

Substantial Damage and DRRRA 1206

Maine Winter Flooding, January 2024

FEMA Region 1

Mitigation Division

Floodplain Management & Insurance Branch



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Agenda

- Introductions
- NFIP Overview
- **What** is substantial damage/substantial improvement?
- **Why** is substantial damage/substantial improvement important?
- **Who, When, How** of substantial damage/substantial improvement
- Disaster Recovery Reform Act (DRRA) 1206



Poll Question



Have you already started to make substantial damage determinations in your community?

- a. Yes
- b. No
- c. Not sure

National Flood Insurance Program (NFIP) Mission

- To educate property owners about the risk of flood
- To provide flood insurance by incorporating multiple flood risk variables
- To accelerate recovery from flood damage
- To mitigate future flood losses through local floodplain regulation
- To reduce the personal and national costs of flood disasters

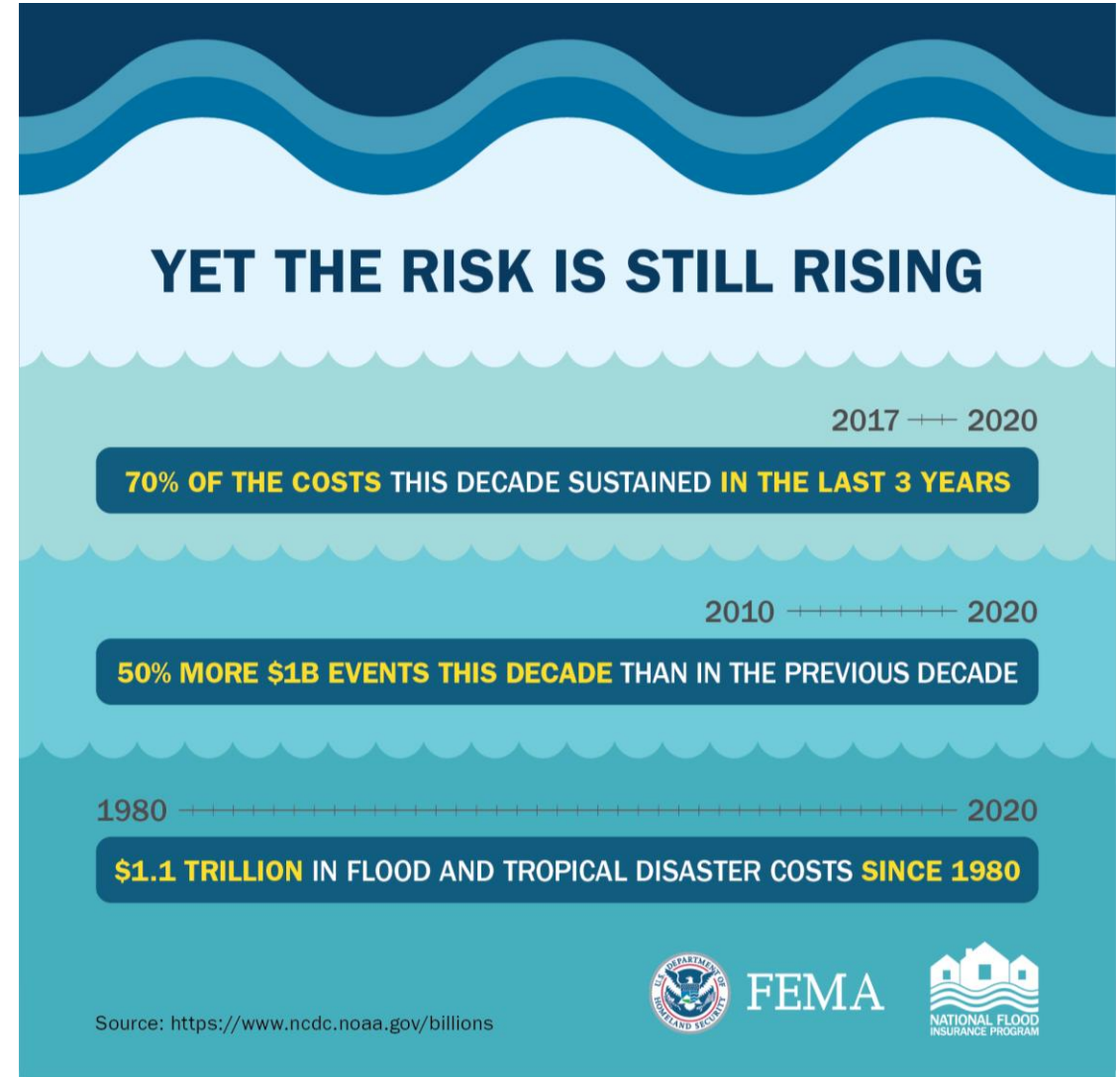
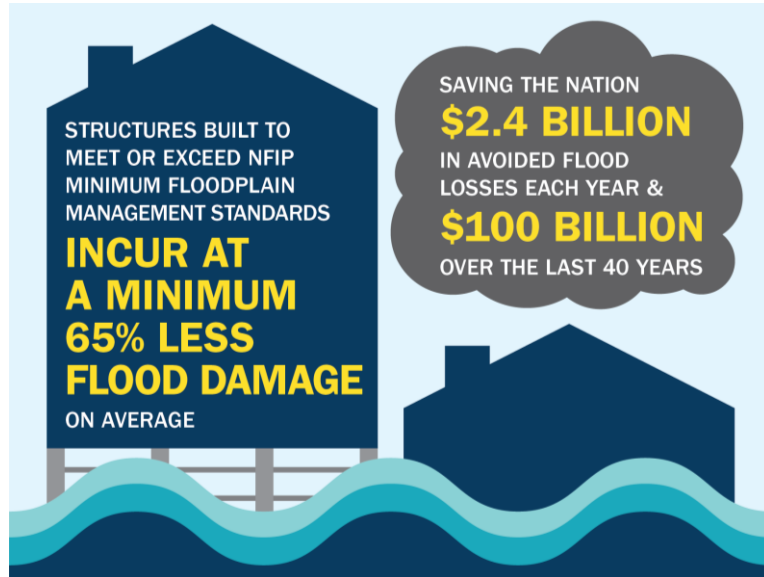


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*for properties in identified flood hazard areas



The Value of Floodplain Management Standards



SOUND FLOODPLAIN MANAGEMENT STRATEGIES:

-  SAVE LIVES AND PROTECT PROPERTY
-  REDUCE RECOVERY TIME AND COSTS
-  PROTECT VALUABLE ECONOMIC AND NATURAL RESOURCES
-  REDUCE THE COST OF FLOOD INSURANCE

NFIP Roles and Responsibilities



Federal

- Administers the NFIP
- Risk Identification (mapping)
- Provide technical assistance and training
- Establish development/building standards
- Provide insurance coverage
- Review community compliance with NFIP requirements



State

- State program oversight
- Establish development/building standards
- Provide technical assistance to local communities/agencies
- Evaluate and document floodplain management activities
- Provide technical assistance and training



Local

- Has land-use/permitting authority
- Adopt and enforce floodplain management regulations compliant with Federal/State laws
- Issue or deny permits for development
- Inspect development and maintain records
- Informs citizen about permitting requirements

Development oversight is a local responsibility



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Substantial Damage Definition

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 *just the structure* before the damage occurred.



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Substantial Improvement Definition

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 *just the structure* before the “start of construction” of the improvement. This term includes structures which have incurred “substantial damage”, regardless of the actual repair work performed. The term does not, however, include either:

Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been **previously cited** by the local code enforcement official and which are the minimum necessary to assure safe living conditions or

Any alteration of a “historic structure”, provided that the alteration will not preclude the structure's continued designation as a “historic structure”.



Regulations

Minimum criteria for participation in the NFIP found in 44 CFR 60.3 refer to “new construction and substantial improvements”:

- (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,
- (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;
- (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.
- (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);
- (8) Require within any AO zone on the community's FIRM that **all new construction and substantial improvements** of nonresidential 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\(c\)\(3\)\(ii\)](#);
- (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.
- (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....

...and on and on.



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Learning Check



Who is responsible for determining Substantial Damage?

- a. Federal government
- b. State
- c. Local community
- d. Property owners

*whoever has land-use
permitting authority*



Substantial Improvement/Damage Formula

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



Mehoopany Township, Wyoming County, PA (from FEMA Region III)



Town of Bloomsburg, Columbia County, PA (from PEMA)



Substantial Damage

Structures in the Special Flood Hazard Area receiving damage from **any origin** are subject to compliance with the floodplain regulation.

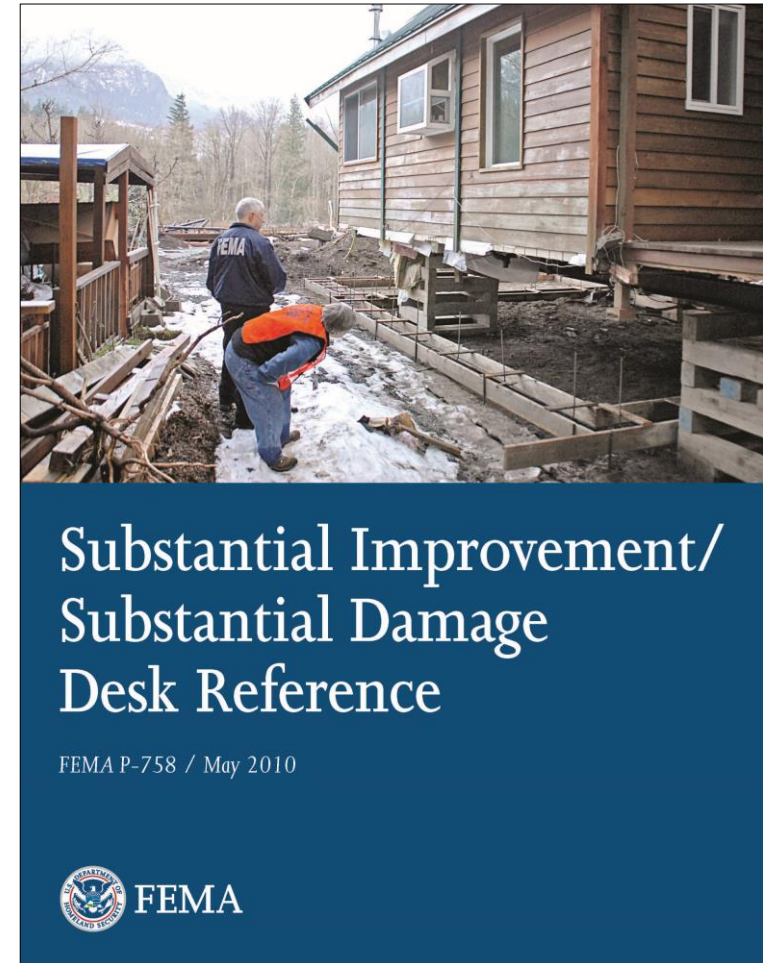
FEMA's Desk Reference for SI & SD

- 1) Introduction
- 2) Roles & Responsibilities under the NFIP
- 3) Requirements & Definitions
- 4) Making SI and SD Determinations**
- 5) Administering the Requirements
- 6) Considerations & Illustrations
- 7) SD in the Recovery Environment
- 8) Mitigation Projects



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FEMA P-758



SI/SD requirements

Administering the SI/SD requirements requires local officials to perform four major actions:

1. Determine market value of structure (as detailed in code and consistent)
 - Professional Property Appraisal
 - Adjusted Assessed Value
 - Actual Cash Value
 - Qualified Estimates
2. Determine cost of work to fully repair
3. Make SI/SD determinations
4. Require owners to obtain permits to bring substantially improved or substantially damaged buildings into compliance with current floodplain management requirements



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Floodplain Management After a Disaster

- Substantial damage and substantial improvement requirements are a proven and effective way to reduce future flood losses.
- When homeowners are already doing repairs or improvements, this opens the **window of opportunity** to repair using more resilient standards.
- Substantial damage/substantial improvement compliance helps communities **build back stronger**.



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Post-Storm: First Steps

- Determine local roles:
 - Who does what? Does that change post disaster? Do you have a role in posting citations on buildings?
- Activate your teams: Review SD code, records, field assessment, prep for permits
- Outreach messages to general public: Permits are required, where to go, SD explained, waivers or other disaster-related messaging
- Consider additional resources: mutual aid, 1206 PA activities, FEMA and state support



Community Post-Disaster Responsibilities

In the regulated floodplain

- Determine whether the damage to community's structures constitutes Substantial Damage.
- Communicate results of Substantial Damage determinations to property owners.
- Review and issue permits for all repairs.
- Inspect work conducted.
- Identify violations and unpermitted development and take enforcement action.
- Collect compliance documentation.

Throughout the community

- If community has adopted building codes:
 - Includes mechanical, plumbing, electrical requirements.
 - Communicate building code requirements.
 - Review and issue permits for repairs.
 - Inspect work as required.
 - Identify violations and unpermitted development and take enforcement action.



Community Responsibilities (1 of 3)



- **Identify buildings** most likely to have sustained substantial damage.
- **Decide the method to determine market value** (including which method to use after a disaster).
- **Review market value appraisals** to determine if the appraisals reasonably represent the characteristics of the building and the market value of the structures (excluding land value).



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Community Responsibilities, Continued (2/3)

- **Review descriptions of proposed work** to ensure that all requirements are addressed, and work will be completed.
- **Review cost estimates** to determine if the costs are reasonable for the proposed work.
- **Issue a letter to the property owner** to convey the SI/SD determination (yes or no). If NFIP-insured buildings are substantially damaged by flooding, this letter is necessary for owners to file Increased Cost of Compliance (ICC) insurance claims to help pay to bring buildings into compliance.



Community Responsibilities, Continued (3/3)

- **Maintain SI/SD documentation** in the permit file in perpetuity.
- **Conduct periodic field inspections** during construction to ensure that development complies with issued permits and check for unpermitted development.
- **Coordinate with property owners** and insurance adjusters regarding NFIP flood insurance claims and Increased Cost of Compliance (ICC) coverage.



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Owner/Applicant Responsibilities



- **Find out** if a permit is required.
- **Submit complete information** about all proposed improvements and all repairs to be undertaken.
- **Share information** from insurance claims adjusters.
- **Provide market value documentation** if requested.
- **Comply** with the approved plans and limitations.
- **Inform the local official** if new work is to be added.
- **Provide “as-built” surveyed elevation data.**



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Determining Market Value

- Independent appraisals by a professional appraiser.
- Replacement cost (actual cash value) only with depreciation.
- Tax assessment information (without the value of the land or outbuildings).
- “Qualified estimates” based on the professional judgment of a local official (e.g., can use FEMA’s SDE tool).

Be consistent.



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Costs to Repair/Improve

“Costs to repair” include the costs of **all work necessary to restore a damaged building to its pre-damaged condition.**

“Costs of improvements” include the complete costs associated with all the types of work that are necessary to complete the project(s).

For both SI and SD, the term includes the **costs of all materials, labor, and other items necessary to perform the proposed work.**

Donated/unpaid labor must be included at the market value for that labor, including DIY projects.



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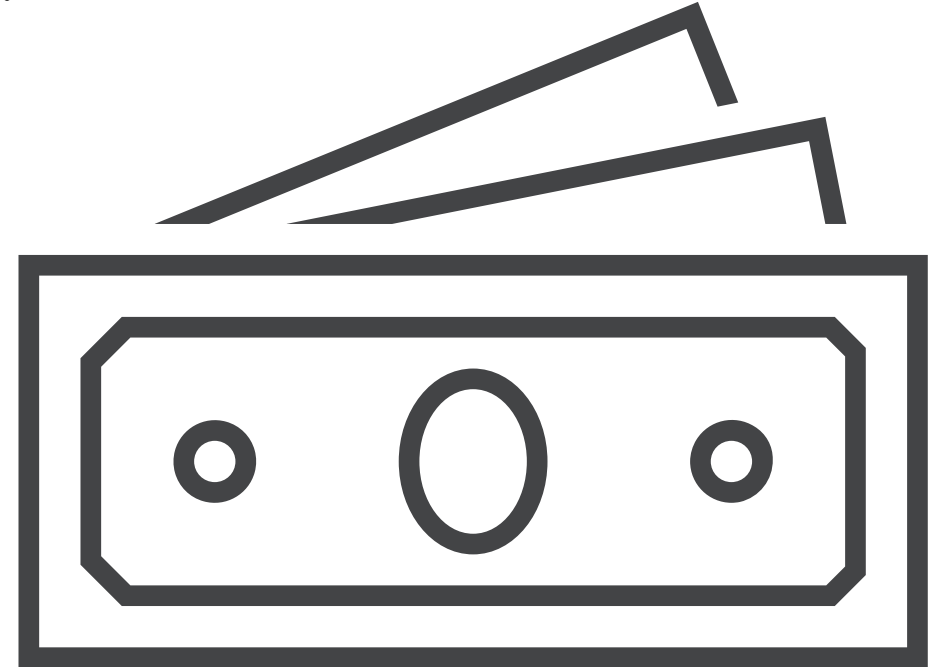
Costs That Must Be Included

- 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 excavation or 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 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 elevation is lower than the BFE.



Costs That Must be Included, Continued

- Construction management and supervision.
- Contractor's overhead and profit.
- Sales taxes on materials.
- Structural elements and exterior finishes.
- Interior finish elements.
- Utility and service equipment.



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Types of Costs That May Be Excluded From S.D. Calculations

- Clean-up and trash removal.
- Costs to temporarily stabilize a building.
- Permit fees and inspection fees.
- Costs to obtain or prepare plans, specifications, and land surveys.
- Carpeting and recarpeting installed over finished flooring such as wood or tiling.
- Outside improvements not structurally attached to the building (e.g., landscaping, walkways, driveways, fences, pools, detached accessory structures, detached patios).
- Costs required for the minimum necessary work to correct existing **previously cited** violations of health, safety, and sanitary codes.
- Plug-in appliances such as washing machines, dryers, and stoves.





Determining Costs of Improvements

- Itemized estimates from licensed contractors or professional estimators.
- Professional estimating guidelines.
- Independent professional estimators.
- See FEMA's P-758 *Substantial Improvement / Substantial Damage Desk Reference*, Chapter 4.



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Federal Emergency Management Agency

IS-285: Substantial Damage Estimation for Floodplain Administrators

- Independent study course, self-paced, online.
- Designed to help assist tribal, local, and State officials in making substantial damage determinations in accordance with the NFIP using the FEMA Substantial Damage Estimator (SDE) software.
- Course Objectives:
 - Identify the purpose of conducting substantial damage assessments.
 - Recognize the features of the FEMA SDE Tool and how to use them.
 - Recall the substantial damage assessment processes for residential and non-residential structures.
- [IS-285](#)



Recommendations

- Do not wait for property owners to come to you for permits.
- Adopt a conservative method for determining market value.
- Apply the method consistently.
- If the applicant objects to the estimate, allow the option to provide a certified appraisal.
- Take a more detailed look at determination between 40-60%.
- Develop an appeals process for disagreements on appraisals.
- Make a plan!
- Be consistent!!



Make a Plan

- FEMA does not prescribe the method to complete determinations.
- Documentation is important.

1		RECOGNIZING REGULATORY & LEGISLATIVE AUTHORITY
2		COMMUNITY ENGAGEMENT & THE CURRENT STRUCTURE
3		DETERMINING IMPACT AREA
4		IDENTIFYING PERSONNEL
5		ESTABLISHING SUBSTANTIAL IMPROVEMENT/SUBSTANTIAL DAMAGE DETERMINATION PROCESS AND METHODOLOGY
6		DETERMINING TIMEFRAMES
7		COMMUNICATING DAMAGE TO PARTNERS (LOCAL/STATE/FEDERAL)
8		COMMUNICATING SUBSTANTIAL IMPROVEMENT/SUBSTANTIAL DAMAGE INFORMATION TO PROPERTY OWNERS
9		MONITORING & REINTEGRATION



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Learning Check



Which is NOT a valid source for determining the market value?

- a. Adjusted assessed value
- b. Zillow estimate
- c. Professional property appraisal
- d. Actual cash value
- e. Qualified estimates

Substantial Damage Estimator (SDE) – Home Screen

SDE Substantial Damage Estimator 3.0

Access Data


- View/Search All Records
- Bulk Editor
- Enter Default Data
- Add New Property
- Add New Residential Assessment
- Add New Non-Residential Assessment

Resources

- User Manual
- Web References

Reports, Imports/Exports, and GeoFiles

- Saved Enterprise Import Mappings
- Import/Export Functions
- View Reports
- Generate GeoFile




SDE is a tool provided by FEMA to help local officials administer the substantial damage requirements of their floodplain management ordinance in accordance with the minimum requirements of the NFIP.

Total Number of Properties	Total Number of Assessments
20	21

SDE – Residential Assessment – Address

SDE Substantial Damage Estimator 3.0

Residential Assessment



John Patsy
42712 Center Street
Franklinton
Louisiana

Damage Date:
8/29/2012

Assessment Date:
11/2/2012

Percent Damaged:
41.3 %

! Be sure to **SAVE** assessment record before generating a report.

Print Summary Report
Print Detailed Report
Check Spelling
Save

Address
Structure/Damage/NFIP
Cost
Element Percentages
Output Summary
Photos

Subdivision / Community

Subdivision:

Parcel Number:

Lot Number:

Elevation of Lowest Floor:

Datum:

NFIP Community ID:

NFIP Community Name:

Latitude:

Longitude:

Structure Address

Structure Owner First Name:

Structure Owner Last Name:

Street Number:

Street Name:

Street Suffix:

City:

State:

County/Parish:

Zip Code:

Phone Number:

Cell Phone Number:

Mailing Address

Check if same as Structure Address.

Mailing Owner First Name:

Mailing Owner Last Name:

Mailing Street Number:

Mailing Street Name:

Mailing Street Suffix:

Mailing City:

Mailing State:

Mailing County/Parish:

Mailing Zip Code:

Mailing Phone Number:

Mailing Care of:

Custom Fields

Custom Field 1

Custom Field 2

Custom Field 3


SDE – Residential Assessment – Structure/Damage/NFIP

SDE Substantial Damage Estimator 3.0

Residential Assessment

! Be sure to **SAVE** assessment record before generating a report.

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Print Detailed Report
Check Spelling
Save



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8/29/2012

Assessment Date:
11/2/2012

Percent Damaged:
41.3 %

Address
Structure/Damage/NFIP
Cost
Element Percentages
Output Summary
Photos

Structure Attributes / Information

Structure Type:

Story:

Residence Type:

Foundation:

Superstructure:

Roof Covering:

Exterior Finish:

HVAC System:

Year of Construction:

Quality:

Structure Information:

Inspector / Damage Information

Inspector Name:

Inspector Phone:

Assessment Date:

Date Damage Occurred:

Cause of Damage:

Damage Undetermined

Duration of Flood:

Est. Depth of Flood Above Ground:

Est. Depth of Flood Above Lowest Floor:

NFIP / Community Information

NFIP Community ID:

FIRM Panel Number:

Suffix:

Date of FIRM Panel:

FIRM Zone:

Base Flood Elevation:

Regulatory Floodway:

Space for Community Specific Information:

SDE – Residential Assessment – Cost

Residential Assessment

Be sure to **SAVE** assessment record before generating a report.

Print Summary Report

Print Detailed Report

Check Spelling

Save



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Franklinton
Louisiana

Damage Date:
8/29/2012

Assessment Date:
11/2/2012

Percent Damaged:
41.3 %

Address Structure/Damage/NFIP Cost Element Percentages Output Summary Photos

Square Footage

Click to calculate or enter square footage:



Base Cost:

\$114.08

Geographic Adjustment:

0.85

Total Square Footage:

1,008.00

Cost:

\$97,743.74

Cost Adjustments

Adjustments:	Quantity:	Unit:	Unit Cost:	Adjustment Cost:
Roofing	0.00	Sq Ft	\$0.00	\$0.00
Heating / Cooling	0.00	Ea	\$0.00	\$0.00
Appliances	0.00	Ea	\$0.00	\$0.00
Fireplaces	0.00	Ea	\$0.00	\$0.00
Porch / Breezeways	0.00	Sq Ft	\$0.00	\$0.00
Garage	0.00	Sq Ft	\$0.00	\$0.00

Additional Adjustments

Adjustments:	Quantity:	Unit Cost:	Adjustment Cost:
	0.00	\$0.00	\$0.00
	0.00	\$0.00	\$0.00
	0.00	\$0.00	\$0.00
	1.00	\$0.00	\$0.00
	1.00	\$0.00	\$0.00
	0.00	\$0.00	\$0.00
	0.00	\$0.00	\$0.00

Computed Actual Cash Value

Total Adjustments: **\$0.00**
 Replacement Cost: **\$97,743.74**
 Replacement Cost Per Sq Ft: **\$96.97**

Cost Data Reference:

Cost Data Date:

Depreciation Rating:

4 - Average Condition

Depreciation Percentage:

0.8%

Computed Actual Cash Value:

\$97,002.85

SDE – Residential Assessment – Element Percentages

Residential Assessment

Be sure to **SAVE** assessment record before generating a report.

Print Summary Report

Print Detailed Report

Check Spelling

Save



John Patsy

42712 Center Street
Franklinton
Louisiana

Damage Date:
8/29/2012

Assessment Date:
11/2/2012

Percent Damaged:
41.3 %

Address Structure/Damage/NFIP Cost Element Percentages Output Summary Photos

Element Percentages

Element:	Percent Damaged:	Element Percentage:	Element Cost:	Damage Values:
Foundation:	<input type="text" value="0.0%"/>	12.6 %	\$12,315.71	\$0.00
Superstructure:	<input type="text" value="0.0%"/>	14.1 %	\$13,781.87	\$0.00
Roof Covering:	<input type="text" value="0.0%"/>	4.5 %	\$4,398.47	\$0.00
Exterior Finish:	<input type="text" value="0.0%"/>	7.3 %	\$7,135.29	\$0.00
Doors and Windows:	<input type="text" value="50.0%"/>	16.5 %	\$16,127.72	\$8,063.86
Cabinets and Countertops:	<input type="text" value="100.0%"/>	4.7 %	\$4,593.96	\$4,593.96
Floor Finish:	<input type="text" value="100.0%"/>	8.2 %	\$8,014.99	\$8,014.99
Plumbing:	<input type="text" value="30.0%"/>	8.9 %	\$8,699.19	\$2,609.76
Electrical:	<input type="text" value="50.0%"/>	5.1 %	\$4,984.93	\$2,492.47
Appliances:	<input type="text" value="100.0%"/>	4.3 %	\$4,202.98	\$4,202.98
Interior Finish:	<input type="text" value="75.0%"/>	13.8 %	\$13,488.64	\$10,116.48
HVAC:	<input type="text" value="0.0%"/>	0.0 %	\$0.00	\$0.00
			Replacement Cost:	Computed Damages:
			\$97,743.74	\$40,094.48


SDE – Residential Assessment – Output Summary

SDE Substantial Damage Estimator 3.0

Residential Assessment

Be sure to **SAVE** assessment record before generating a report. [Print Summary Report](#) [Print Detailed Report](#) [Check Spelling](#) [Save](#)

Address Structure/Damage/NFIP Cost Element Percentages **Output Summary** Photos



John Patsy
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Damage Date:
8/29/2012

Assessment Date:
11/2/2012

Percent Damaged:
41.3 %

Percent Damaged

To ensure consistency and equity, local officials responsible for substantial damage determinations are strongly encouraged to select only one method each for determining structure values and repair costs and to use the selected methods for the entire community. Computed damages based on element percentages within the software can only be derived from a replacement value. You can't use an appraisal or adjusted tax value which are both market values.

Basis for value of Structure (Select One...)

- Computed Actual Cash Value
- Professional Market Appraisal
- Adj. Tax Assessed Value

Basis for cost of Repairs/Improvements (Select One...)

- Computed Damages
- Contractor Estimate
- Community Estimate

Percent Damaged:
41.3 %

Not Substantially Damaged

User Entered Data (Optional)

Market Value Determination

Professional Market Appraisal:
\$0.00

Tax Assessed Value:
\$0.00

Tax Factor Adjustment: ?
0.00

Adjusted Tax Assessed Value:
\$0.00

Cost of Damage

Contractor Estimate:
\$0.00

Community Estimate:
\$0.00

Damage Summary

Replacement Cost:
\$97,743.74

Computed Damages:
\$40,094.48

Depreciation Percentage:
0.8 %

Computed Actual Cash Value:
\$97,002.85

Percent of Existing Improvements and Repairs Pre-Disaster:
0.00

Repair/Reconstruction Percentage:
41.3 %

*Per FEMA Publication 213, actual cash may be used as market value.

SDE – Residential Assessment – Photos

SDE Substantial Damage Estimator 3.0

Residential Assessment

Be sure to **SAVE** assessment record before generating a report. [Print Summary Report](#) [Print Detailed Report](#) [Check Spelling](#) [Save](#)

Address Structure/Damage/NFIP Cost Element Percentages Output Summary **Photos**



Photo Upload

Please do not attach more than a combined 3 MBs of photos to each assessment.

[Use Integrated Camera](#) [Select Photo to Upload](#) [Edit Selected Photo](#)

Enter Description:
 [Update/Save Description Name](#)

Click on a photo for more details:

	
da21c270-afb9-49af-871	75d19557-8d00-4853-87
Delete	Delete
<input checked="" type="checkbox"/> Default Image	<input type="checkbox"/> Default Image



John Patsy

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Franklinton
Louisiana

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Assessment Date:
11/2/2012

Percent Damaged:
41.3 %

SDE – Records Search

SDE Substantial Damage Estimator 3.0

View Search Records (Total Number of Records: 5)
 To view property cards, enter search criteria and then click Filter button.

Structure Type: Both

Select Custom Field: Make Selection...

Sort By Value: Make Selection...

Assessment Date: From: To:

Select Field: View All Records

Sort By Order: Asc. Desc.






Search For:

Properties Only: (shows only properties without assessments)

Percent Damaged: Min: 40% Max: 60%

Filter

Clear

 <p>Assessment Date: 11/2/2012 Address: 21370 Main Damage: 51.3% Substantially Damaged</p>	 <p>Assessment Date: 11/2/2012 Address: 42712 Center Damage: 41.3% Not Substantially Damaged</p>
 <p>Assessment Date: 11/2/2012 Address: 42665 Oakwood Damage: 40.0% Not Substantially Damaged</p>	 <p>Assessment Date: 11/2/2012 Address: 51526 B Route 1 Damage: 40.4% Not Substantially Damaged</p>
 <p>Assessment Date: 11/2/2012 Address: 42702 Oakwood Damage: 46.4% Not Substantially Damaged</p>	



SDE – Reports



Reports Note: The reports are based on the filters below. If no structure type is selected, the tool will display all.

Filter By:

Structure Type: Use Inspection Date? Display report(s) without photos?

Select Field: Search For:

Percent Damaged: Min: Max:


SDE Structure and Percent Damage Report				
Community NFIP ID and Name: 220230 WASHINGTON PARISH*				
21370 Main Road, Franklinton, Louisiana 70438				
Assessment Date: 11/02/2012				
Owner Name	City & State	County/Parish	Percent Damaged	
Jones, John	Franklinton, Louisiana	Washington	51.3 %	
Other Depreciation Explanation				
42665 Oakwood Highway, Franklinton, Louisiana 70438				
Assessment Date: 11/02/2012				
Owner Name	City & State	County/Parish	Percent Damaged	
Henry, John	Franklinton, Louisiana	Washington	40.0 %	
Other Depreciation Explanation				

SDE – Example Report

Substantial Damage Estimator

Subdivision		Community	
Subdivision	None	Elev. of Lowest Floor	
Parcel #			0.00 ft.
Lot #	None	Datum	
Structure Address		Community	
Owner's Name	Jones, John	NFIP Community Name	WASHINGTON PARISH*
Street Address	21370 Main Road	NFIP Community ID #	220230
City	Franklinton	Latitude	30.833086
County/Parish	Washington	Longitude	-90.126789
State	Louisiana		
Zip	70438		
Phone	() -		

Structure Information	
Year of Construction	1990
Residence Type	Single Family Residence
Quality	Average



Damage Information			
Date of Assessment	11/02/2012	Date of Damage	08/29/2012
Inspector Name	Team 3	Cause of Damage	Flood and Wind
Inspector Phone		Duration of Flood	1 Days
		Est. Depth of Flood Above Lowest Floor	1.00
Residence Information		COULD NOT ACCESS PROPERTY. PRIVATE DRIVE, DO NOT ENTER.	
Assumed structure values were used because the property was inaccessible			

NFIP Information					
Firm Panel #	Suffix	Date of FIRM Panel	Firm Zone	BFE	Regulatory Floodway
0335	C	12/03/2009	AE	999.00	Possible

Percent Damaged		
Basis for Value of Structure	Percent Damaged	Basis for Cost of Repairs
\$112,977.59	51.3 %	\$58,058.66
Computed Actual Cash Value	Substantially Damaged	Computed Damages

Damage Summary			
Replacement Cost	\$113,940.50	Computed Damages	\$58,058.66
Depreciation %	0.8 %	Percent of Existing Improvements and Repairs Pre-Disaster	0.0 %
Computed Actual Cash Value*	\$112,977.59	Repair/Reconstruction %	51.4 %
Other Depreciation Explanation			
* Per FEMA Publication 213, Actual Cash Value may be used as Market Value.			

Optional User Entered Data			
Professional Market Appraisal	\$0.00	Contractor Estimate	
Tax Assessed Value	\$0.00		\$0.00
Factor Adjustment	0	Community Estimate	
Adjusted Tax Assessed Value	\$0.00		\$0.00


Authorized Local Official : _____ Signature Authorized Local Official : _____ Printed Name

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Substantial Damage Estimator

Subdivision		Community	
Subdivision	None	Elev. of Lowest Floor	
Parcel #			0.00 ft.
Lot #	None	Datum	
Structure Address		Community	
Owner's Name	Henry, John	NFIP Community Name	WASHINGTON PARISH*
Street Address	42665 Oakwood Highway	NFIP Community ID #	220230
City	Franklinton	Latitude	30.840558
County/Parish	Washington	Longitude	-90.178819
State	Louisiana		
Zip	70438		
Phone	() -		

Structure Information	
Year of Construction	1980
Residence Type	Single Family Residence
Quality	Average



Damage Information			
Date of Assessment	11/02/2012	Date of Damage	08/29/2012
Inspector Name	Team 5	Cause of Damage	Flood and Wind
Inspector Phone		Duration of Flood	1 Days
		Est. Depth of Flood Above Lowest Floor	4.00
Residence Information		OWNER NOT HOME. DOORS/WINDOWS OPEN. IN DATABASE TWICE- 2 CALLS TO PARISH. ONLY ONE BUILDING/ADDRESS ON SITE. INTERIOR WAS INSPECTED BY LOOKING THROUGH OPEN DOORS AND WINDOWS.	

NFIP Information					
Firm Panel #	Suffix	Date of FIRM Panel	Firm Zone	BFE	Regulatory Floodway
0335	C	12/03/2009	AE	999.00	Possible

Percent Damaged		
Basis for Value of Structure	Percent Damaged	Basis for Cost of Repairs
\$126,037.12	40.0 %	\$50,437.96
Computed Actual Cash Value	Not Substantially Damaged	Computed Damages

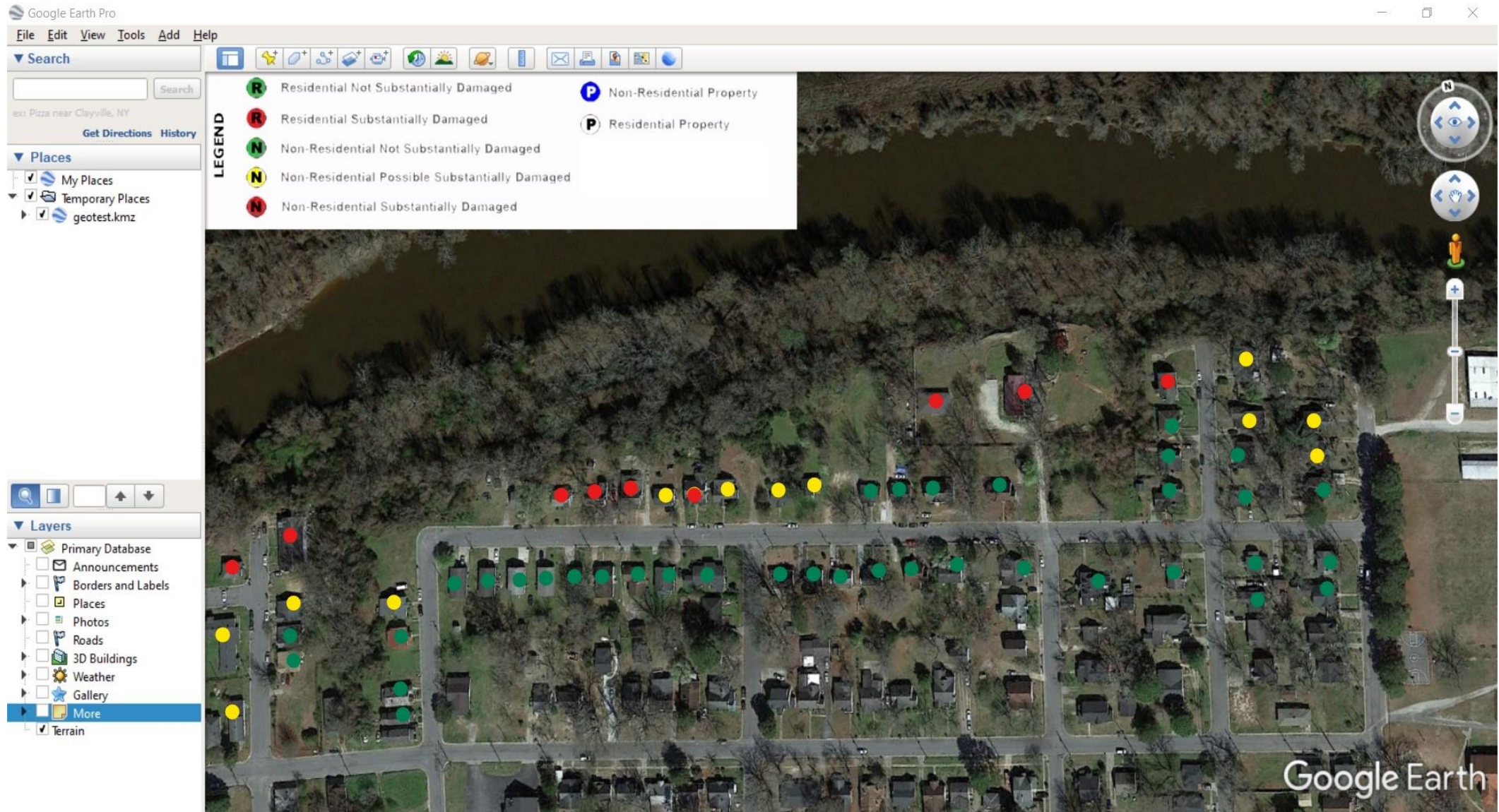
Damage Summary			
Replacement Cost	\$126,999.78	Computed Damages	\$50,437.96
Depreciation %	0.8 %	Percent of Existing Improvements and Repairs Pre-Disaster	0.0 %
Computed Actual Cash Value*	\$126,037.12	Repair/Reconstruction %	40.0 %
Other Depreciation Explanation			
* Per FEMA Publication 213, Actual Cash Value may be used as Market Value.			

Optional User Entered Data			
Professional Market Appraisal	\$0.00	Contractor Estimate	
Tax Assessed Value	\$0.00		\$0.00
Factor Adjustment	0	Community Estimate	
Adjusted Tax Assessed Value	\$0.00		\$0.00

Authorized Local Official : _____ Signature Authorized Local Official : _____ Printed Name

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SDE – Geo-File Export



DRRA 1206



Section 1206 of the Disaster Recovery Reform Act authorizes FEMA to provide financial assistance to state and local governments for building code and floodplain management ordinance administration and enforcement via Stafford Act authorities.



FEMA

DRRA Section 1206 - Policy Overview

- The policy has an effective date of November 1, 2020.
- Provides communities with resources to administer and enforce building code and floodplain management ordinances.
- Funding is limited to **180 days**.
- Eligible work and costs are reimbursed at the Permanent Work cost-share applicable to the disaster.

[DRRA 1206 FAQs Volume 1](#)

[DRRA 1206 FAQs Volume 2](#)



Building Code and Floodplain Management Administration and Enforcement

FEMA Policy FP 204-079-01

BACKGROUND

The Disaster Recovery Reform Act of 2018 (DRRA), amended Sections 402 and 406 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act), and authorized FEMA to "provide assistance to state and local governments for building code and floodplain administration and enforcement, including inspections for substantial damage compliance"¹ and "base and overtime wages for extra hires to facilitate the implementation and enforcement of adopted building codes for a period of not more than 180 days after the major disaster is declared."² This policy enacted through FEMA's Public Assistance (PA) Program implements section 1206 of DRRA by leveraging the amendments to Section 402 and Section 406. While the provisions of this policy apply only to the PA Program, assistance under section 1206 of DRRA may be available under other FEMA programs, such as FEMA's Federal Insurance and Mitigation Administration's (FIMA) Substantial Damage Data Collection Contracts, described in more detail in Section D below.

PURPOSE

This policy defines the framework and requirements for consistent and appropriate implementation of section 1206 of DRRA through the PA Program. The intent of this policy is to provide communities with the resources needed to effectively administer and enforce state and locally adopted building codes and floodplain management ordinances for a period of no longer than 180 days after the date of the major disaster declaration.

[Building Code and Floodplain Management
Administration and Enforcement FEMA
Policy FP 204-079-01](#)



Public Assistance (PA) Program and DRRA 1206

Provide communities with the resources needed to effectively administer and enforce adopted building codes and floodplain ordinances

PA Projects may include:



Building Code Administration



Code Enforcement



Floodplain Management Regulation, Administration, and Enforcement



Substantial Damage Operations



FEMA

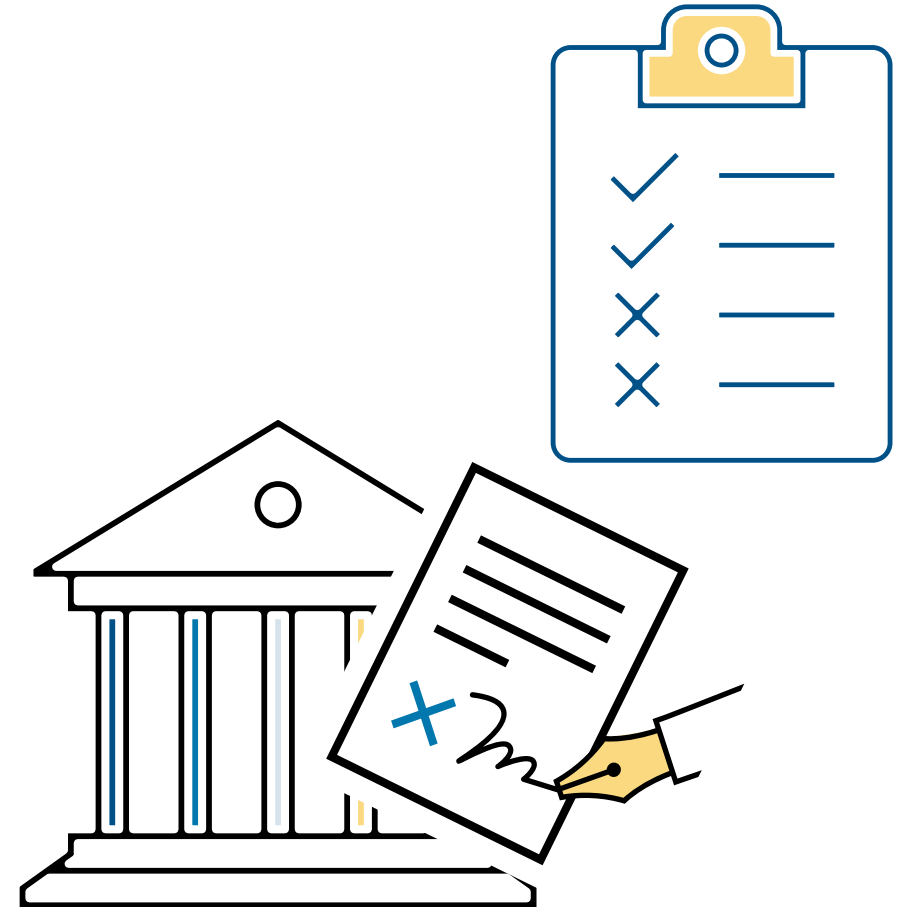
Ineligible Work Under DRRRA 1206

Activities associated with non-disaster damaged structures or non-disaster-related development.

Activities to update a community's laws, rules, procedures, or requirements.

Examples include:

- Adopting new or updating current building codes or floodplain management ordinances.
- Adopting or updating zoning laws and requirements.
- Developing new land use plans or requirements.



FEMA

Resources

- [Substantial Improvement/Substantial Damage Desk Reference \(fema.gov\)](#)
- [Substantial Damage Estimator Tool | FEMA.gov](#)
- [Answers to Questions About Substantially Improved/Substantially Damaged Buildings FEMA 213](#)
- [Substantial Damage Quick Guide | FEMA.gov](#)
- [EMI Course – IS-285: Substantial Damage Estimation for Floodplain Administrators \(fema.gov\)](#)
- [Public Assistance Companion Guide Disaster Recovery Reform Act Section 1206 \(fema.gov\)](#)



FEMA

Questions?

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or

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FEMA