

Substantial Damage

Damage <u>of any origin</u> sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50% of the market value of the structure before the damage occurred. This requirement applies to structures in the regulated Floodplain.







SC's Support

SCDNR: Flood Mitigation Program

- Training on SD assessments, requirements, SDE software
- Technical assistance on Ordinance interpretation/enforcement
- Public Meetings

MEMA

•Offered Their Expertise, Time, and Support to SC Flood Mitigation Program (Deployed to SC October 8 – November 17)



FEMA (at the request of SCDNR)

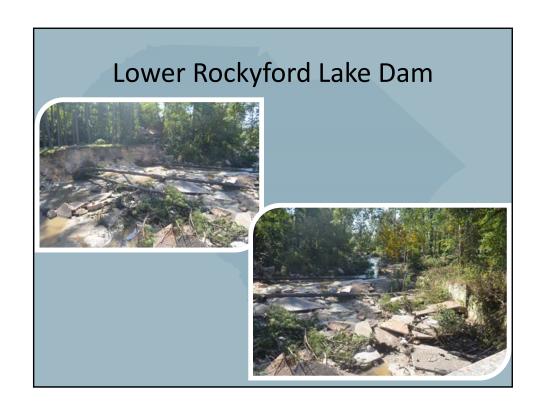
- HMTAP: Hazard Mitigation Technical Assistance Program
 - FEMA contracted to provide Substantial Damage Assessment services to communities that requested assistance free of charge
 - FEMA contracted to collect High Watermarks
- FEMA Reservist conducted General Technical Assistance visits, SDE and Verified Repetitive Loss properties
- FEMA Region IV NFIP staff was in SC starting on Saturday October 3, 2015
- Attended public meetings

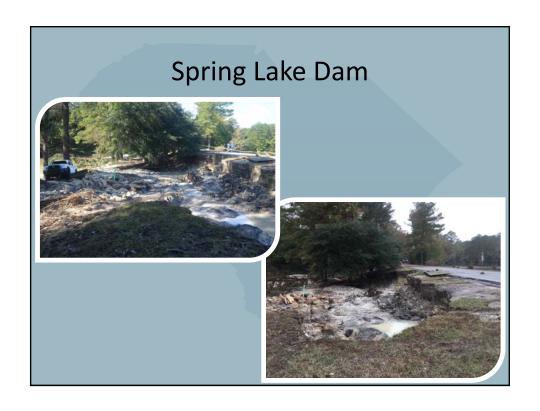
Approach to dealing with citizens











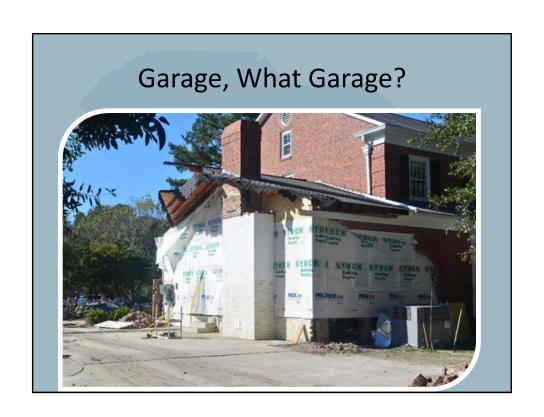












There it is!

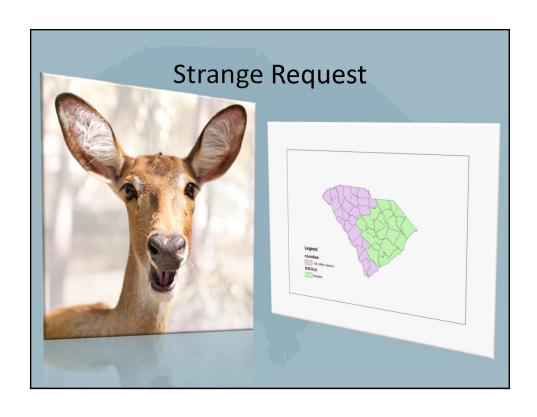


What worked

- Called all NFIP communities with in the first two days after the disaster
- Held conference calls with communities every week to discuss issues
 - Allowed us to track down scams early
 - Allowed us to identify problems in the field early
- Held a SDE training via webinar in the first week after the event
- Communities used our non-regulatory products to stage resources

Be prepared for...

- Every FEMA program does not know the NFIP and its regulations
- The public will be confused by all the inspections/assessments
- The FEMA reservist may know less than you
- The volunteer organizations to move in and start repairs without your knowledge
 - Causes major issues with permit requirements in the SFHA
- Every document you release will be critiqued
- People will complain
- Request for your knowledge will come from the strangest places



Lessons Learned

- Citizens will live in the SFHA and not know what that really means
- Some communities do not want to let the state or federal government assist them
- Some communities are better at communicating with their citizens

Lessons Learned (cont.)

- Local government knowledge level
 - Commitment to training before a flood
 - Ordinance requirements
 - Substantial damage
 - Cumulative Substantial Damage/Substantial Improvement
 - Outreach
 - Comfort level speaking to citizens
 - Clear understanding of roles of federal, state and local government

What are local floodplain managers facing?

- Enforce Flood Damage Prevention Ordinance
 - Permitting rebuilding in the Special Flood Hazard Area
 - Substantial Damage Determinations/Appeals
 - Increase Cost of Compliance Claims
 - Demo Rebuild
- Determine potential mitigation opportunities
 - Prioritizing projects
- Outreach

