



Substantial Improvement/ Substantial Damage Desk Reference

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Preface

When buildings undergo repair or improvement, it is an opportunity for local floodplain management programs to reduce flood damage to existing structures. More than 21,000 communities participate in the National Flood Insurance Program (NFIP), which is managed by the Federal Emergency Management Agency (FEMA). To participate in the NFIP, communities must adopt and enforce regulations and codes that apply to new development in Special Flood Hazard Areas (SFHAs). Local floodplain management regulations and codes contain minimum NFIP requirements that apply not only to new structures, but also to existing structures which are “substantially improved (SI)” or “substantially damaged (SD).”

Enforcing the SI/SD requirements is a very important part of a community’s floodplain management responsibilities. There are many factors that local officials will need to consider and several scenarios they may encounter while implementing the SI/SD requirements. This Desk Reference provides practical guidance and suggested procedures to implement the NFIP requirements for SI/SD.

This Desk Reference provides guidance on the minimum requirements of the NFIP regulations. State or locally-adopted requirements that are more restrictive take precedence (often referred to as “exceeding the NFIP minimums” or “higher standards”).

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