Substantial Damage Determinations

Local community officials are required to inspect disaster-damaged structures in the Special Flood Hazard Area to meet the requirements of the Florida Building Code and the community's floodplain management regulations.

If the cost of repairing the structure (to its condition before Hurricane Ian) is 50 percent or more of its pre-disaster market value, the house or building is considered "substantially damaged." Land value is not a consideration; the determination is based strictly on the market value of the structure before the damage occurred.

FEMA does not make substantial damage determinations; the determination is made by a community's building official or floodplain manager.

Repairing a structure in a floodplain requires a permit. In addition, the "substantially damaged" structure must be brought into compliance with the Florida Building Code and the community's floodplain management regulations. Options include floodproofing a non-residential structure, relocating the structure outside the floodplain, elevating the structure to a height determined by local community officials, or demolishing the structure.

Increased Cost of Compliance (ICC) coverage is a paid coverage under the insured's NFIP flood policy. Policyholders of structures substantially damaged by flood, located in the Special Flood Hazard Areas (SFHA), can 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 the **NFIP at 800- 427-4661**, or call 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 Ian recovery in Florida, visit fema.gov/disaster/4673 and www.floridadisaster.org. You can also follow us on Twitter and Facebook at FEMA Region 4 (@femaregion4) / Twitter and facebook.com/fema.

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