



FEMA

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Fact Sheet

Substantial Damage

- Rebuilding after a flood provides an opportunity to make buildings stronger and safer.
- Individuals, communities, businesses and government agencies all have a stake in how buildings damaged from a flooding event are built, rebuilt and repaired. The primary goal is to reduce risk of loss from future floods.
- If local officials determine that a residential structure in the floodplain has been substantially damaged – meaning the cost to repair the home is equal to or greater than 50 percent of its market value before the flood damage – the owner generally has three options:
 - Elevate the building to a height determined by local officials;
 - Relocate the structure outside the floodplain, or
 - Demolish the structure.
- Since floodplain ordinances are established at the local level, local and state officials may use different substantial damage percentages and different valuations as long as they are not below NFIP standards.
- The local standards must be applied uniformly to all structures within their jurisdiction.
- Local officials determine if a building in their jurisdiction has been substantially damaged.
- FEMA does not make a determination of substantial damage and does not notify any property owner of a damage determination. FEMA damage assessment teams may be asked to respond to local requests to assess the extent of disaster-caused damage to some structures. The data is provided to local jurisdictions, which may make substantial damage determinations based on their own ordinances.

- FEMA mitigation experts have been and continue to be in close contact with local officials, especially floodplain managers, to provide detailed information and expert advice on repairing and rebuilding damaged homes in the floodplain.
- Bringing homes and businesses into compliance with local floodplain ordinances is not only required, but may reduce individual flood insurance premiums.
- For more information and guidance, contact your local floodplain manager.

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