Overview

Structures located in Special Flood Hazard Areas (SFHAs) that are substantially modified (either damaged or improved) more than 50 percent are required to comply with local building and floodplain requirements. Local community officials (typically floodplain administrators) are responsible for substantial damage and improvement (SI/SD) determinations. These determinations are required for participation in the National Flood Insurance Program (NFIP). FEMA has heard communities asking for guidance on the Substantial Improvement/Substantial Damage (SI/SD) process and in response, developed tools to help. The materials in the SI/SD package are to assist communities in evaluating their existing processes and to guide them in enhancing existing SI/SD procedures, or developing new procedures. These tools and materials were developed in 2017 and 2018 and were pilot tested in three communities in Virginia and Pennsylvania.

SI/SD TOOLS

The following tools are part of the SI/SD evaluation and procedural development package:

Community Materials:

COMMUNITY CHECKLIST – this document is an initial check on how well the community is prepared to conduct the SI/SD process, i.e., what policies and ordinances are in place or missing. Communities must assemble and prepare materials before beginning the Guided Community Self-Assessment.

SUBSTANTIAL DAMAGE FUNDAMENTALS – this document provides the community with a high-level introduction to the SI/SD requirement of the National Flood Insurance Program.
PROCESS AND METHODOLOGY FOR 40 TO 60% DAMAGED STRUCTURES – this a one-page, high-level document that explains the importance of establishing a standard SI/SD process and methodology, and it also highlights key considerations for communities developing the process.

GUIDED COMMUNITY SELF-ASSESSMENT – this document walks a community through a detailed evaluation of the existing resources and current strategies in place for SI/SD implementation. The community will learn about potential gaps and opportunities to become more compliant.

ADMINISTRATIVE PROCEDURE TEMPLATE – the purpose of this document is to capture the decisions and resources identified during the Guided Community Self-Assessment and compile that input into a formal process document. The administrative procedure can be a standalone document, appendix to an Emergency Operations Plan (EOP), or otherwise integrated into the community’s plans, procedures, and policies so that each community is prepared to meet SI/SD requirements consistently before and after a disaster.

Process Materials:

COMMUNITY INTRODUCTION WEBINAR – the purpose of the webinar is to introduce the evaluation process to the community and talk through the Community Checklist and/or the Guided Community Self-Assessment tool.

COMMUNITY WORKSHOP – the purpose of the workshop is to review the results of the Guided Community Self-Assessment and identify how those decisions will be captured in an administrative procedure, as well as how any identified gaps will be addressed.

FACILITATOR’S GUIDE – this document will assist FEMA, State, and County personnel with subject matter expertise who wish to lead a community through the process of developing an SI/SD Administrative Procedure.

COMMUNITY FOLLOW-UP MEETING WEBINAR – this meeting assists with the hand-off of SI/SD procedures development from the pilot program to day-to-day operations with technical input from FEMA’s floodplain managers.

For more information on SI/SD, check out this reference link or search fema.gov for p-758, the Substantial Improvement, Substantial Damage Desk Reference.