

Disaster Recovery Using Substantial Damage Determinations in Floodplains

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State Floodplain Management Office

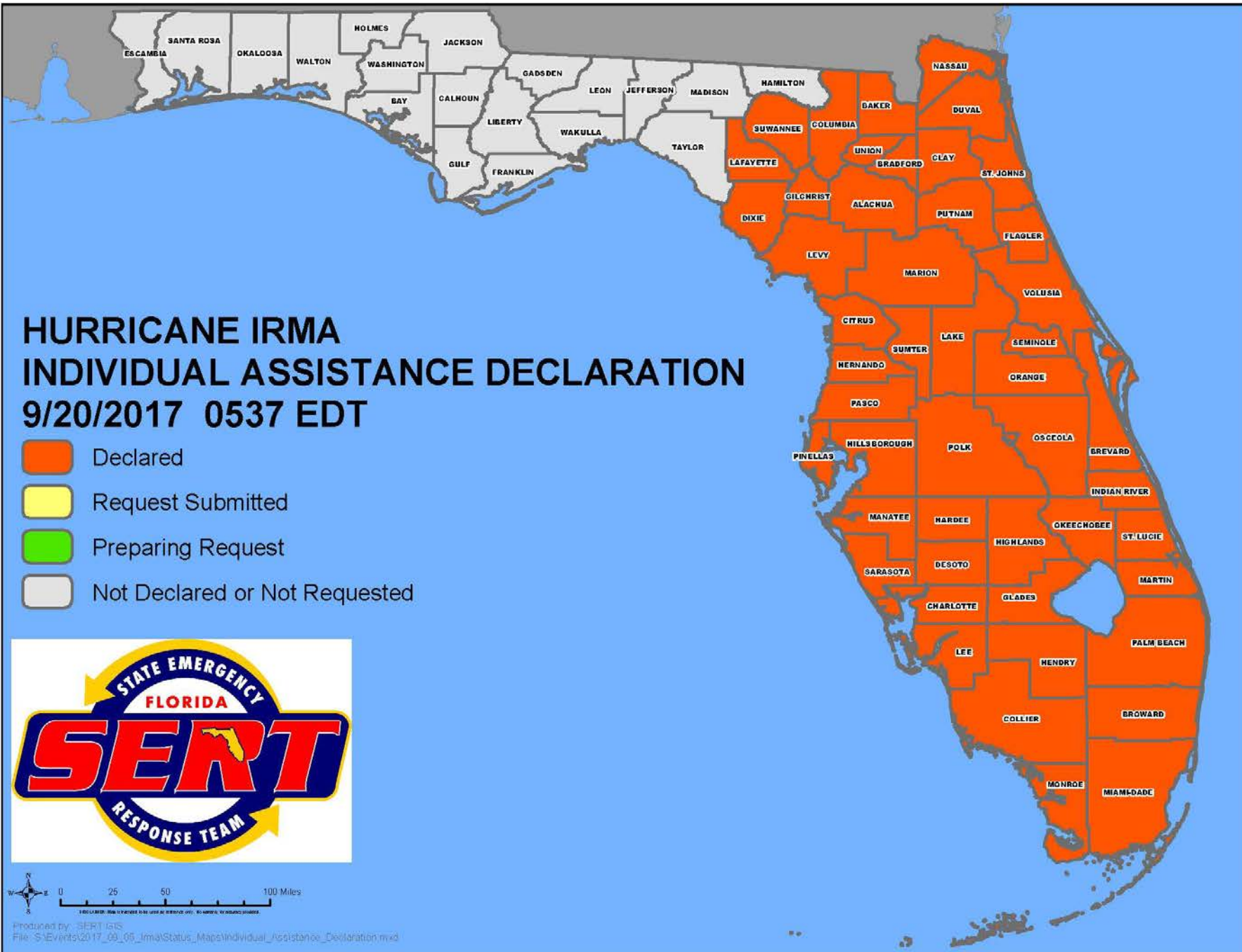
April 4, 2018





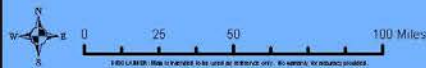
THE FLORIDA DIVISION OF EMERGENCY MANAGEMENT





HURRICANE IRMA INDIVIDUAL ASSISTANCE DECLARATION 9/20/2017 0537 EDT

- Declared
- Request Submitted
- Preparing Request
- Not Declared or Not Requested



Highs and Lows of Hurricane Irma –Experiences of the State Floodplain Management Office



What is a Preliminary Damage Assessment (PDA)?

- Quick 'windshield review' to assess the extent of damage
- Yields a broad characterization of the number of buildings affected and the level of anticipated damage
- Usually is a precursor to a decision regarding whether to seek a declaration of the event as a major disaster
- Focuses on uninsured damage

What is a Substantial Damage Estimate (SDE)?

- The cost of repairing a structure to its pre-damaged condition compared to the market value of the structure prior to the damage
- If the cost of the repairs meets or exceeds 50% of the market value of the structure, the structure is considered to be *substantially damaged*
- Substantially damaged buildings must be mitigated

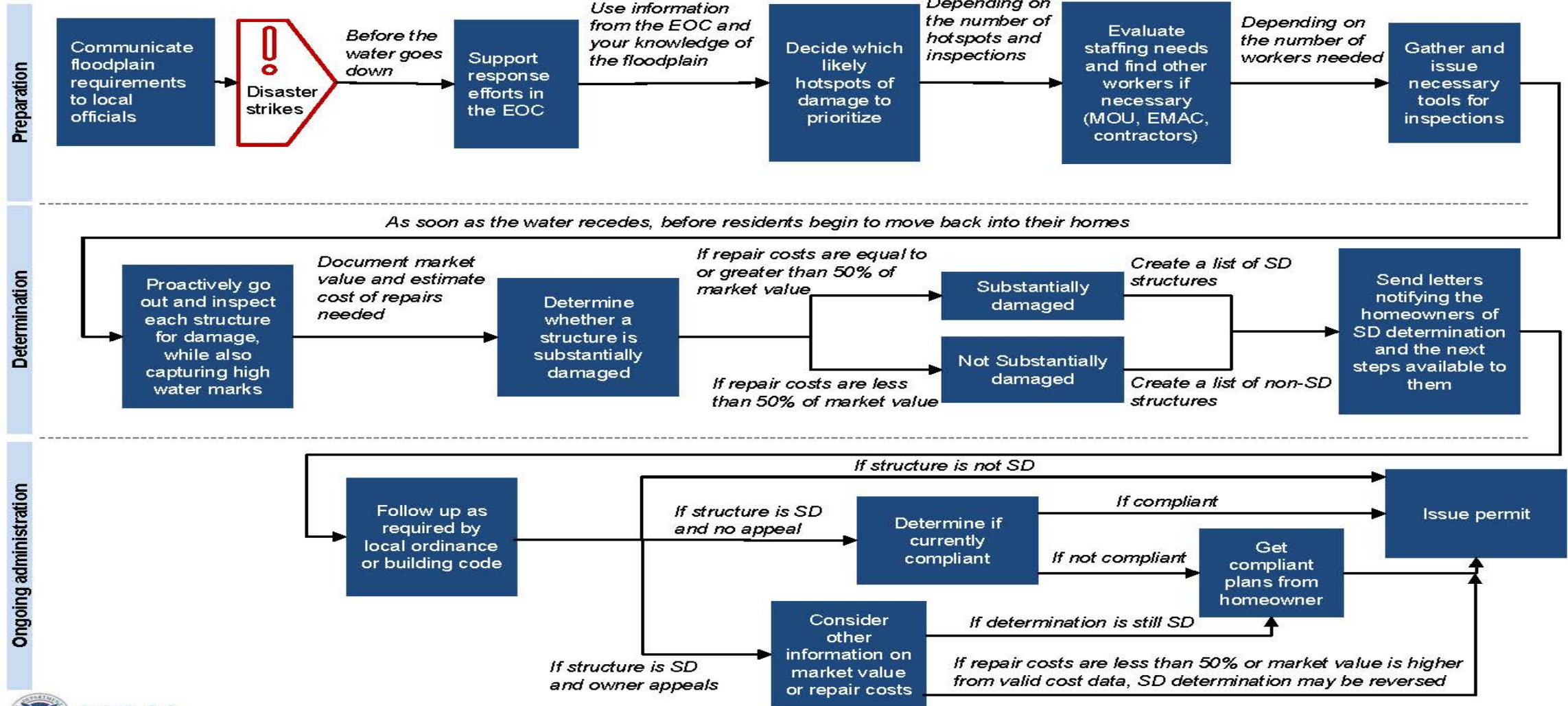
The Substantial Damage Estimator (SDE) Tool

- Assists State and local officials in estimating Substantial Damage for residential and non-residential structures
- Communities may use other methods of determining Substantial Damage other than the SDE tool

Preliminary Damage

Assessments are performed to broadly characterize the extent of damage – they are not equivalent to substantial damage determinations.

Best Practice Substantial Damage Process



Proactive SDE vs. Waiting for Permits

- Homeowner gets claims check
- Homeowner seeks contractor for cost of repairs
- Submits contract scope and permit application
- Community says repairs constitute a Substantial Damage/ Improvement

Flood Insurance Claims

- Role of the Flood Insurance Adjuster
- Adjuster PDA
- Proof of Loss
- Use of Claims Data

How Do We Mitigate Flood-prone Structures?

FRED

Floodproof

Relocate

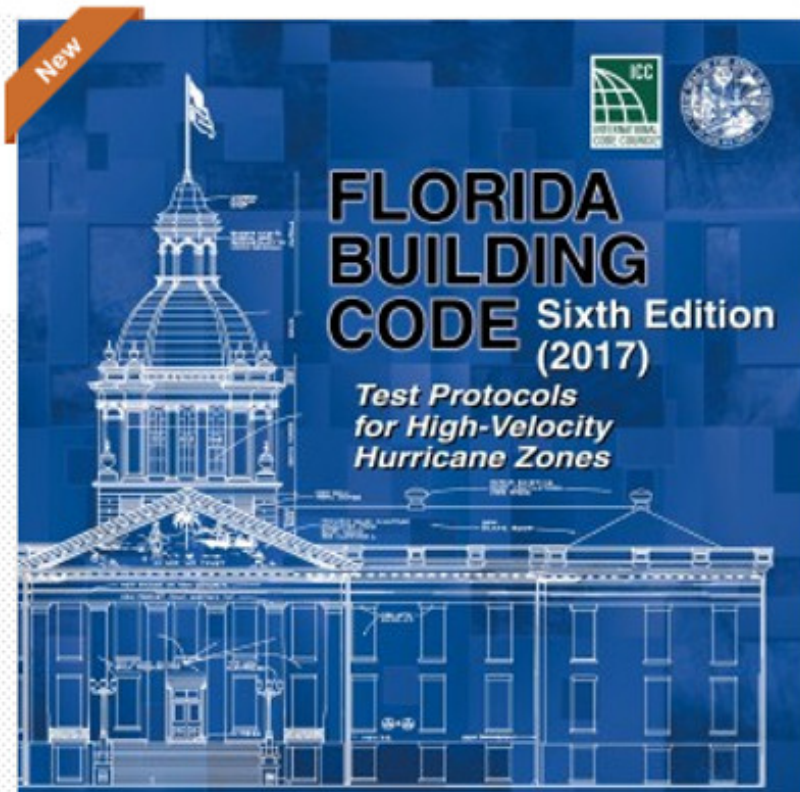
Elevate

Demolish



Funding Mitigation- What Are Our Options?

- ICC Funding for those that have been substantially damaged by flood (owners must have an active NFIP policy)
- 203H FHA Loan for Disaster Recovery (Substantial damage, Declared disaster)
- 203K FHA Loan (Any level of damage or repair, can be done in a non-disaster situation)

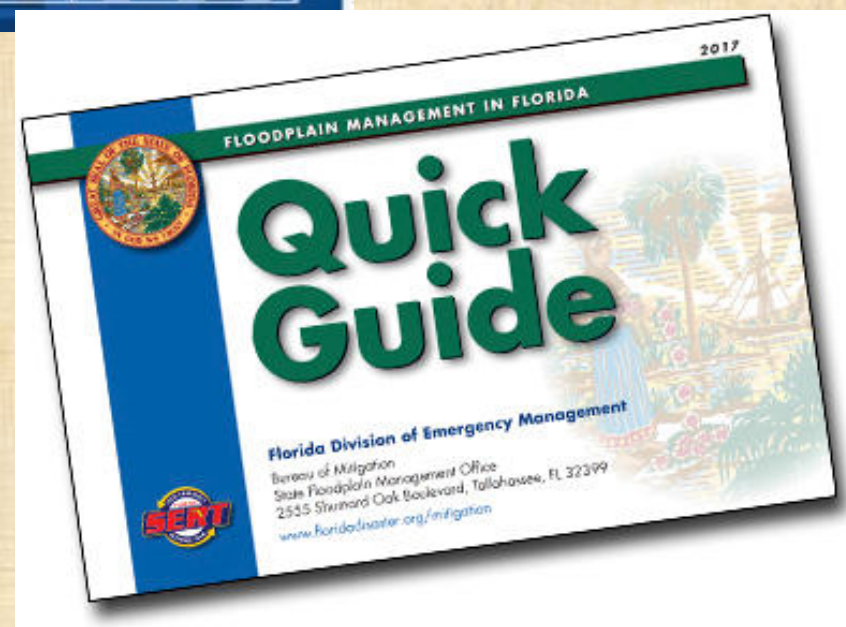
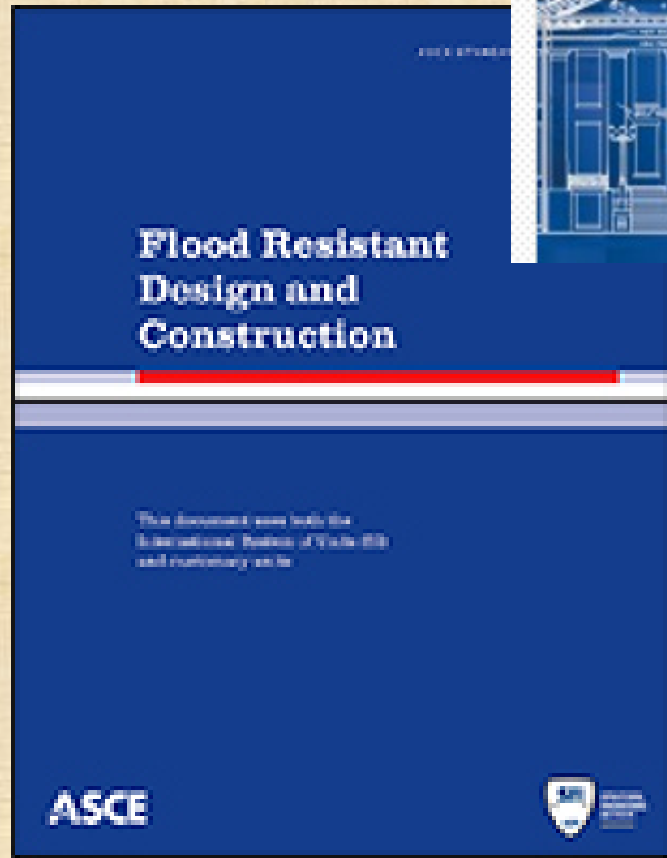


Tools available to you & your Community;



Florida Floodplain Managers Association

FLORIDA CHAPTER OF THE ASSOCIATION OF STATE FLOODPLAIN MANAGERS



Contact Information for the State Floodplain Management Office

- General Contact/ Floodplain Management Help Line:
 - floods.@em.myflorida.com
 - (850) 815-4556
 - Shannon Riess, CFM
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Discussion