
APPENDIX C: Community Tool Kit

**APPENDIX C
Overview**

This appendix contains a variety of promotional and administrative materials for community use.

Major Topics	See Page
ICC Promotional Materials <ul style="list-style-type: none"> ▪ Checklist ▪ Brochures ▪ Public Service Announcements ▪ News Release ▪ Fact Sheet ▪ Flier 	C-2 C-3 C-4 C-5 C-6 C-7
ICC Administrative Materials <ul style="list-style-type: none"> ▪ Checklist (Full-Size) ▪ Helping Communities Determine Substantial Damage ▪ RSDE Damage Inspection Worksheet – Residences ▪ RSDE Damage Inspection Worksheet – Manufactured Homes ▪ Sample Letter of Intent To Inspect the Building ▪ Sample Letter of No Substantial Damage Determination ▪ Sample Letter of Substantial Damage Determination ▪ Sample Floodplain Development Permit ▪ Sample Elevation Certificate ▪ Sample Floodproofing Certificate 	C-8 C-9 C-10 C-14 C-18 C-19 C-20 C-21 C-22 C-24

Increased Cost of Compliance Checklist


A full-size version of this checklist is provided in the second section of this appendix. Contact the FEMA Regional Office (see Appendix F) for additional copies.

Helping to ensure a safer future

Increased Cost of Compliance Checklist

Local floodplain administrators can help to ensure that eligible flood insurance policyholders collect Increased Cost of Compliance (ICC) benefits, comply with building codes and floodplain ordinances, and create safer homes and communities. Specific information is contained in *Increased Cost of Compliance Coverage: Guidance for State and Local Officials* (FEMA 301).

- **ALL eligible properties:**
 - Advise the policyholder to file an ICC claim with their flood insurance agent.
 - Issue a permit to implement the mitigation measure(s).
 - Review mitigation options that meet the required floodplain ordinances.
 - Inspect the completed work and issue the policyholder a certificate of occupancy.
 - Ask policyholder to get itemized cost or a signed estimate from a contractor for selected mitigation option.
 - Remind the policyholder to submit the Certificate of Occupancy to their insurance agent so that the second half of the ICC payment is paid to the policyholder.
- **Additionally, for a substantially damaged property:**
 - Provide written determination that the structure is substantially damaged by flood.
- **Additionally, for a repetitive flood loss property:**
 - Provide written evidence that the community has adopted a repetitive loss provision in its flood-damage prevention ordinance and that it was in effect on the second date of loss.
 - Provide written evidence of a determination that the building has been repetitively damaged by flooding and repair is allowable only if it is brought into full compliance with all requirements of the community's floodplain ordinance.
- **Additionally, for a community-sponsored mitigation project:**
 - Consider a mitigation strategy that takes into account all available options.
 - Ensure that a flood-damaged building is not rebuilt in an area proposed for an acquisition or relocation project.
 - Note that an ICC claim payment can be used as a non-Federal cash match when applying for FEMA mitigation funding sources such as the Hazard Mitigation Grant Program (HMGP), Flood Mitigation Assistance (FMA) program, and Pre-Disaster Mitigation Program.
 - Tell policyholders that they can assign their ICC benefits to the community. If benefits are assigned to the community to integrate into the mitigation project, the community becomes responsible for submitting all of the appropriate paperwork.

FEMAF-666 / September 2005

This checklist will help building officials and floodplain administrators to ensure that eligible flood insurance policyholders collect ICC benefits, comply with building codes and floodplain ordinances, and create safer homes and communities.

Increased Cost of Compliance Brochures

The following brochures can be ordered from FEMA. See Appendix D for ordering information.



“Increased Cost of Compliance: Helping to ensure a safer future”

This brochure provides information to policyholders on the ICC coverage in their flood insurance policy and how it can help them comply with building codes and floodplain ordinances. It also outlines the primary roles and responsibilities of each party in filing ICC claims.



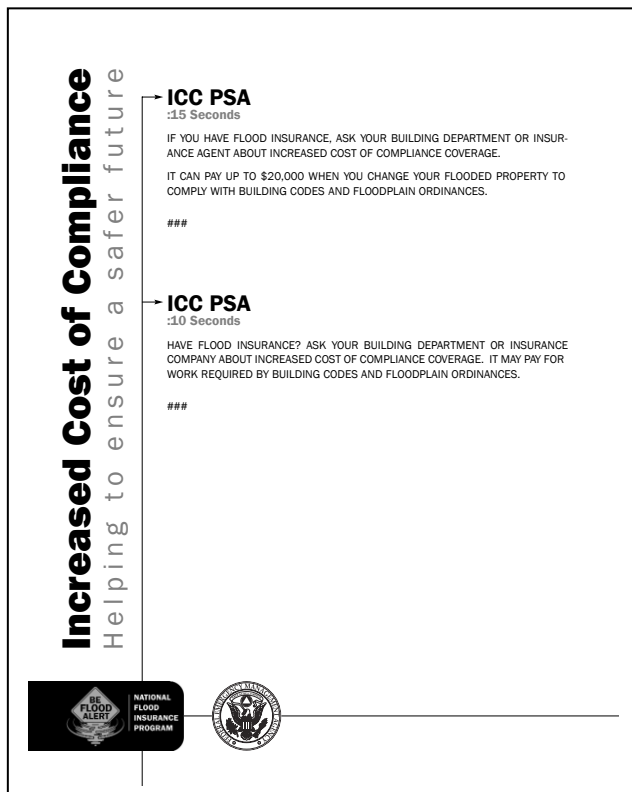
“How You Can Benefit From Increased Cost of Compliance Coverage”

This brochure outlines how homes and businesses can benefit from ICC when damaged by a flood. It covers what may be required to meet community requirements for reducing future flood damage before policyholders repair or rebuild.

Increased Cost of Compliance Public Service Announcements

The public service announcements (PSAs) shown below can be ordered from FEMA. Contact the FEMA Regional Office (see Appendix F) for copies.

The PSAs, which are designed for delivery by a radio station, will urge flood victims to call their local floodplain administrator or building department to determine whether they may be eligible for ICC.



ICC PSA :15 Seconds

If you have flood insurance, ask your building department or insurance agent about Increased Cost of Compliance coverage.

It can pay up to \$30,000 when you change your flooded property to comply with building codes and floodplain ordinances.

ICC PSA :10 Seconds

Have flood insurance? Ask your building department or insurance company about Increased Cost of Compliance coverage. It may pay for work required by building codes and floodplain ordinances.

Increased Cost of Compliance News Release

The news release shown below can be ordered from FEMA. Contact the FEMA Regional Office (see Appendix F) for copies.

Increased Cost of Compliance
Helping to ensure a safer future

Flood Insurance Can Offset Cost of Meeting Building Code Requirements

(City, State)—Increased Cost of Compliance (ICC) coverage, featured in most standard National Flood Insurance Program (NFIP) policies, may provide owners of damaged buildings with up to \$20,000 to help pay the costs of complying with local building codes and floodplain ordinances.


“Most flood policyholders know that flood insurance can replace contents and building losses, but many are unaware that their policies include ICC benefits that help pay to comply with building codes and floodplain ordinances,” Federal Coordinating Officer _____ said. “This is a valuable source of mitigation money that is sometimes overlooked.”


If a building has been severely or repeatedly flooded, and been designated by the local building department as “substantially damaged” or a “repetitive loss property,” the NFIP policyholder is eligible to file for ICC benefits. This claim, although part of the same flood insurance policy, is filed separately from the contents or building damage claim.

ICC benefits may be added to low-interest SBA loans, private funds, and disaster and mitigation assistance grants to pay for building-code compliance measures that may reduce future flooding. Community representatives can educate flood victims on a variety of mitigation measures that may include options to acquire/relocate, elevate, demolish, or floodproof (non-residential properties only) a damaged structure.

Those who own properties with extensive or repeated flood damage are encouraged to contact their building departments and ask whether they may be eligible to file an ICC claim. If eligible, the owner’s claim will be filed with his or her insurance company.

###





Flood Insurance Can Offset Cost of Meeting Building Code Requirements


The news release is designed to help local officials urge flood victims to call their local floodplain administrator and building department to determine whether they may be eligible for ICC. It also highlights the benefits of ICC.

Increased Cost of Compliance Fact Sheet


The item shown below can be ordered from FEMA. See Appendix D for ordering information.

Helping to ensure a safer future

Facts About the National Flood Insurance Program Increased Cost of Compliance Coverage



- Increased Cost of Compliance (or ICC) coverage is a benefit in most standard flood insurance policies. It can provide up to \$20,000 to policyholders of substantially or repetitively flood-damaged buildings to comply with building codes and floodplain ordinances.
- In order to meet their community's floodplain ordinances, policyholders may be required to elevate, demolish, relocate, or floodproof (non-residential only) their substantially or repetitively damaged buildings. ICC money can be combined with other insurance benefits, disaster and mitigation assistance grants, and low-interest SBA loans to pay for those costs.
- Here is the most basic process:
 - The adjuster estimates the property's flood damage.
 - The local floodplain administrator determines that the structure is substantially damaged or is a repetitive loss property and issues a written declaration.
 - Together, the policyholder and local floodplain administrator determine the best mitigation option that complies with the local floodplain management ordinance.
 - Then, the policyholder may file an ICC claim through his/her insurance agent.
 - The policyholder can receive about half the ICC money to begin the mitigation measure. The balance of the money is paid to the policyholder when the job is complete and in compliance with the floodplain management ordinance.
- A policyholder may be eligible to collect both building and contents and ICC benefits because NFIP policies offer both types of benefits. Separate claims are filed through the same agent. The claims cannot exceed the policy maximum.
- A policyholder can learn more about ICC from the insurance agents that wrote his/her NFIP policy.
- Detailed information is available for local and State officials from *Increased Cost of Compliance Coverage: Guidance for State and Local Officials* (FEMA 301) and at this website: <http://www.fema.gov/nfip>, or by calling **1-800-427-4661**.



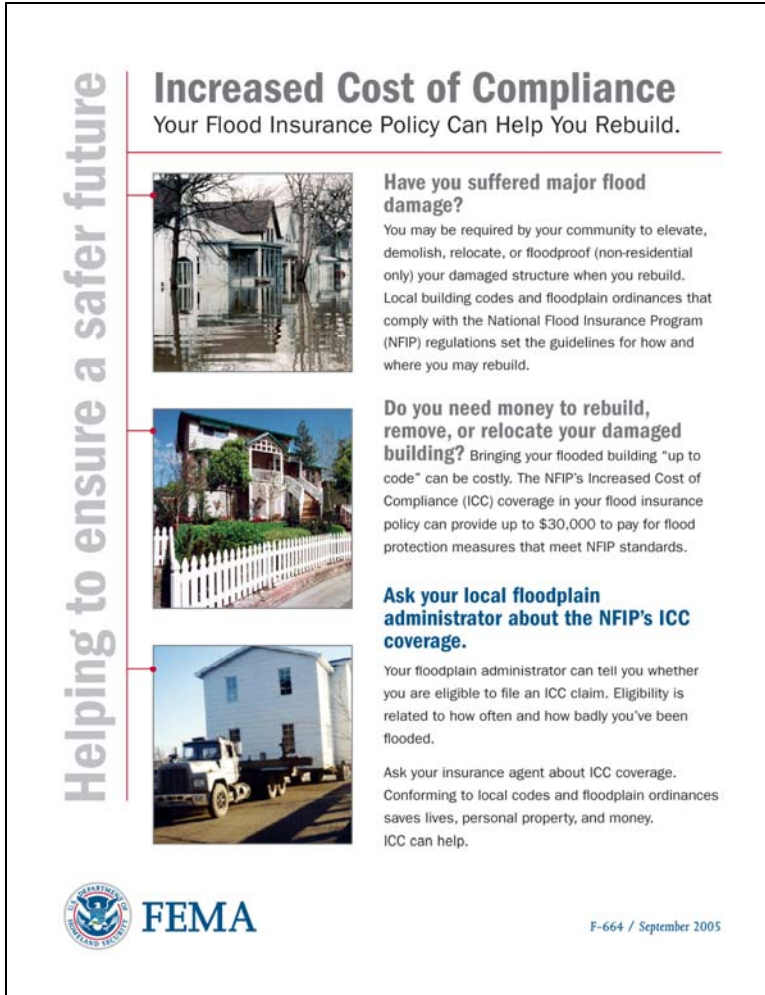
F-665 / September 2005

Facts About the National Flood Insurance Program's Increased Cost of Compliance Coverage

This fact sheet provides a concise explanation of ICC that can be useful when promoting ICC awareness.

Increased Cost of Compliance Flier

The item shown below can be ordered from FEMA. See Appendix D for ordering information.



The flier is titled "Increased Cost of Compliance" and features a vertical slogan on the left: "Helping to ensure a safer future". It contains three sections, each with an image and text. The first section shows a flooded house with the text "Have you suffered major flood damage?". The second section shows a house with a white picket fence with the text "Do you need money to rebuild, remove, or relocate your damaged building?". The third section shows a white truck with the text "Ask your local floodplain administrator about the NFIP's ICC coverage." The FEMA logo is at the bottom left, and the code "F-664 / September 2005" is at the bottom right.

Helping to ensure a safer future


Increased Cost of Compliance

Your Flood Insurance Policy Can Help You Rebuild.

Have you suffered major flood damage?
You may be required by your community to elevate, demolish, relocate, or floodproof (non-residential only) your damaged structure when you rebuild. Local building codes and floodplain ordinances that comply with the National Flood Insurance Program (NFIP) regulations set the guidelines for how and where you may rebuild.

Do you need money to rebuild, remove, or relocate your damaged building? Bringing your flooded building "up to code" can be costly. The NFIP's Increased Cost of Compliance (ICC) coverage in your flood insurance policy can provide up to \$30,000 to pay for flood protection measures that meet NFIP standards.

Ask your local floodplain administrator about the NFIP's ICC coverage.
Your floodplain administrator can tell you whether you are eligible to file an ICC claim. Eligibility is related to how often and how badly you've been flooded.
Ask your insurance agent about ICC coverage. Conforming to local codes and floodplain ordinances saves lives, personal property, and money. ICC can help.

 **FEMA**

F-664 / September 2005

Increased Cost of Compliance. Your Flood Insurance Can Help You Rebuild

This flier is designed to promote ICC and can be distributed to policyholders after a flood event.

Increased Cost of Compliance Checklist

Local floodplain administrators can help to ensure that eligible flood insurance policyholders collect Increased Cost of Compliance (ICC) benefits, comply with building codes and floodplain ordinances, and create safer homes and communities. Specific information is contained in *Increased Cost of Compliance Coverage: Guidance for State and Local Officials* (FEMA 301).

• **ALL eligible properties:**

- Advise the policyholder to file an ICC claim with their flood insurance agent.
- Issue a permit to implement the mitigation measure(s).
- Review mitigation options that meet the required floodplain ordinances.
- Inspect the completed work and issue the policyholder a certificate of occupancy.
- Ask policyholder to get itemized cost or a signed estimate from a contractor for selected mitigation option.
- Remind the policyholder to submit the Certificate of Occupancy to their insurance agent so that the second half of the ICC payment is paid to the policyholder.

• **Additionally, for a substantially damaged property:**

- Provide written determination that the structure is substantially damaged by flood.

• **Additionally, for a repetitive flood loss property:**

- Provide written evidence that the community has adopted a repetitive loss provision in its flood-damage prevention ordinance and that it was in effect on the second date of loss.
- Provide written evidence of a determination that the building has been repetitively damaged by flooding and repair is allowable only if it is brought into full compliance with all requirements of the community's floodplain ordinance.

• **Additionally, for a community-sponsored mitigation project:**

- Consider a mitigation strategy that takes into account all available options.
- Ensure that a flood-damaged building is not rebuilt in an area proposed for an acquisition or relocation project.
- Note that an ICC claim payment can be used as a non-Federal cash match when applying for FEMA mitigation funding sources such as the Hazard Mitigation Grant Program (HMGP), Flood Mitigation Assistance (FMA) program, and Pre-Disaster Mitigation Program.
- Tell policyholders that they can assign their ICC benefits to the community. If benefits are assigned to the community to integrate into the mitigation project, the community becomes responsible for submitting all of the appropriate paperwork.



FEMA

F-666 / September 2005

Helping
Communities
Determine
Substantial
Damage

Communities participating in the National Flood Insurance Program (NFIP) often have difficulty determining whether buildings are substantially damaged. This difficulty is magnified after a major flood or other disaster where large numbers of buildings have been damaged and there is a need to provide timely substantial damage determinations so that reconstruction can begin. Buildings located in a Special Flood Hazard Area (SFHA) that are determined to be substantially damaged/improved must be brought into compliance with the minimum requirements of the community's NFIP-compliant floodplain management laws or ordinances.

A computer program called the Residential Substantial Damage Estimator (RSDE) has been developed by FEMA to assist State and local officials in estimating building value and damage costs for both single-family and manufactured homes. This computer application is based on regulatory requirements of the NFIP and is intended to be used in conjunction with an industry-accepted residential cost-estimating guide.¹

The RSDE software provides a consolidated application to estimate substantial damage to residential buildings. The tool can assist State and local officials in using FEMA-accepted approaches to estimate the value of a building and determine costs to repair/reconstruct a building. From this information, a Percent Damage/Improvement can be calculated to make a substantial damage/improvement determination for each residence. The program is a valuable tool since the enforcement of the substantial improvement requirement as defined in the NFIP regulations (44 CFR 59.1) frequently becomes a major concern for local officials after a community has experienced serious damages as a result of a flood or other disaster.

The following excerpts from the RSDE workbook are provided to assist in determining substantial damage:

- RSDE Damage Inspection Worksheet – Residences
- RSDE Damage Inspection Worksheet – Manufactured Homes
- Sample Letter of Intent To Inspect the Building
- Sample Letter of No Substantial Damage Determination
- Sample Letter of Substantial Damage Determination
- Sample Floodplain Development Permit

¹ Industry-accepted residential cost-estimating guides include such materials as the *Marshall & Swift Residential Cost Handbook*©.

Appendix C: Community Tool Kit

RSDE DAMAGE INSPECTION WORKSHEET

Single/Multi-Family Site Built Residences

1. Subdivision: _____ Parcel #: _____ Lot #: _____
2. Elevation of Lowest Floor: _____ Datum: _____
3. NFIP Community Name: _____
4. Latitude: _____ Longitude: _____
5. Owner's First Name: _____ Last Name: _____
6. Building Address: _____ City: _____
State: _____ Zip: _____ Phone #: _____
7. County: _____
8. Mailing Address: _____ City: _____
State: _____ Zip: _____ Phone #: _____
9. Date of Construction: _____ Date Damage Occurred: _____
10. Cause of Damage: (A) Fire (B) Flood (C) Fire & Wind (D) Seismic (E) Wind
11. Duration of Flooding: (A) _____ hours or (B) _____ days
12. Description of Residential Site-Built Modular Structure:
 - (A) Quality of Construction:
(1) Low ____ (2) Fair ____ (3) Average ____ (4) Good ____ (5) Very Good ____ (6) Excellent ____
 - (B) 1-story ____ 1½-story ____ 2-story ____ More Than 2 Stories ____ 2-Story Bi-level ____ Split-level ____
 - (C) Foundation (*check one*):
Slab-on-grade _____ Basement _____ Crawl Space _____ Piers _____ Footings _____
 - (D) Overall Dimensions of Building Footprint: Size (L) _____ ft X (W) _____ ft
 - (E) Walls (*check one*)
(1) Wood Frame _____ (2) Masonry _____ (3) Concrete Walls _____
(4) Exterior Finish (Type) _____
(5) Interior Finish (Type) _____

(F) Roof:

(1) Metal/Corrugated or ribbed: _____ (2) Composition Shingles: _____ (3) Other: _____

(G) Heating/Cooling:

(1) Forced Air ____ (2) Warm and Cooled ____ (3) Wall Furnace ____ (4) Heat Pump ____

(H) Flooring

Floor Covering (Type) _____

(I) Appliances (built-in only). List: _____

(J) Fireplace: Yes ____ No ____ Quantity _____

(K) Porch/Breezeways: Yes ____ No _____

(L) Garage: Attached _____ Detached _____ No. of cars: _____

Carport: Attached _____ Detached _____ No. of cars: _____

(M) Basement (*check one*): Finished _____ Unfinished _____

(N) Deck: Yes _____ No _____

13. Name of Inspector: _____

14. Date of Inspection: _____ Time of Inspection: _____

15. Phone Number of Inspector (*including area code*) _____

16. Description of Special Flood Hazard Area (SFHA):

NFIP Community I.D.# _____ FIRM Panel #: _____

FIRM Suffix: _____ Date of FIRM Panel: _____ FIRM Zone: _____

BFE (NGVD): _____

Regulatory Floodway: Yes _____ No _____ Potential _____

17. Flood Depth Above Lowest Floor

(A) Exterior Walls _____ ft (B) Interior Walls _____ ft

Appendix C: Community Tool Kit

18. PERCENT OF DAMAGE FIELD ESTIMATE *(for single/multi-family site built homes)*

- _____ % Foundations
- _____ % Superstructure (Framing/Masonry)
- _____ % Roofing
- _____ % Insulation and Weather-stripping
- _____ % Exterior Finish
- _____ % Interior Finish (Plaster/Drywall)
- _____ % Doors, Windows, Shutters
- _____ % Lumber Finished
- _____ % Hardware
- _____ % Cabinets/Countertops
- _____ % Floor Covering
- _____ % Plumbing
- _____ % Electrical
- _____ % Built-in Appliances
- _____ % Heating/Cooling (HVAC)
- _____ % Painting

19. CONDITION OF STRUCTURE: *(Check one)*

- (A) Inundation Damage Only (B) Minor Structural Damage (C) Major Structural Damage
(D) Partially Collapsed (E) Structure Moved Off Foundation (F) Totally Destroyed/Collapsed

20. DESCRIPTION OF DAMAGE: *(Answer yes or no)*

- (A) Plumbing: (1) Exposed _____ (2) In need of repair _____
(B) HVAC/Electrical: (1) Submerged ____ (2) Damaged ____ (3) Repair ____ (4) Replace ____

Use numbers from the right to describe the condition of items C through F:

- | | | |
|--------------------------|-----------------------|-----------------------------|
| (C) Foundation _____ | 1. No visible damage | 5. Dislodged/destroyed |
| (D) Exterior walls _____ | 2. Settlement/cracked | 6. Submerged |
| (E) Interior walls _____ | 3. Partially missing | 7. Include all of the above |
| (F) Roof _____ | 4. Sagging | 8. Other (explain) _____ |

RSDE DAMAGE INSPECTION WORKSHEET

Manufactured Homes

1. Subdivision: _____ Parcel # _____ Lot # _____
2. Elevation of Lowest Floor: _____ Datum: _____
3. NFIP Community Name: _____
4. Latitude: _____ Longitude: _____
5. Owner's First Name: _____ Last Name: _____
6. Building Address: _____ City: _____
 State: _____ Zip: _____ Phone #: _____
7. County: _____
8. Mailing Address: _____ City: _____
 State: _____ Zip: _____ Phone #: _____
9. Date of Construction: _____ Date Damage Occurred: _____
10. Cause Of Damage: (A) Fire (B) Flood (C) Fire & Wind (D) Seismic (E) Wind
11. Duration of Flooding: (A) _____ hours or (B) _____ days
12. Description Of Manufactured Home:
 - (A) Quality of Construction:
 (1) Low ____ (2) Fair ____ (3) Average ____ (4) Good ____ (5) Very Good ____ (6) Excellent _____
 - (B) Skirting: *(check one)*
 (1) Metal/Vinyl ____ (2) Horizontal Lap ____ (3) Simulated Stone/Brick ____ (4) Lattice _____
 - (C) Foundation *(check one)*:
 (1) Post/Piers/Piles _____ (2) Continuous Concrete _____ (3) Treated Wood _____
 (4) Conventional Dry-Stack Block With Metal Tie-Down Installation _____
 - (D) Type: (1) Single Wide _____ (2) Double Wide _____
 - (E) Overall Dimensions of Building Foot print: Size (L) _____ ft X (W) _____ ft
 - (F) Roof: (1) Metal/Corrugated or Ribbed _____ (2) Composition Shingles _____

(G) Heating/Cooling:

(1) Forced Air ____ (2) Warm and Cooled ____ (3) Wall Furnace ____ (4) Heat Pump ____

(H) Flooring

Floor Covering (Type) _____

(I) Appliances (built-in only). List: _____

(J) Fireplace: Yes ____ No__ Quantity _____

(K) Porch/Breezeways: Yes ____ No ____

(L) Garage: Attached _____ Detached _____ No. of cars: _____

Carport: Attached _____ Detached _____ No. of cars: _____

(M) Deck: Yes _____ No _____

13. Name of Inspector: _____

14. Date of Inspection: _____ Time of Inspection: _____

15. Phone Number of Inspector (including area code) _____

16. Description of Special Flood Hazard Area (SFHA):

NFIP Community I.D.# _____ FIRM Panel #: _____

FIRM Suffix: _____ Date of FIRM Panel: _____ FIRM Zone: _____

BFE (NGVD): _____

Regulatory Floodway: Yes _____ No _____ Potential _____

17. Flood Depth Above Lowest Floor

(A) Exterior Walls _____ ft (B) Interior Walls _____ ft

Appendix C: Community Tool Kit

18. PERCENT OF DAMAGE FIELD ESTIMATE *(for manufactured homes)*

- _____ % Skirting/Forms/Piers
- _____ % Superstructure (Framing)
- _____ % Roofing
- _____ % Insulation and Weather-stripping
- _____ % Exterior Finish
- _____ % Interior Finish (Plaster/Drywall)
- _____ % Doors, Windows, Shutters
- _____ % Lumber Finished
- _____ % Hardware
- _____ % Cabinets/Countertops
- _____ % Floor Covering
- _____ % Plumbing
- _____ % Electrical
- _____ % Built-in Appliances
- _____ % Heating/Cooling (HVAC)
- _____ % Painting

19. CONDITION OF STRUCTURE: *(Check one)*

- (A) Inundation Damage Only (B) Minor Structural Damage (C) Major Structural Damage
 (D) Partially Collapsed (E) Structure Moved Off Foundation (F) Totally Destroyed/Collapsed

20. DESCRIPTION OF DAMAGE: *(Answer yes or no)*

- (A) Plumbing: (1) Exposed _____ (2) In need of repair _____
 (C) HVAC/Electrical: (1) Submerged ____ (2) Damaged ____ (3) Repair ____ (4) Replace ____

Use numbers from the right to describe the condition of items C through F:

- | | | |
|--------------------------|-----------------------|--------------------------|
| (C) Foundation _____ | 1. No visible damage | 5. Dislodged/destroyed |
| (D) Exterior walls _____ | 2. Settlement/cracked | 6. Submerged |
| (E) Interior walls _____ | 3. Partially missing | 7. Include all the above |
| (F) Roof _____ | 4. Sagging | 8. Other (explain) _____ |

The image shows a large grid of graph paper. It consists of 7 columns and 10 rows of major cells. Each major cell is a square that contains a smaller 10x10 grid of squares. The grid is used for data entry or calculations.

City of Floodville

Department of Building Inspections

200 Main Street
Floodville, NY 14008

708-852-XXXX

September 8, 2001
Letter of Intent

Dear Resident:

The carrier of this letter is on official business for the City of Floodville during the hours between 8:00 AM and 6:00 PM.

As the result of the flooding that occurred between September 3rd and 4th, 2001, City staff *will be inspecting homes throughout the community for evidence of substantial damage*. This evaluation is required by our Floodplain Management Ordinance dated March 6, 1995. These inspections apply to all structures within the 100-year floodplain as shown on the Federal Emergency Management Agency (FEMA) Flood Insurance Rate Map (FIRM) for Floodville dated June 19, 1992.

The inspectors will require approximately 15 to 20 minutes to inspect for exterior and interior damage. They will record the required information used by the Floodville Department of Building Inspections for making substantial damage determinations. After the City has completed the determination process, a written determination will be mailed to the owners of the inspected structures.

Please be advised that all repairs, reconstruction and new construction are subject to the provisions of the Floodville Building Code and may require a permit. Construction activities that occur without a proper permit are considered to be non-compliant and may result in daily fines and/or the removal of the non-compliant construction.

If you refuse admittance to the inspectors, your address will be provided to our City Attorney for processing of a formal legal request to inspect the structure during normal business hours.

Questions regarding the inspection process may be directed to me or [floodplain administrator] of the Department of Building Inspections at 708-852-XXXX between the hours of 7:30 AM and 5:00 PM, Monday through Friday.

Sincerely,

Chief Inspector
Department of Building Inspections

City of Floodville

Department of Building Inspections

200 Main Street
Floodville, NY 14008

708-852-XXXX

September 22, 2001
No Substantial Damage

Mr. Edward Smith
186 Maple Street
Floodville, NY 14008

NOTICE OF DETERMINATION

Dear Mr. Smith:

As a result of a substantial damage determination, the City has determined that **your structure received damages that were less than 50% of the pre-damage structure value** as the result of the flooding that occurred September 3rd and 4th, 2001.

Under the requirements of the City of Floodville Floodplain Management Ordinance dated March 6, 1995, structures located within the 100-year floodplain that receive damages that are less than 50% of the structure value can be rebuilt on the original site, but must obtain a floodplain development permit prior to making repairs.

Be advised that all repairs, reconstruction and new construction are subject to the requirements of the Floodplain Management Ordinance and the City Building Code. The dimensions of the original footprint cannot increase or be altered without a City permit. New construction must be evaluated in combination with any reconstruction or repairs to determine if the total value of the construction exceeds 50% of the structure value. Construction activities that occur without a proper permit are considered to be non-compliant and may result in daily fines and/or the removal of the non-compliant construction.

Members of our Department are prepared to meet with you at our office to discuss the substantial damage determination process and to provide guidance for reconstruction or repair of your structure. To schedule a meeting or discuss questions regarding this determination, please contact me or [floodplain administrator] of the Department of Building Inspections at 708-852-XXXX between the hours of 7:30 AM and 5:00 PM, Monday through Friday.

Sincerely,

Chief Inspector
Department of Building Inspections

City of Floodville

Department of Building Inspections

200 Main Street
Floodville, NY 14008

708-852-XXXX

September 22, 2001
Substantial Damage

Mr. Thomas Jones
188 Maple Street
Floodville, NY 14008

NOTICE OF DETERMINATION

Dear Mr. Smith:

As a result of a substantial damage determination, the City has determined that your **structure received damages exceeding 50% of the pre-damage structure value** as the result of the flooding that occurred September 3rd and 4th, 2001.

Damage: \$63,525

Market Value: \$110,000

Flood Zone: A10

Under the requirements of the City of Floodville Floodplain Management Ordinance dated March 6, 1995, structures located within the 100-year floodplain that receive damage of any origin, whereby the cost of restoring the structure would equal or exceed 50% of the structure value, must be brought into compliance with the Ordinance. For residential structures with more than 50% damage, the structures must either be removed from the floodplain or have the lowest floor (including basement) elevated to at or above the 100-year flood elevation. Failure to comply with this requirement will result in daily fines and/or legal action by the City against the owner of the structure.

Under the National Flood Insurance Program, the Increased Cost of Compliance (or ICC) program may provide additional financial assistance to either elevate or remove flood-damaged structures from the floodplain. ICC applies to flooded structures that are substantially damaged.

Be advised that all repairs, reconstruction and new construction are subject to the provisions of the Floodville Building Code and will require a permit. Construction activities that occur without a proper permit are considered to be non-compliant and may result in daily fines and/or the removal of the non-compliant construction.

Members of our Department are prepared to meet with you at our office to discuss the substantial damage determination process and to provide guidance for reconstruction or repair of your structure. To schedule a meeting or discuss questions regarding this determination, please contact me or [floodplain administrator] of the Department of Building Inspections at 708-852-XXXX between the hours of 7:30 AM and 5:00 PM, Monday through Friday.

Sincerely,

Chief Inspector
Department of Building Inspections

CITY OF FLOODVILLE FLOODPLAIN DEVELOPMENT PERMIT

Application/Permit# 2001-0008

Permit Fee:

Name of Applicant(s):

- 1. Address of Development Site:
- 2. Type of Development:

Filling Grading
 Excavation Routine Maintenance

Minor Improvement Substantial Improvement
 New Construction

- 3. Pre-Improvement Value of Structure: %Damage:
Cost of Improvement:
- 4. Description of Development:
- 5. Is Property Located in a Designated Floodway?

IF YES, AND IS SUBSTANTIAL IMPROVEMENT OR NEW CONSTRUCTION, CERTIFICATION MUST BE PROVIDED PRIOR TO THE ISSUANCE OF A PERMIT TO DEVELOP THE PROPOSED DEVELOPMENT WILL RESULT IN NO INCREASE IN THE BASE (100 YEAR) FLOOD ELEVATION.

- 6. Is Property Located in a Designated Floodway Fringe?
- 7. Elevation of Base (100 year) Flood:
- 8. Elevation/Floodproofing Requirement:
- 9. Elevation of the Proposed Development Site:

THIS PERMIT IS ISSUED WITH THE CONDITION THAT THE LOWEST FLOOR (INCLUDING THE BASEMENT FLOOR) OF ANY NEW OR SUBSTANTIALLY IMPROVEMENT RESIDENTIAL BUILDING WITH BE ELEVATED A MINIMUM OF ONE (1) FLOOD ABOVE THE BASE (100 YEAR) FLOOD ELEVATION. IF THE PROPOSED DEVELOPMENT IS A NON-RESIDENTIAL BUILDING THIS PERMIT IS ISSUED WITH THE CONITION THA THE LOWEST FLOOR (INCLUDING THE BASEMENT FLOOR) WILL BE ELEVATED OR FLOODPROOFED ABOVE THE BASE (100 YEAR) FLOOD ELEVATION.

- 10. FIRM Panel Number: FIRM Zone: FIRM Revision Date:
- 11. Source of Base Flood Elevation Data (if not available on FIRM):
- 12. List Any Other Permits That May Be Required:

ALL PROVISIONS OF THE CITY OF FLOODVILLE FLOOD DAMAGE PREVENTION ORDINANCE NUMBER XXXX SHALL BE COMPLIED WITH.

THIS PERMIT IS ISSUED THE CONDITION THA THE DEVELOPER/PROPERTY OWNER WILL PROVIDE CERTIFICATION BYA REGISTERED ENGINEER, ARCHITECT OR LAND SURVEY OR THE "AS BUILT" LOWEST FLOOR (INCLUDING THE BASEMENT FLOOR) ELEVATION OF ANY NEW OR SUBSTANTIALLY IMPROVED BUILDING COVERED BY THIS PERMIT.

PLANS AND SPECIFICATION APPROVED:

*SIGNATURE OF DEVELOPER/
PROPERTY OWNER*

*CITYOF FLOODVILLE,
FLOODPLAIN MANAGER*

FEDERAL EMERGENCY MANAGEMENT AGENCY
 NATIONAL FLOOD INSURANCE PROGRAM
ELEVATION CERTIFICATE

O.M.B. No. 3067-0077
 Expires July 31, 2002

Important: Read the instructions on pages 1 - 7.

SECTION A - PROPERTY OWNER INFORMATION			For Insurance Company Use:
BUILDING OWNER'S NAME		Policy Number	
BUILDING STREET ADDRESS (Including Apt., Unit, Suite, and/or Bldg. No.) OR P.O. ROUTE AND BOX NO.		Company NAIC Number	
CITY	STATE	ZIP CODE	
PROPERTY DESCRIPTION (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)			
BUILDING USE (e.g., Residential, Non-residential, Addition, Accessory, etc. Use a Comments area, if necessary.)			
LATITUDE/LONGITUDE (OPTIONAL) (###°-##'-###" or #####°)	HORIZONTAL DATUM: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983	SOURCE: <input type="checkbox"/> GPS (Type): _____ <input type="checkbox"/> USGS Quad Map <input type="checkbox"/> Other: _____	

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION					
B1. NFIP COMMUNITY NAME & COMMUNITY NUMBER		B2. COUNTY NAME		B3. STATE	
B4. MAP AND PANEL NUMBER	B5. SUFFIX	B6. FIRM INDEX DATE	B7. FIRM PANEL EFFECTIVE/REVISED DATE	B8. FLOOD ZONE(S)	B9. BASE FLOOD ELEVATION(S) (Zone AO, use depth of flooding)
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in B9. <input type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other (Describe): _____					
B11. Indicate the elevation datum used for the BFE in B9: <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other (Describe): _____					
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Designation Date: _____					

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)	
C1. Building elevations are based on: <input type="checkbox"/> Construction Drawings* <input type="checkbox"/> Building Under Construction* <input type="checkbox"/> Finished Construction *A new Elevation Certificate will be required when construction of the building is complete.	
C2. Building Diagram Number _____ (Select the building diagram most similar to the building for which this certificate is being completed - see pages 6 and 7. If no diagram accurately represents the building, provide a sketch or photograph.)	
C3. Elevations – Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO Complete Items C3.a-i below according to the building diagram specified in Item C2. State the datum used. If the datum is different from the datum used for the BFE in Section B, convert the datum to that used for the BFE. Show field measurements and datum conversion calculation. Use the space provided or the Comments area of Section D or Section G, as appropriate, to document the datum conversion. Datum _____ Conversion/Comments _____ Elevation reference mark used _____ Does the elevation reference mark used appear on the FIRM? <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> a) Top of bottom floor (including basement or enclosure) _____ ft.(m) <input type="checkbox"/> b) Top of next higher floor _____ ft.(m) <input type="checkbox"/> c) Bottom of lowest horizontal structural member (V zones only) _____ ft.(m) <input type="checkbox"/> d) Attached garage (top of slab) _____ ft.(m) <input type="checkbox"/> e) Lowest elevation of machinery and/or equipment servicing the building (Describe in a Comments area.) _____ ft.(m) <input type="checkbox"/> f) Lowest adjacent (finished) grade (LAG) _____ ft.(m) <input type="checkbox"/> g) Highest adjacent (finished) grade (HAG) _____ ft.(m) <input type="checkbox"/> h) No. of permanent openings (flood vents) within 1 ft. above adjacent grade _____ <input type="checkbox"/> i) Total area of all permanent openings (flood vents) in C3.h _____ sq. in. (sq. cm)	License Number, Embossed Seal, Signature, and Date <div style="border: 1px solid black; width: 100%; height: 100%;"></div>

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION			
This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information in Sections A, B, and C on this certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.			
CERTIFIER'S NAME		LICENSE NUMBER	
TITLE	COMPANY NAME		
ADDRESS	CITY	STATE	ZIP CODE
SIGNATURE	DATE	TELEPHONE	

IMPORTANT: In these spaces, copy the corresponding information from Section A.			For Insurance Company Use:
BUILDING STREET ADDRESS (Including Apt., Unit, Suite, and/or Bldg. No.) OR P.O. ROUTE AND BOX NO.			Policy Number
CITY	STATE	ZIP CODE	Company NAIC Number

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION (CONTINUED)

Copy both sides of this Elevation Certificate for (1) community official, (2) insurance agent/company, and (3) building owner.

COMMENTS

Check here if attachments

SECTION E - BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)

For Zone AO and Zone A (without BFE), complete Items E1. through E4. If the Elevation Certificate is intended for use as supporting information for a LOMA or LOMR-F, Section C must be completed.

- E1. Building Diagram Number _____ (Select the building diagram most similar to the building for which this certificate is being completed – see pages 6 and 7. If no diagram accurately represents the building, provide a sketch or photograph.)
- E2. The top of the bottom floor (including basement or enclosure) of the building is ft.(m) in.(cm) above or below (check one) the highest adjacent grade. (Use natural grade, if available.)
- E3. For Building Diagrams 6-8 with openings (see page 7), the next higher floor or elevated floor (elevation b) of the building is ft.(m) in.(cm) above the highest adjacent grade. Complete Items C3.h and C3.i on front of form.
- E4. For Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance? Yes No Unknown. The local official must certify this information in Section G.

SECTION F - PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative who completes Sections A, B, C (Items C3.h and C3.i only), and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. *The statements in Sections A, B, C, and E are correct to the best of my knowledge.*

PROPERTY OWNER'S OR OWNER'S AUTHORIZED REPRESENTATIVE'S NAME

ADDRESS CITY STATE ZIP CODE

SIGNATURE DATE TELEPHONE

COMMENTS

Check here if attachments

SECTION G - COMMUNITY INFORMATION (OPTIONAL)

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Complete the applicable item(s) and sign below.

- G1. The information in Section C was taken from other documentation that has been signed and embossed by a licensed surveyor, engineer, or architect who is authorized by state or local law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)
- G2. A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.
- G3. The following information (Items G4-G9) is provided for community floodplain management purposes.

G4. PERMIT NUMBER	G5. DATE PERMIT ISSUED	G6. DATE CERTIFICATE OF COMPLIANCE/OCCUPANCY ISSUED
-------------------	------------------------	---

G7. This permit has been issued for: New Construction Substantial Improvement

G8. Elevation of as-built lowest floor (including basement) of the building is: _____ ft.(m) Datum: _____

G9. BFE or (in Zone AO) depth of flooding at the building site is: _____ ft.(m) Datum: _____

LOCAL OFFICIAL'S NAME TITLE

COMMUNITY NAME TELEPHONE

SIGNATURE DATE

COMMENTS

Check here if attachments

FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

FLOODPROOFING CERTIFICATE
FOR NON-RESIDENTIAL STRUCTURES

The floodproofing of non-residential buildings may be permitted as an alternative to elevating to or above the Base Flood Elevation; however, a floodproofing design certification is required. This form is to be used for that certification. Floodproofing of a residential building does not alter a community's floodplain management elevation requirements or affect the insurance rating unless the community has been issued an exception by FEMA to allow floodproofed residential basements. The permitting of a floodproofed residential basement requires a separate certification specifying that the design complies with the local floodplain management ordinance.

BUILDING OWNER'S NAME _____
STREET ADDRESS (Including Apt., Unit, Suite, and/or Bldg. Number) OR P.O. ROUTE AND BOX NUMBER _____
OTHER DESCRIPTION (Lot and Block Numbers, etc.) _____

FOR INSURANCE COMPANY USE
POLICY NUMBER
COMPANY NAIC NUMBER

CITY _____ STATE _____ ZIP CODE _____

SECTION I FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

Provide the following from the proper FIRM:

COMMUNITY NUMBER	PANEL NUMBER	SUFFIX	DATE OF FIRM INDEX	FIRM ZONE	BASE FLOOD ELEVATION (In AQ Zones, Use Depth)

SECTION II FLOODPROOFING INFORMATION (By a Registered Professional Engineer or Architect)

Floodproofing Design Elevation Information:

Building is floodproofed to an elevation of feet NGVD. (Elevation datum used must be the same as that on the FIRM.)
Height of floodproofing on the building above the lowest adjacent grade is feet.

(NOTE: for insurance rating purposes, the building's floodproofed design elevation must be at least one foot above the Base Flood Elevation to receive rating credit. If the building is floodproofed only to the Base Flood Elevation, then the building's insurance rating will result in a higher premium.)

SECTION III CERTIFICATION (By Registered Professional Engineer or Architect)

Non-Residential Floodproofed Construction Certification:

I certify that, based upon development and/or review of structural design, specifications, and plans for construction, the design and methods of construction are in accordance with accepted standards of practice for meeting the following provisions:

The structure, together with attendant utilities and sanitary facilities, is watertight to the floodproofed design elevation indicated above, with walls that are substantially impermeable to the passage of water.

All structural components are capable of resisting hydrostatic and hydrodynamic flood forces, including the effects of buoyancy, and anticipated debris impact forces.

I certify that the information on this certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

CERTIFIER'S NAME _____ LICENSE NUMBER (or Affix Seal) _____
TITLE _____ COMPANY NAME _____
ADDRESS _____ CITY _____ STATE _____ ZIP CODE _____
SIGNATURE _____ DATE _____ PHONE _____

Copies should be made of this Certificate for: 1) community official, 2) Insurance agent/company, and 3) building owner.