



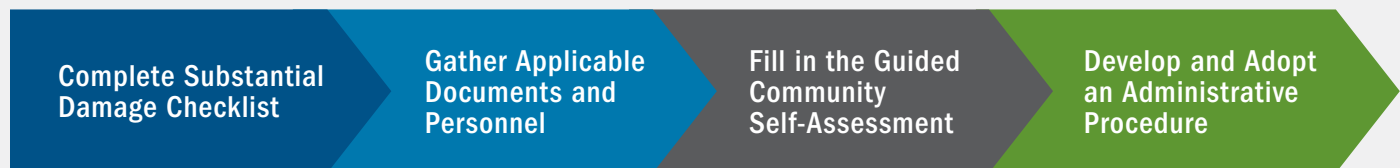
SUBSTANTIAL IMPROVEMENT/SUBSTANTIAL DAMAGE (SI/SD)

Community Checklist

Communities that participate in the National Flood Insurance Program (NFIP) adopt and enforce regulations and codes that apply to new development in the Special Flood Hazard Area (SFHA). To improve resiliency and reduce future flood damage, these development regulations and codes also apply to existing structures in an SFHA with proposed “substantial improvements” or repair of “substantial damage.” Any structure modified more than 50 percent may be determined to be substantially improved or substantially damaged (SI/SD). Local community officials (typically floodplain administrators) are responsible for SI/SD determinations.

Does your community have an established Substantial Improvement/Substantial Damage (SI/SD) process? Or has your community already implemented some of the essential components of the process: permitting, formal outreach, trained assessors? This Community Checklist will help you quickly determine which of these critical components your community has in place.

Answer the following questions pertaining to each of the major steps in the SI/SD process to help determine if your community is ready for an in-depth review of your SI/SD procedures. **If you answer “yes” to 10 or more questions, your community is ready to complete the Guided Community Self-Assessment.** The Guided Community Self-Assessment will walk you through a more detailed evaluation of your community’s existing resources and the current strategies in place for SI/SD implementation. Please see below for the steps in evaluating and implementing SI/SD processes.



FEMA Technical Assistance may be available should your community request any additional guidance or information.

RECOGNIZING REGULATORY AND LEGISLATIVE AUTHORITY	YES	NO
Does your community participate in the NFIP?		
Does your community adopt and enforce regulations on development in the SFHA?		
Has your community adopted any of the following that can regulate the SI/SD process: building codes, floodplain ordinance(s), zoning/land use ordinance(s)?		
If you answered “yes” to the previous question, do any of these codes/ordinances address SI/SD processes such as how structure owners appeal a designation?		
Does your community have permitting procedures in place?		
In the event of a disaster, do you have access to resources outside of your community (Memorandum of Understanding or other)?		

COMMUNITY ENGAGEMENT AND THE CURRENT STRUCTURE	YES	NO
Would your community's existing methods for communicating day-to-day messaging be applicable for communicating SI/SD information post-event? For example: to remind residents that permits are required for any rebuilding activities		
Does your community have a method in place to communicate with the public during post-event recovery? For example: do you know how your community would communicate that a structure has been substantially damaged and must now comply with applicable building codes and ordinances?		
DETERMINING IMPACT AREA	YES	NO
Does your community have flood maps showing the location of the SFHA?		
Does your community know what structures are in the SFHA?		
After an event, is your community able to determine the affected area and the number of structures impacted?		
IDENTIFYING AVAILABLE PERSONNEL	YES	NO
Does your community have staff members trained in SI/SD?		
Does your community have appropriate personnel available to manage and/or complete damage assessments?		
If you answered "no" to the previous question, does your community have a plan to get the right people in place to conduct assessments?		
If you answered "yes" to the previous question, has your community defined the roles and/or organization of an SI/SD team?		
DETERMINING TIMEFRAMES	YES	NO
Does your community have a method in place for estimating how long it will take to conduct SI/SD determinations?		

ESTABLISHING SI/SD DETERMINATION PROCESS AND METHODOLOGY	YES	NO
Has your community identified a methodology for conducting SI/SD determinations?		
If you answered “yes” to the previous question, how does your community assess structure value?		
Is your community familiar with FEMA’s Substantial Damage Estimator (SDE) Tool?		

COMMUNICATING DAMAGE TO PARTNERS (LOCAL/STATE/AND FEDERAL)	YES	NO
In the event of a disaster, does your community know how to request State and Federal resources?		

COMMUNICATING SI/SD INFORMATION TO STRUCTURE OWNERS	YES	NO
Has your community identified a method for communicating SI/SD determinations to structure owners?		
Has your community identified or implemented appeal procedures?		

If you are unsure about the process, or if your community is unable to answer “yes” to 10 or more questions, please contact your state NFIP coordinator and/or FEMA for technical assistance on how your community can get essential SI/SD components in place.

Additional Resources:

- Information on the NFIP regulations can be found online: <http://www.fema.gov/national-flood-insurance-program/laws-and-regulations>.
- FEMA 758: Substantial Improvement/Substantial Damage desk reference is the principal source of guidance for how to define and regulate SI/SD and provides detailed information about the inspection and determination process.
- FEMA 784 (The Substantial Damage Estimator Tool - 2017) provides a standardized approach to data collection management and the determination of substantially damaged structures for local officials. This tool also includes template determination letters communities can utilize.

Please also keep in mind that if your community requests guidance, there will need to be an identified community point of contact for this technical assistance – someone able to collect documentation, draft a policy/procedure, and coordinate within your community to approve/adopt the policy/procedure.