

## Flood-Related Substantial Damage Determination Letter:

[ Jurisdiction Name ]  
[ Jurisdiction Address Line 1 ]  
[ Jurisdiction Address Line 2 ]

[ Date ]

[ Property Owner Name ]  
[ Property Owner Address Line 1 ]  
[ Property Owner Address Line 2 ]

Subject: Damage Estimation for Property Located at [ Property Address and Parcel No. ]

Dear [ Property Owner ],

On [ date ], the subject property was damaged by a flood. Your property is located in Flood Zone [ A, AE, A1-30, AH, AO ]. When a property in a special flood hazard area is damaged, the local jurisdiction is required to perform damage estimation in accordance with [ Ordinance/Regulation/Resolution and No. ]. The damage estimation for your property has been determined to be [ percentage ]. This number is based on the ratio of the cost to repair the structure to its pre-flood market value. The fair market value of your structure was determined to be [ dollar amount ]. The cost to repair is estimated to be [ dollar amount ]. Please see the documentation attached.

Prior to beginning repairs to your structure, please complete the required Floodplain Development Permit Application (enclosed). Failure to obtain a required permit is a violation of [ Ordinance/Regulation/Resolution and No. ]. We regret your loss and the damage you have sustained. We will try to make the permitting process as easy as we can for you.

Because the damage to your building has been determined to be greater than 50% of fair market value, your building has been determined to be *substantially damaged*. Substantially damaged properties are required to be brought into full compliance with floodplain regulations found in [ Ordinance/Regulation/Resolution and No. ]. Residential structures must be elevated [ height freeboard ] above the base flood elevation (BFE) . Non-Residential structures must be flood-proofed or elevated to [ height freeboard ].

You are welcome to contact this office to schedule a consultation to discuss your options for bringing the building into compliance. Increased Cost of Compliance (ICC) funds could be available for those who have flood insurance through the National Flood Insurance Program (NFIP). Contact your claims adjuster for details. *NOTE: Buildings already in compliance will not qualify for ICC so do not include statements about ICC for those buildings.*

If you disagree with the damage estimation there is an appeal process. An appeal will require additional information such as [ contractor's estimate/insurance adjusted claim/licensed

**Flood-Related Substantial Damage Determination Letter (Cont.):**

[appraisal/other](#) ]. Details about an appeal and about how the damage estimation was done can be discussed in more detail by calling this office. We are sure you want to repair your property as soon as possible.

[ [Local jurisdiction](#) ] participates in the National Flood Insurance Program. Failing to enforce floodplain damage requirements puts [ [local jurisdiction](#) ] in jeopardy of losing flood insurance, disaster assistance and federally backed loans and grants for our citizens.

Thank you in advance for your cooperation and assistance at a difficult time.

Sincerely,

[ [Name Community Official](#) ], Floodplain Manager

[ [Contact Information](#) ]

CC: [ [City Attorney/County Attorney](#) ]

Enclosed: [ [Ordinance/Regulation/Resolution and No.](#) ]  
[ [Damage determination worksheets / documentation](#) ]  
[ [Floodplain Development Permit](#) ]