



FEMA

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News Release

Local Officials Determine Whether Home Sustained “Substantial Damage”

PENSACOLA, Fla. – After flooding, local officials inspect homes damaged by flood waters to determine whether a structure was damaged to the extent that it will have to meet current codes when it is repaired.

A determination of “substantial damage” applies to a severely damaged home or other structure in a Special Flood Hazard Area, or flood zone, where the community participates in the National Flood Insurance Program (NFIP).

These determinations are made by communities. FEMA does not make substantial damage determinations.

Rebuilding a substantially damaged structure in a floodplain requires that the property be brought into compliance with local floodplain management regulations. You may decide to:

- Floodproof a non-residential structure.
- Relocate the structure outside the floodplain.
- Elevate the building to a height determined by local officials.
- Demolish the home.

If you are an NFIP policyholder whose home was damaged extensively by the flooding from Hurricane Sally, you can ask your claims adjuster or insurance agent about Increased Cost of Compliance (ICC) coverage. This coverage is a resource for flood insurance policyholders who need additional financial help to meet rebuilding requirements after a flood. Policyholders may receive up to \$30,000 through ICC to help meet the cost of complying with building codes and ordinances.

For more information on general flood insurance questions, contact your local floodplain administrator, NFIP at **800-427-4661**, or your insurance agent. You can also email FloodSmart@dhs.gov to request information in a language other than English. Information also is available at FEMA.gov and FloodSmart.gov.

For more information about Hurricane Sally recovery in Florida, visit the FEMA disaster webpage at <https://www.fema.gov/disaster/4564> or the Florida Division of Emergency Management webpage at <https://www.floridadisaster.org/info/Sally/>.

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