comments are attached for review.

## FINANCIAL IMPACT

n/a

## LEGAL NOTE

n/a

## RECOMMENDATION

Items submitted during Citizens' Comments are attached for review.

## REVIEW PROCESS



# CITIZENS' COMMENT FORM

## THE BOARD OF COUNTY COMMISSIONERS VALUES YOUR PARTICIPATION TOWN HALL MEETING

Please fill out one form at the beginning of the town hall meeting for each item you wish to address and submit to the County Administrator.

Please PRINT all information.

Name: Kelly Rude

Address: 5059 Mockingbird Dr. Zip: 33523

Brief description of your comments:

No help  
Kids standing in smelly water & sewage  
No insurance gets no help

Limited agenda time and the need to conduct meetings in an orderly fashion require that you adhere to the following guidelines for Citizens' Comments:

- A three-minute time limit per speaker will be adhered to.
- Time may not be yielded to other speakers.
- The Chairman has the right to limit discussion if the subject is outside of the authority of the Board of County Commissioners or if the discussion regarding an issue is repetitive.
- The Chairman has the authority to request Board approval for an extension of time if he/she deems it appropriate.



# CITIZENS' COMMENT FORM

## THE BOARD OF COUNTY COMMISSIONERS VALUES YOUR PARTICIPATION TOWN HALL MEETING

Please fill out one form at the beginning of the town hall meeting for each item you wish to address and submit to the County Administrator.

Please PRINT all information.

Name: Renee & Jodi Holcomb

Address: 4218 Batten Rd BV 34602 Zip: 34602

Brief description of your comments:

Thank you for taking the time to  
educate us on these matters.

Limited agenda time and the need to conduct meetings in an orderly fashion require that you adhere to the following guidelines for Citizens' Comments:

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