

Substantial Damage

Sample Letter to Notify Structure Owner of Determination

NOTICE OF SUBSTANTIAL DAMAGE DETERMINATION

Dear [name of structure owner]:

The City of Floodville has reviewed your recent application for a permit to repair [*describe proposed improvement/addition*] for the existing residential structure located at [insert structure address], Floodville, NY 14056. These repairs are required due to flood damage from the storms of July 26-28, 2013.

It has been determined that this structure is located within a mapped Special Flood Hazard Area on the Flood Insurance Rate Map (FIRM), Panel 0150, with an effective date of June 19, 2008. As required by our floodplain management regulations and/or building code, we have determined that the proposed repairs constitute Substantial Damage for the structure. This determination is based on a comparison of the cost estimate of the proposed cost of repairs to the pre-damage market value of the structure (excluding land value). When the cost of repairs equals or exceeds 50 percent of the pre-damage market value of the structure, the damages are considered Substantial Damage.

As a result of this determination, you are required to bring the structure into compliance with the flood damage-resistant provisions of the City regulations and/or code [cite pertinent sections].

We would be pleased to meet with you and your designated representative (architect/builder) to discuss the requirements and potential options for bringing the home into compliance. There are several aspects that must be addressed to achieve compliance. The most significant requirement is that the lowest floor, as defined in the regulations/code, must be elevated to or above the base flood elevation (BFE) [or the elevation specified in the regulations/code] on the FIRM. You may wish to contact your insurance agent to understand how raising the lowest floor higher than the minimum required elevation can reduce National Flood Insurance Program (NFIP) flood insurance premiums.

Please resubmit your permit application along with plans and specifications that incorporate compliance measures. Construction activities that are undertaken without a proper permit are violations and may result in citations, fines, or other legal action.

Sincerely,

Lisa Donaldson, Chief Inspector
Department of Building Inspections
888-999-0000
lisa.donaldson@floodville.ny.gov