

# Substantial Damage Management Plan

## Activity 510



*To Protect and Enhance Kentucky's Environment*

**September 20, 2020**

# NFIP Overview



# NFIP Creation

- The National Flood Insurance Act of 1968
  - *Creates the National Flood Insurance Program (NFIP) ... to provide flood insurance in communities that voluntarily **adopt and enforce floodplain management ordinances** ...that meet minimum NFIP requirements.*

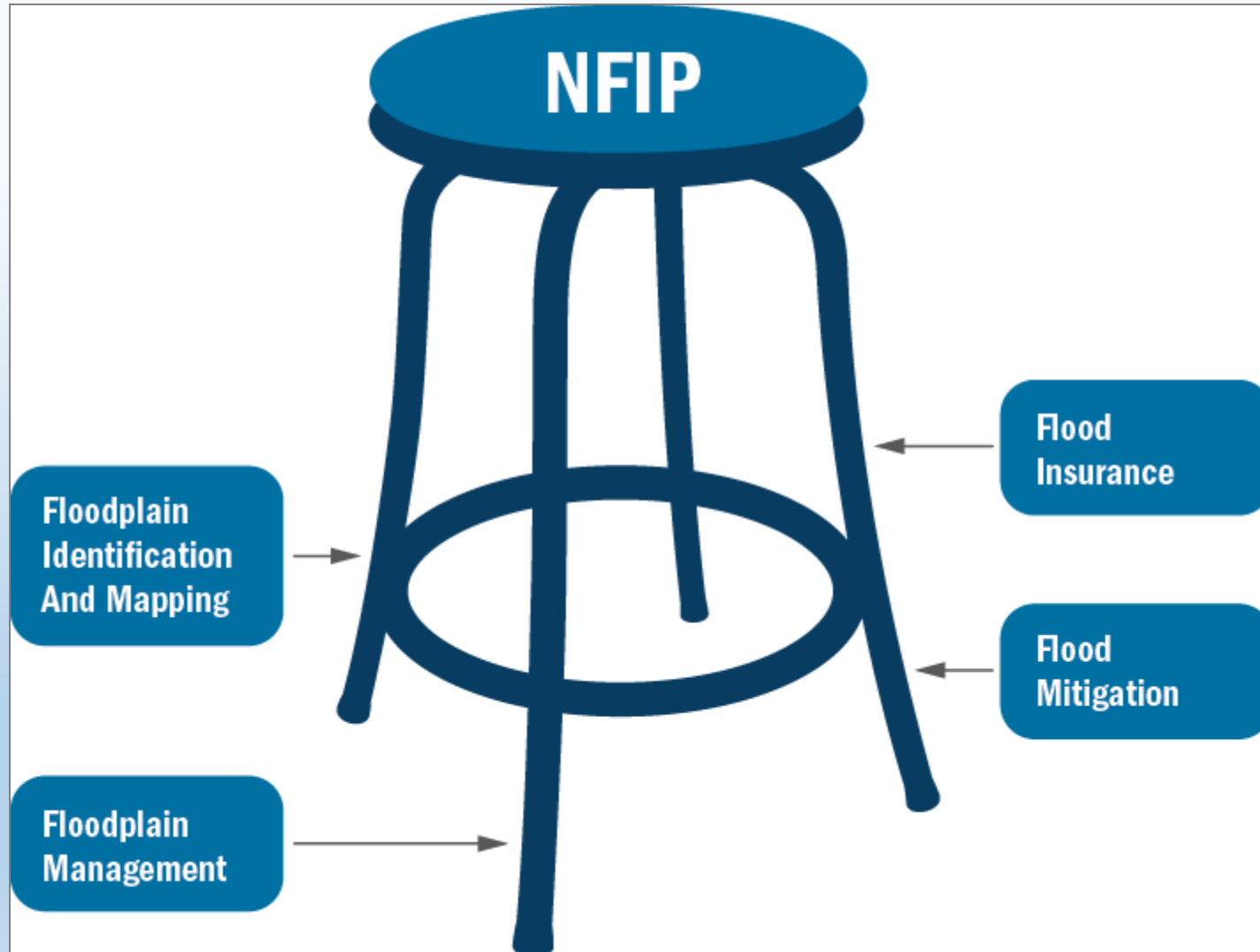


# The National Flood Insurance Program (NFIP)

- A voluntary program based on a mutual agreement between the federal government and the local community.
- In exchange for **adopting & enforcing** a Floodplain Management ordinance, federally-backed flood insurance is made available to property owners throughout the community
- Goal: Reduce future flood damages
  - The NFIP aims to accomplish this goal by:
    - 1) Identifying flood risks (i.e. flood maps)
    - 2) Regulating floodplain development
    - 3) Providing insurance in participating communities
    - 4) Mitigate existing flood risk



# The NFIP Cont.



# What Is Substantial Damage?



# What is Substantial Damage?

- Defined in:

- Federal Reg. 44 CFR 59.1
- State Reg. 401 KAR 4:060 Section 2(38)
- Local Ordinance Article 2 of the State Model Ordinance

- Substantial Damage (SD):

- When the cost of the post-damage repair equals or exceeds 50% of the structures pre-damage market value
- Damage cause by ANY origin, not just flood



# What is Substantial Damage Cont.

- Anytime the work is substantial, the entire building must comply with state & local floodplain requirements to prevent future damages
- Substantial Damage Determinations are done at the local level





# Factors Leading to SD/SI

- Flooding Above 1<sup>st</sup> Floor
- Extended Duration
- High Velocities
- Manufactured Home
- Damage of ANY origin
  - Earthquake
  - Fire
  - Tornado
  - High Winds
  - Hail



# State Role

- Kentucky Division of Water is the state coordinating agency for NFIP related activities
- During disaster operations, KY NFIP Coordinator may:
  - Provide training opportunities
  - Assist in identifying damaged areas
  - Provide technical assistance in making SD determinations
  - May provide field assistance by request on as needed basis



# Local Role

## Blue Sky Phase

- Permitting Development
  - SD requires structures to come into compliance. If already compliant, no action needed
- Inspect Development
  - Ensures compliance
- Enforce Your Ordinance
  - Ensures continued compliance

## Disaster Phase

- Determine the Assessment Area
- Evaluate staffing needs. Find other workers as needed.
- Post Notice on each structure in the floodplain that received any level of damage (optional)
  - Lets owner/resident know that permits are needed before repair
  - Should be done immediately



# Completing Post-Disaster SD Assessments

- Perform an individual assessment on each damaged structure in the floodplain
  - Take pictures and video of each structure
- Record the data
  - Lat/Long
  - Street address
  - Damage level
  - Structure attributes
- Keep SD Worksheet for Records

**SDE Residential Worksheet**

Assessor / Team Name \_\_\_\_\_ Date \_\_\_\_\_

PROPERTY LOCATION

Latitude: \_\_\_\_\_ Longitude: \_\_\_\_\_

Street Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

County \_\_\_\_\_

STRUCTURE ATTRIBUTES

Elevation of Lowest Floor \_\_\_\_\_ Story:  One Story (Standard)  
 Two or more Stories

Residence Type:  Single Family Residence  Town or Row House  Manufactured House

Foundation:  Continuous Wall w/Slab  
 Basement  
 Crawlspace  
 Piles  
 Slab-on-Grade  
 Piers & Posts

Superstructure:  Stud-Framed  Common Brick  ICF  Masonry

Roof Covering:  Shingles – Asphalt, Wood  
 Clay Tile  
 Standing Seam (Metal)  
 Slate

Exterior Finish:  Siding or Stucco  Brick Veneer  EIFS  None – common brick, structural

HVAC System:  Heating and/or Cooling  
 None

Year of Construction: \_\_\_\_\_ Quality:  Low  
 Budget  
 Average  
 Good  
 Excellent

Date Damage Occurred: \_\_/\_\_/\_\_\_\_

Cause of Damage:  Fire  Flood  Flood and Wind  Seismic  Wind  Other

Duration of Flood: \_\_\_\_\_  Hours  
 Days

Depth of Flood Above Ground: \_\_\_\_\_

Depth of Flood Above Lowest Floor: \_\_\_\_\_

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# Making SD Determinations

- Once back in the office, review the recorded data
  - Determine if structure is currently compliant
  - If YES:
    - Ensure they get all necessary permits (State & Local)
    - No further SD action required
  - If NO:
    - Require property owner submit application stating how they will bring their building into compliance with the community's ordinance
- Keep in mind the community's cumulative SD/SI threshold when making SD determinations.
  - Typically 1 year but some communities are higher.



# Contact Info

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# Questions

