**2020 State of Louisiana**

**Substantial Damage Plan/ Damage Assessment Packet**

Includes Information On:

Steps to Take Following an Event

Substantial Damage “The 50% Rule” FEMA Substantial Damage Estimator (SDE 3.0) Damage Assessment Field Worksheets

Sample Notice

Sample Press Release

Sample Damage Determination Letters

Sample Right of Entry Forms Sample Handouts for Residents Information on Mitigation Programs

Information on Increased Cost of Compliance

Contacts for Your Assistance

**FOLLOWING AN EVENT**

All local floodplain management ordinances in the State of Louisiana require permits for the repair or reconstruction of damaged structures. The local floodplain administrator must ensure that the repair of a damaged structure within the community’s Special Flood Hazard Area (SFHA) meets the requirements of the community's floodplain management ordinance.

Following an event, the local administrator should follow these four steps:

**Step 1: Identify those structures believed to be substantially damaged and begin doing damage assessments.** Local officials should tour the impacted areas in the 1% chance floodplain and identify every structure which has affected, as well as those with obvious structural damage.

 Damaged buildings should be marked on a community map and photographed for future reference.

 Tag each structure with the notice included in this packet so residents are aware of the post-flood permit requirements. A sample press release is also included with this packet.

Damage assessments can be difficult. Local officials should inspect every damaged building and calculate the cost of repairs. The FEMA Substantial Damage Estimator 3.0 software is available to help make these determinations. The pre-disaster market value of every structure can quickly be estimated from the Parish Assessor’s records.

**Step 2: Post information for the public about the local ordinance requirements for obtaining permits for repairs and rebuilding.** Often repairs begin quickly on damaged buildings. Therefore, it is very important that this step take place as soon as possible. History shows that information spreads quickly among disaster survivors. Posted signs, flyers, notices on damaged structures, press releases, and letters mailed to individual owners can all be used to augment this purpose. Become educated regarding the damage assessment process, reconstruction methods, and available mitigation programs. Have a “Floodplain Development Permit Application” in hand and ready to distribute. Keep it simple. Be prepared for residents who are angry that they cannot start immediate repairs.

**Step 3: Provide technical information to residents on elevation and floodproofing techniques.** Post-disaster activities present the perfect window of opportunity to ensure that future flood damages are reduced or eliminated. Federal or state mitigation programs are often available. The mitigation program experts at the Louisiana Governor’s Office of Homeland Security and Emergency Management can be contacted at: (225) 267-2516.

**Step 4: Implement a permit application procedure.** At this point the community should be on its way to enforcing the floodplain ordinance. Those structures identified as substantially damaged (cost to repair back to a pre-damaged condition is 50% or more of the pre-disaster market value) should be “red-tagged”. Permits should not be issued until compliance with the local floodplain ordinance is demonstrated. Those with less than 50% damage can be issued permits to repair.

**SUBSTANTIAL DAMAGE “THE 50% RULE”**

Communities participating in the National Flood Insurance Program (NFIP) have adopted, and are expected to enforce, a floodplain management ordinance. New structures located in the 1% annual chance (100-year) floodplain must be elevated to or above the base flood elevation, depending upon the requirements of the community’s floodplain management ordinance. The same flood protection and elevation regulations also apply to substantially damaged buildings.

**SUBSTANTIAL DAMAGE.** Whenever a building located in a mapped floodplain area - the Special Flood Hazard Area (SFHA) - is damaged from any source (flood, fire, seismic activity, wind, or human activity), the community must determine if that structure is substantially damaged. A building is substantially damaged when the cost of repairs is 50% or more of the structure’s “pre-damaged” market value.

If the building is found to be substantially damaged, the structure must be brought into compliance with the community’s floodplain ordinance, i.e. protected from future flooding to at least the base flood elevation, if it did not already meet this standard.

The cost of repairs must be calculated for full repair to “pre-damaged” condition, even if the owner elects to do less. The total cost of repair includes structural and finish materials as well as labor.

**CUMULATIVE COST.** If standards for CUMULATIVE IMPROVEMENT are adopted in a community’s floodplain management ordinance, substantial damage occurs at the point where multiple damage or improvements total 50% or more of the pre-damage/pre-improvement market value of the building.

**BUILDING VALUE.** Building value is the market value of the structure only. Land and exterior improvements (pools, pool houses, landscaping, walkways, etc.) are excluded.

Following a disaster, most communities find that it expedites the process to obtain the structure’s market value from the Parish Tax Assessor. This method of obtaining market value ensures consistency.

Other acceptable methods of estimating market value include:

· Independent appraisals by a Louisiana professional appraiser.

· Detailed estimates of the structure’s Actual Cash Value (replacement cost minus deprecation).

· Qualified estimates based on sound professional judgment made by the staff of the local building department.

· FEMA’s Substantial Damage Estimator software

**DETERMINATION OF EVENT DAMAGE – COST OF REPAIR.** “Substantial Damage” refers to the repair of all damage sustained and CANNOT reflect a level of repairs that is LESS than the amount of the damage sustained. If the 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-damaged condition constitutes Substantial Damage.

**COSTS THAT MUST BE INCLUDED IN SUBSTANTIAL DAMAGE/SUBSTANTIAL IMPROVEMENT DETERMINTIONS:**

 Materials and labor, including the estimated value of donated or discounted materials and owner or volunteer labor.

 Site preparation related to the improvement or repair (e.g., foundation excavations).

 Demolition and construction debris disposal related to removing structure walls, floors, etc. This should

NOT include cleanup or disposal of contents.

 Labor and other costs associated with demolition, moving or altering of the structure to accommodate improvement, additions and making repairs.

 Costs associated with maintaining compliance with other codes or regulations, including 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 tax on materials

**Structure 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-bear 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

**Guidance from [Substantial Improvement/Substantial Damage Desk Reference – FEMA P-758, May,](https://www.fema.gov/media-library-data/20130726-1734-25045-2915/p_758_complete_r3.pdf)**

**[2010](https://www.fema.gov/media-library-data/20130726-1734-25045-2915/p_758_complete_r3.pdf), P. 4-5, 4-6, 4-7**

**COSTS THAT MAY BE EXCLUDED FROM SUBSTANTIAL DAMAGE/SUBSTANTIAL IMPROVEMENT DETERMINATIONS:**

 Clean-up and trash removal; (e.g., cost of removing dirt and mud, and cleaning and drying out buildings)

 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 re-carpeting installed over finished flooring such as wood or tile

 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.

**Guidance from Substantial Improvement/Substantial Damage Desk Reference – FEMA P-758, May,**

**2010, P. 4-7**

**FEMA Substantial Damage Estimator (SDE 3.0) SDE Cheat Sheet**

**Residential Field Worksheet**

**Non-Residential Field Worksheet**

**Long hand Field Worksheet**

**Pages 7-18**

**FEMA**

**SUBSTANTIAL DAMAGE ESTIMATOR (SDE 3.0)**

**THE FEMA SUBSTANTIAL DAMAGE ESTIMATOR (SDE 3.0)**

The SDE 3.0 tool was developed by FEMA to assist State & local officials in determining substantial damage for residential & non-residential structures in accordance with local floodplain management ordinances meeting the regulatory requirements of the National Flood Insurance Program (NFIP). This tool can be used to assess flood, wind, wildfire, seismic, and other forms of damage. The SDE tool is based on the concept of using damage estimates for individual structural elements to determine whether the structure as a whole is substantially damaged. It allows community officials with limited appraisal or construction backgrounds to develop reasonable estimates of a structure’s values and damage in accordance with NFIP requirements.

Communities with multiple flooding issues should obtain the SDE 3.0 software and Field Workbook and learn to use the program. Using the software will save time and research. SDE 3.0 software can be downloaded directly from the FEMA website:

<https://www.fema.gov/emergency-managers/risk-management/building-science/substantial-damage-estimator-tool>

The Installation Package Zip-file contains all of the items needed to load SDE 3.0. This Zip-file contains the manuals listed on the website download page and will also be downloaded in that package. This includes the Installation Guide which will provide answers to installation questions that have not been included in this packet. IT personnel should be contacted when having trouble installing the SDE software.

Please note that in the past the State Floodplain Management section downloaded and distributed the user’s manual and all associated forms to the community. The SDE program size increased substantially during the recent updates, therefore providing paper copies of the manuals is no longer an option.

**INSTALLATION STEPS**

Prior to installing the SDE 3.0 Tool, users are encouraged to export and save any existing SDE data from previous versions of the SDE tool. Although it is not required, FEMA recommends that users uninstall previous versions of the SDE tool from the host computer using the Windows Add/Remove Programs function to avoid confusion between past and current SDE inventories.

Installation steps may vary depending on the host computer setup and the utility program installed on the computer to unzip the SDE tool installation file downloaded from the FEMA website.

Use the following steps to install the SDE 3.0 Tool using a zip file downloaded from the FEMA website:

**USER NOTE:** A host computer can only have one installation of the SDE tool.

1. After opening the FEMA website (http://www.fema.gov), search on “SDE” or use the SDE web page found at <https://www.fema.gov/emergency-managers/risk-management/building-science/substantial-damage-estimator-tool> to locate the SDE tool download function.

2. Download the SDE installation zip file to the My Documents folder on the host computer and unzip the file. In many cases, users can unzip the folder by right-clicking on the file and selecting the option ***Extract All ...*** from the list of options or by double-clicking the zip folder and selecting the option ***Extract all files*** from the list of choices displayed. Some users may have an unzip utility installed that activates automatically when they select a zipped folder or file.

3. If the .NET Framework 4.6.1 is not already installed, the SDE installation routine will attempt to search online for the Framework and install it on the host computer during the SDE 3.0 installation. **Local administrative rights and an Internet connection are required to install the .Net Framework 4.6.1.** The user will need to accept the Framework license agreement (Figure 1) for the installation to continue.

4. After the SDE file has been extracted, open the folder and double click on the “Setup.exe” file to start the tool installation process. The Setup Wizard window shown in Figure 2 will appear.

5. Select ***Next*** button to continue the installation.

6. The Select Installation Folder window will appear next. This window allows the user to proceed with installation in the default location or change the destination folder. After the destination folder is identified, select ***Next*** to continue.

7. When the Confirm Installation window appears, the Setup Wizard is ready to proceed with the SDE

installation on the host computer. Select ***Next*** to continue.

8. The installation status window will show the status of the installation process. When the status bar reaches

100%, select ***Next*** to continue.

9. Once the installation is complete, select Close to end the installation process.

10. Upon completion of the installation, an SDE icon will appear on the desktop of the host computer. Double- click the icon to run the SDE tool.

**THE SDE “CHEAT SHEET”**

The SDE requires the inspector to estimate the percent of damage for various building components. The information compiled below can be used with the SDE worksheet to quickly calculate substantial damage. It is intended to be used as a screening tool so that the property owner is notified as soon as possible as to the potential status of his property. Often a more detailed assessment is warranted and more detailed damage percentages should be determined on an as-needed basis.

 **Foundation –** *These numbers can be revised downward if the inspector is reasonably assured no damages have occurred.*

o **Basement or crawlspace masonry foundations-**

 10% if minor hairline cracks and fractures or cosmetic (clean up, re-seal, paint, etc.)

 50% if cracked, bowed, or fractured on one or more walls

 100% if structural damage such as blow out or caved in walls

o **Slab on Grade Foundations –**

 10% damage unless the foundation is undermined.

 30% if foundation is undermined

 75% if foundation is broken or bowed

o **Joist and Pier Foundations**

 15% damage – for water depths exceeding height of floor

 100% damage where building has moved from foundation

*This criteria is based on foundations that are substantially intact and do not include damages caused by subsidence or shifting of the foundation. In some cases hydrodynamic forces have caused an upheaval in slab on grade foundations. In this circumstance, individual assessment will be required.*

 **Superstructure**

o **Walls**

 10% for water depths of 2 feet or less

 25% for water depths of 2 to 4 feet

 75% for water depths of more than 4 feet

o **Structural damage resulting from wind or impact damage**

 Lineal feet of damage divided by total lineal feet of wall will equal percentage

o **Roof damage**

 Total square feet of roof damage divided by square footage of house will equal

percentage

o **Insulation and Weather-stripping**

 30% if waters less than 4 feet

 60% if waters greater than 4 feet but less than ceiling height

 100% if water above ceiling height

o **Exterior Finish**

 30% if waters less than 4 feet

 60% if waters greater than 4 feet but less than ceiling height

 100% if water above ceiling height

*These numbers are based on hydrodynamic forces acting on the exterior walls of the structure. Some brick or brick veneer structures may have actual damages less than those shown.*

o **Interior Finish -** *based on interior finishes susceptible to flood damage*

 30% if waters less than 4 feet

 60% if waters greater than 4 feet but less than ceiling height

 100% if water above ceiling height

o **Doors, Windows and Shutters**

 50% if waters greater than 2 inches

 75% if waters greater than 4 feet

 $ 70.00 per individual window when other damage occurs

o **Lumber Finished**

 50% if water greater than 1 inch

 100 % if waters exceeding 4 feet

o **Hardware**

 100% if waters exceeding 4 feet

o **Cabinets and Countertops**

 20% if waters less than 3 inches

 70% if waters greater than 3 inches less than 4 feet

 100% if water exceeding 4 feet

o **Floor Coverings**

 100% if waters greater than 1 inch

 20% for ceramic tile, brick, or concrete floors

o **Plumbing**

 5% if waters less than 2 feet

 30% if waters between 2’ and 4 feet

 50% if waters greater than 4 feet if the fixtures are not reused

*Floodwater will rarely damage plumbing pipes so this schedule is based on the cost of plumbing fixtures and the labor to install them.*

o **Electrical**

 10% if waters greater than 2 feet and less than 4 feet

 50% if waters greater than 4 feet and less than ceiling

 100% if waters greater than ceiling height

*Some communities require the wiring to be replaced if they came in contact with flood waters. This schedule reflects replacement of fixtures and minimal wiring.*

o **Built in Appliances**

 100% if waters more than 3 feet

o **Heating and cooling**

 30% if waters less than 3 feet

 60% if waters greater than 3 feet but less than ceiling height

 *If A/C unit is located in the attic this number will be reduced to 30%*

 100% if waters greater than ceiling height

o **Painting**

 20% if waters less than 4 inches

 50% if waters less than 4 feet

 100% if waters greater than 4 feet

*Reflects interior and exterior painting of the surfaces in contact with the water and areas where the surfaces are replaced due to damage. This category also includes finishing of doors and trim that may have been replaced.*

Residential Field Worksheet RESIDENTIAL/

MANUFACTURED HOMES

SDE DAMAGE INSPECTION WORKSHEET

**Building Address**

Owner First Name:

Owner Last Name:

Street Number:

Street Name:

City:

Zip Code:

**Mailing Address Check here if same as above:**

(IF KNOWN)

If different: Write mailing address here: Have Right of Entry form returned Yes No

Initial here to give right to enter

Date permission given to enter

**Additional Structure Information: (BEFORE DAMAGE OCCURRED) CHECK ONE in Each Category**

Quality of Construction: (When first built) Low Average Excellent

**Resident type:** Single Family Town or Row House Manufactured House

**Foundation:** Continuous Wall w/Slab (Standard) \_Basement \_ Crawlspace

Piles \_Slab-on-Grade Piers and Posts

**Superstructure:** Stud-Framed (Standard) Common Brick ICF Masonry

**Roof Covering:** Shingles – Asphalt (Standard) Wood Clay tile Standing Seam (Metal)

Slate

**Exterior Finish:** Siding or Stucco (Standard) Brick Veneer \_EIFS

Common brick, structural None

**HVAC System:** \_Heating and/or Cooling

NONE

**Story:** One Story (Standard) Two or More Stories

**Depth of Flood Above ground: (estimated to nearest foot) IF KNOWN**

**Depth of Flood Above First Floor (estimated to nearest foot) IF KNOWN**

**No Physical Damage (Check here if none).**

**Duration of Flood:**

Hours

Days

Date Damage Occurred (MM/DD/YYYY) \_

**CAUSE of DAMAGE** \_Fire Flood Flood & Wind Seismic Wind

Has NFIP Insurance:

YES;

NO (IF KNOWN)

Has Photos:

Yes;

No How Many photos

Additional Structure Information: (NOTES) (Ex. Has brick fireplace. All wood floors)

**Depreciation Rating: (Wear & Tear) 1. Requires Extensive Repairs, 2. Requires some Repairs, 3. Average**

**Condition 4. Above Average Condition 5. Excellent Condition**

**NOTES:**

**ELEMENT PERCENTAGES % DAMAGED**

Foundation

Superstructure

Roof Covering

Exterior Finish

Interior Finish

Doors & Windows

Cabinets & Countertops

Floor Finish

Plumbing

Electrical

Appliances

HVAC

Skirting/Forms/Piers (**MH only**)

**Inspectors Name:**

Date of Inspection:

MO/DD/YR

**Inspectors Phone:**

**ANY NOTES: (No one sees this form but officials)**

Non-Residential Field Worksheet

NON-RESIDENTIAL SDE DAMAGE INSPECTION WORKSHEET

**Building Address**

Owner First Name:

Owner Last Name:

Street Number:

City:

Zip Code:

**Mailing Address Check here if same as above:**

If different: Write mailing address here: Have Right of Entry form returned Yes No

Initial here to give right to enter

Date permission given to enter

Year of Construction

Number of Stories

, 1 Story

, 2 thru 4

, 5 or More

Structure Use

**Circle one:** Foundation:

Continuous Wall w/Slab (Standard)

Basement

Crawlspace

Piles

Slab-on-Grade

Piers and Posts

**Superstructure:**

Stud-Framed (Standard)

Common Brick

ICF

Masonry

**Roof Covering:**

Shingles – Asphalt (Standard)

Wood

Clay tile

Standing Seam (Metal)

Slate

**Interior:**

**HVAC System:**

Heating and/or Cooling

Where located?

**Electrical**

**Plumbing**

**Depth of Flood above ground:**

(estimated to nearest 0.5 foot)

**Depth of Flood Above First Floor** (estimated to nearest 0.5 foot)

No Physical Damage (Check here if none).

**Duration of Flood:**

Days:

Or Hours

Inspectors Name:

Date of Inspection: (MM/DD/YYYY)

Latitude:

Longitude:

**Quality of Construction:** Low Budget Average Good Excellent

**Depreciation Rating:** Check one:

1. Very Poor condition 2. Requires Extensive Repairs

3. Requires Some Repairs

4. Average Condition 5. Above Average Condition Excellent condition 7. Other . Depreciation Explanation (Write here).

**ELEMENT PERCENTAGES % DAMAGED**

**Foundation**

**Superstructure**

**Roof Covering**

**Plumbing**

**Electrical**

**Interiors**

**HVAC**

**NOTES:**

**SAMPLE STAND ALONE DAMAGE ASSESSMENT WORKSHEET (long hand version)**

**1. Address**:

**2. Owner**:

Telephone Number

**3. Occupant**:

Telephone Number \_

**4. Insurance Coverage (Optional):**

Company

Building: $

Policy Number:

Contents: $

**5. Special Flood Hazard Area:**

Community I.D. #: FIRM Panel:

Flood zone:

Existing Lowest Floor Elevation:

FIRM Date:

Base Flood Elevation

(if available)

**6. Duration of Flooding:** Days

Hours

**7. High Water Mark:**

A) Exterior Walls

B) Interior Walls

ft. ft.

**8. Type of Structure:**

A) Exterior:

1) Plywood/Hardboard

2) Stucco

3) Siding/Shingles

4) Masonry Veneer

5) Brick

6) Concrete Block

7) Other (describe)

B) Manufactured/Mobile Home:

1) Dimensions: a) single wide

b) double wide \_

size x size x

2) Skirting: yes no

**9. Description of Structure:**

A) 1 story

1 1/2 story

2 story

Bi-level

Tri-level

3 or more

B) Garage: attached

Carport: attached

detached detached

C) Roofing:

Metal/corrugated or ribbed

Other: Describe

Composition shingles

D) Foundation:

Slab-on-grade Crawlspace

Basement (Finished Unfinished ) Poured walls

Block walls Post-piers-piles

E) Heating and Cooling: Forced air

Boiler

Wall furnace or baseboard **\_**

Heat Pump

Fireplace/wood burning stove

Other

F) Plumbing: Number of bathrooms:

G) Built-In Appliances:

List:

**10. Description of Damage:**

A) Plumbing:

1) Is it exposed?

2) Does it need repair?

B) HVAC/Electrical

1) Water depth

2) Damaged

ft. (Repairable

Replaced )

**Use corresponding numbers given below to answer C-F below:**

1. Settlement/cracked 2. Partially missing

3. Sagging 4. Dislodged/destroyed

5. Submerged 6. Include all the above

7. No damage 8. Other: describe

C) Foundation

D) Exterior Walls

E) Interior Walls

F) Roof

**11. Overall condition of structure:**

A) Minor damage C) Totally destroyed

B) Major Damage

D) Structure off foundation

**12. Determination of Substantial Damage**

Cost of Repair

Percent Damage = Market Value =

**In the event that the percent damage is equal to or greater than 50%, the building is substantially damaged.**

This building is substantially damaged and therefore must be elevated or floodproofed so that the lowest floor is protected at or above the elevation of the base flood.

This building is not substantially damaged. This building can be repaired without having to be mitigated.

This is a properly elevated structure and may be reconstructed at its existing elevation.

Reviewed by: Date:

Approved by: Date:

**SAMPLE LETTERS, FORMS AND NEWS RELEASES**

**Pages 20-33**

**SAMPLE NOTICE TO POST ON STRUCTURES**

**NOTICE**

**Because this building is located in a special flood hazard area and was damaged, a damage assessment must be conducted by the (city or parish).**

**Before occupying this building or doing any repair work you must call the (city or parish) community’s Floodplain**

**Administrator at (\_ ) to schedule an inspection.**

**Failure to obtain reconstruction approval**

**may result in a penalty.**

**SAMPLE PRESS RELEASE**

**RESIDENTS IN (COMMUNITY) WITH FLOOD DAMAGE REMINDED OF PERMIT REQUIREMENTS**

As property owners in (community) contemplate clean up and repairs following recent disaster damage, the (community permit office) is reminding residents to obtaining local permits before repairing or rebuilding damaged structures.

The permits are required as part of local government participation in the National Flood Insurance Program, providing eligibility for flood insurance, flood disaster assistance, state and federal grants and loans, and buyout funds for flood-prone property.

Local floodplain management ordinances require that permits be obtained for any construction or development activity in a floodplain area, including the repair or reconstruction of structures damaged by any source.

Special conditions apply to substantially damaged buildings - those in which the total cost of repairs is

50 percent or more of the structure’s pre-flood market value. If a building is found to be substantially damaged, regulations require that repairs not begin until compliance with the local floodplain ordinance is demonstrated. In some cases, that may require repairs that include elevating or flood-proofing the structure to reduce the potential for future flood damage.

The cost to repair must be calculated for full repair to "pre-damaged" condition, even if the owner elects to do less. The total cost to repair includes structural and finish materials as well as labor. If labor and materials have been donated they must still be assigned a value. If local building codes require the structure to be repaired according to certain standards, these additional costs must be included in the full repair cost for the structure.

State and federal assistance may be available to property owners to reduce the chances of future flood damage. Mitigation assistance may cover costs of relocation, or for elevating or purchasing flood-damaged structures. Flood insurance may also provide up to $30,000 to protect a structure from future flood damage.

Property owners and residents with damaged buildings should contact (local building and zoning administrator) for more information on repair and reconstruction permits.

**SAMPLE SUBSTANTIAL DAMAGE DETERMINATION LETTER**

Community’s Letterhead

Date

John & Jane Q. Public

1234 Flooded-By-The-River Road

Floodville, Mo 61000

RE: Substantial Damage Evaluation - 1234 Flooded-By-The-River Road

Dear Mr. and Mrs. Public,

Subsequent to the recent disaster damage, a damage assessment has been completed on the property referenced above. This is a part of the **City of Floodville’s** floodplain management responsibilities in order to maintain the availability of flood insurance and disaster assistance to residents. The following information relates to the address referenced above:

Community Name: Floodville, Louisiana

Flood Damage Timeframe: June, 2020

Parcel Zone Information: Zone AE Total Damages: $65,000

Fair Market Value: $100,000

Percent Damaged: 65.0%

The determination is that this structure is declared **Substantially Damaged** and must be brought into compliance with the **City of Floodville’s** Floodplain Ordinance prior to repair and reoccupation. For this structure to be in compliance with the ordinance, the structure must be elevated, moved outside the floodplain or demolished.

Building inspections, **Floodplain Development Permits**, and an **Elevation Certificate** will be required prior to occupancy. This structure may **NOT** be occupied until these corrections are made. Please contact this office at your earliest convenience to make an appointment to discuss your upcoming project.

If you have any additional questions, feel free to give me a call: xxx- xxx-xxxx. Sincerely,

Floodplain Administrator City of Floodville Address:

Phone Number

**SAMPLE NOT SUBSTANTIALLY DAMAGED DETERMINATION LETTER**

Date

John & Jane Q. Public

1234 Flooded-By-The-River Road

Floodville, Mo 61000

Community’s Letterhead

RE: Substantial Damage Evaluation - 1234 Flooded-By-The-River Road

Dear Mr. and Mrs. Public,

Subsequent to the recent disaster damage, a damage assessment has been completed on the property referenced above. This is a part of the City of Floodville’s floodplain management responsibilities in order to maintain the availability of flood insurance and disaster assistance to our residents. The following information relates to the address referenced above.

Community Name: Floodville, Louisiana

Flood Damage Timeframe: June, 2020

Parcel Zone Information: Zone AE Total Damages: $35,000

Fair Market Value: $100,000

Percent Damaged: 35.0%

The determination is that this structure is declared: **Not Substantially Damaged**

An approved Floodplain Development Permit is required and it is attached. Please sign and date the permit and return it to my office. 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.**

If you have any additional questions, feel free to give me a call: xxx- xxx-xxxx. Sincerely,

Floodplain Administrator City of Floodville Address:

**SAMPLE RIGHT OF ENTRY FORM**

**PROPERTY OWNER’S RIGHT OF ENTRY CERTIFICATION AND RELEASE**

A floodplain permit is required for all construction activity in the Special Flood Hazard Area (SFHA) or that area inundated by the 1% annual chance of a flood, as designated by the National Flood Insurance Program (NFIP). These SFHAs are designated as A, AE, A1-A30, V1 – V30, VE,AH, or AO Zones on the Flood Insurance Rate Maps (FIRMs). This includes construction for new or improved residential and non-residential structures, filling, and excavation.

I, the undersigned, being the owner of the land and all structures located at **(address of the structure), Louisiana**, do hereby grant the community of (**community’s name)** permission to inspect the property to determine the amount of damage and to comply with the National Flood Insurance (NFIP) Regulations for Substantial Damage Determinations according to Title 44 CFR, Section 60.3.

I, the undersigned, do hereby grant the community of (**community’s name)**, its agents, servants, employees and assigns, for a period of 60 days or the completion of the substantial damage assessment, from the date of this document, permission to enter upon the above identified land to accomplish substantial damage/improvement determinations.

In consideration of the substantial damage assessment conferred on me by the community of (**community’s name)**, in said substantial damage/improvement determinations, I, the undersigned, do hereby release and forever discharge the community of (**community’s name)** its agents, servants, employees and assigns from any and all claims, demands, or actions for damages for any and all personal injuries, or loss or damage to property sustained in or growing out of said inspections, and from complications arising therefrom.

I also hereby agree to comply with the Community’s Ordinance/Resolution No. .

It is understood that the above mentioned substantial damage assessment and the terms of the Release are fully understood and voluntarily accepted.

I HAVE READ THE FOREGOING RELEASE AND FULLY UNDERSTAND IT.

IN WITNESS WHEREOF, I have hereunder set my hand this

day of **.**

Signature

Witness

**SAMPLE HANDOUT FOR RESIDENTS**

**Information Regarding Cleanup of Damaged Structures within the Floodplain**

Repairs to damaged buildings located within the (**community’s name**) floodplain require a Substantial Damage Assessment (SDE) and a permit from the (**community’s name**) building department and/or the (**community’s name**) Floodplain Administrator.

1. You **MUST** have a SDE determination and obtain a Floodplain Development Permit from (community name) before you repair, alter, or replace any of the following items:

a. Roof b. Walls c. Siding d. Plaster

e. Cabinets f. Flooring

g. Electrical systems h. Plumbing

i. Heating

j. Air conditioning units k. Foundation

2. You **MUST** obtain a Substantial Damage Assessment before you repair the above items. The permit office must conduct a damage assessment of the building. This inspection will determine if a structure is more than 50% damaged (substantially damaged). If a structure is found to be substantially damaged,

the structure may not be repaired until compliance with the local floodplain ordinance is demonstrated. It is imperative that the community’s Floodplain Administrator is contacted prior to taking any actions to repair damage related to the flood.

3. You may proceed with cleanup activities and temporary emergency repairs to prevent further deterioration, such as preventing the spread of mold and/or mildew, without a permit. These include:

a. Removing and disposing of damaged contents, carpeting, wallboard, and insulation. b. Hosing and scrubbing, or cleaning floors, walls, and ductwork.

c. Covering holes in roofs or walls and covering windows to prevent the weather from inflicting further damage.

d. Removing sagging ceilings, shoring up broken foundations, and other actions to make the building safe to enter.

Prior to proceeding with cleanup activities that are allowed without a permit, thoroughly document the condition of the building by photographing the inside and outside of all areas that are being affected by the cleanup/emergency repairs.

**NOTE: BUILDING REPAIRS AND STRUCTURAL IMPROVEMENTS ARE NOT ALLOWED WITHOUT AN SDE DETERMINATION AND A PERMIT FROM THE LOCAL FLOODPLAIN ADMINISTRATOR.**

**Add Floodplain Administrator’s name**

**Floodplain Administrator’s Phone number**

**MITIGATION PROGRAMS**

The Federal Emergency Management Agency (FEMA) and state mitigation programs present a critical opportunity to reduce the risk to individuals and property from natural hazards while simultaneously reducing reliance on federal disaster funds. Mitigation programs can be implemented before, during, and after the flood disaster.

**What is mitigation?**  Any sustained action taken to reduce or eliminate long term risk to human life and property from hazards. Mitigation focuses on breaking the cycle of disaster damage, reconstruction, and repeated damage. FEMA provides mitigation grant funding through the [Hazard Mitigation Assistance (HMA)](https://www.fema.gov/grants/mitigation) grant programs. In Louisiana, **GOHSEP** is the State agency responsible for **reviewing**and **submitting** HMA sub applications to FEMA. Learn more and view contact information at <https://gohsep.la.gov/GRANTS/RECOVERY-GRANTS/Hazard-Mitigation-Assistance>.

Hazard Mitigation Grant Program

The Hazard Mitigation Grant Program (HMGP) assists in implementing long-term multi-hazard mitigation measures following major disaster declarations. Funding is available to implement projects in accordance with State, Tribal, and local priorities.

Building Resilient Infrastructure and Communities

The Building Resilient Infrastructure and Communities (BRIC) will support states, local communities, tribes and territories as they undertake hazard mitigation projects, reducing the risks they face from disasters and natural hazards. BRIC is a new FEMA pre-disaster hazard mitigation program that replaces the existing Pre-Disaster Mitigation (PDM) program. This is nationally competitive, annual grant program.

Flood Mitigation Assistance

The Flood Mitigation Assistance (FMA) program makes funds available on an annual basis so that measures can be taken to reduce or eliminate risk of flood damage to buildings insured under the National Flood Insurance Program (NFIP). FMA grants can be up to 100% funded for severe repetitive loss properties, and up to 90% funded for repetitive loss properties. This is nationally competitive, annual grant program.

**NFIP INCREASED COST OF COMPLIANCE**

Flood insurance policyholders in high-risk flood areas (also known as special flood hazard areas) may receive up to $30,000 to help offset the costs to bring their home or business into compliance with their local community's floodplain management ordinance or regulations.

The ICC claim is adjusted separately from the flood damage claim filed under the Standard Flood Insurance Policy. Policyholders can only file an ICC claim if the community determines that their home or business has been substantially damaged or repetitively damaged by a flood. To learn more, visit: <https://www.fema.gov/floodplain-management/financial-help/increased-cost-compliance>.

**FLOODPLAIN MANAGEMENT AND INSURANCE CONTACTS**

**FOR YOUR ASSISTANCE**

**Louisiana Department of Transportation & Development, Floodplain Management**

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| **Susan Veillon,** CFM, State NFIP Coordinator | Susan.veillon@la.gov | (225) 379-3005 |
| **Pam Lightfoot**, CFM | Pam.lightfoot@la.gov | (225) 379-3005 |
| **Tatanisha White** | Tatanisha.white@la.gov | (225) 379-3005 |
| **Angela Gil** | Angela.gil@la.gov | (225) 379-3005 |
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| <http://floods.dotd.la.gov/lafloods/> | | |

**FEMA, REGION 6**

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| **Braydon Williams**, Floodplain Management & Insurance Specialist | braydon.williams@fema.dhs.gov | (202) 615-6352 |
| **Justin McBride**, Floodplain Management & Insurance Specialist | justin.mcbride@fema.dhs.gov | (202) 664-9962 |
| **Gilbert Giron**, CFM, Regional Flood Insurance Liaison | Gilbert.Giron@fema.dhs.gov | (940) 383-7253 |
| **NFIP Insurance and Mapping and Technical Information Line** |  | (877) 336-2627 |
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| [www.fema.gov](http://www.fema.gov)  [www.floodsmart.gov](http://www.floodsmart.gov)  **Mitigation publications and technical bulletins:** <https://www.fema.gov/emergency-managers/risk-management/building-science/flood> | | |