

Appendix B
Forms and Checklists

Appendix B: Forms and Checklists

1. Blank SDE Damage Inspection Worksheets – Single, Town or Row House, or Manufactured House
2. Blank SDE Damage Inspection Worksheets – Non-Residential Structures
3. Checklist 1 – Post-Disaster Planning
4. Checklist 2 – Field Preparations
5. Photo Log

Residential

SDE DAMAGE INSPECTION WORKSHEET

Single-Family, Town or Row House (Site Built Residences), or Manufactured House

Address: _____

SDE ADDRESS Tab

Subdivision / Community Information

Subdivision: _____ Parcel Number: _____

Lot Number: _____ Elevation of Lowest Floor: _____ Datum: _____

Community Information

NFIP Community ID: _____ NFIP Community Name: _____

Latitude: _____ Longitude: _____

Building Address

Owner First Name: _____ Owner Last Name: _____

Street Number: _____ Street Name: _____ Street Suffix: _____

City: _____ State: _____

County/Parish: _____ Zip: _____

Phone: _____ Cell Phone: _____

Mailing Address

Check here if same as building address: _____

First Name: _____

Last Name: _____

Street Number: _____ Street Name: _____ Street Suffix: _____

City: _____ State: _____

County/Parish: _____ Zip: _____

Phone: _____ Cell Phone: _____

SDE STRUCTURE / DAMAGE / NFIP INFO Tab

Structure Attributes / Information

Residence Type: Single Family Town or Row House Manufactured House

Foundation: Continuous Wall w/Slab (Standard) Basement Crawlspace
 Piles Slab-on-Grade Piers and Posts

Superstructure: Stud-Framed (Standard) Common Brick ICF Masonry

Roof Covering: Shingles – Asphalt, Wood (Standard) Clay Tile Standing Seam (Metal)
 Slate

Exterior Finish: Siding or Stucco (Standard) Brick Veneer EIFS
 None – common brick, structural

HVAC System: Heating and/or Cooling None

Story: One Story (Standard) Two or More Stories

Structure Information

Year of Construction: _____

Quality of Initial Construction: Low Budget Average Good Excellent

Residence Information (if needed): _____

Inspector / Damage Information

Inspector's Name: _____ Inspector's Phone: _____

Date of Inspection (mm/dd/yyyy): _____ Date Damage Occurred (mm/dd/yyyy): _____

Cause of Damage: Fire Flood Flood and Wind Seismic Wind Other

Cause of Damage (if "Other" is selected): _____

SDE STRUCTURE / DAMAGE / NFIP INFO Tab

Damage Undetermined: _____ (check here and check the reason below):

_____ No Physical Damage Sustained _____ Vacant / Property _____ Resident Refused Inspection
_____ Address Does Not Exist _____ Other (Explain)

Duration of Flood: _____ Hours _____ Days

Depth of Flood Above Ground (estimated to nearest 0.5 foot): _____

Depth of Flood Above Lowest Floor (estimated to nearest 0.5 foot): _____

NFIP / Community Information

FIRM Panel Number: _____ Suffix: _____ Date of FIRM Panel (mm/dd/yyyy): _____

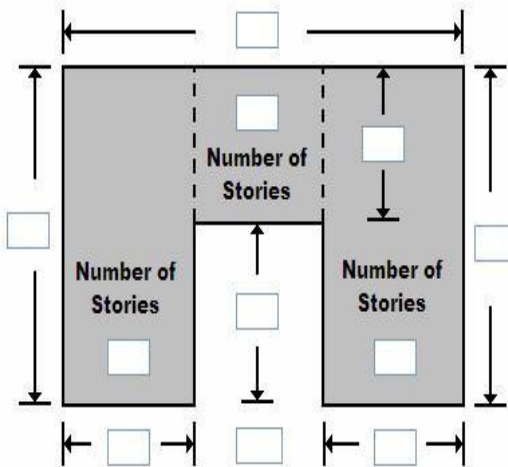
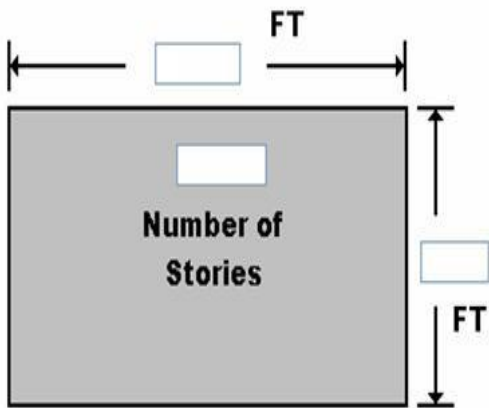
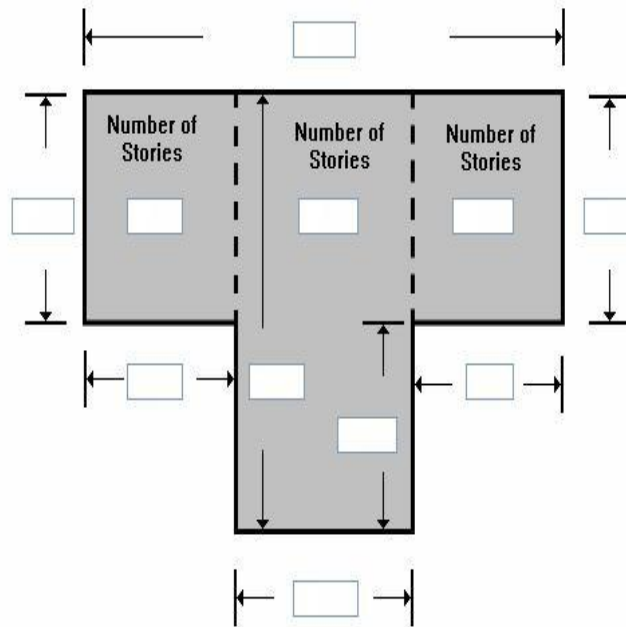
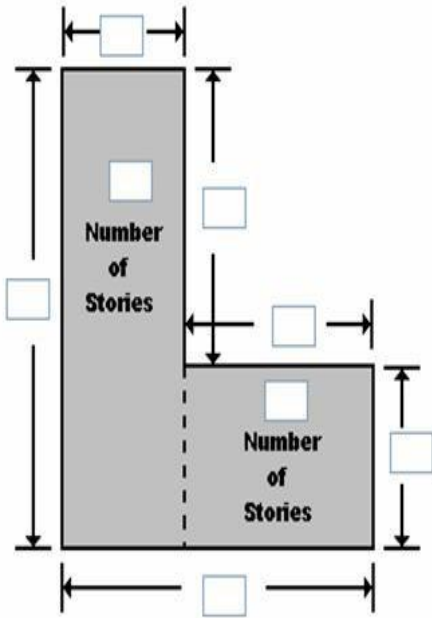
FIRM Zone: _____ Base Flood Elevation: _____

Regulatory Floodway: ___ Yes ___ No ___ Possible

Community Information (if needed): _____

COST Tab

Select appropriate diagram of structure footprint and enter structure dimensions and the number of stories:



COST Tab

Square Footage

Base Cost per Sq Ft.: _____ Total Square Footage: _____

Geographic Adjustment: _____

Cost Adjustments

<u>Single-Family House</u>	<u>Quantity</u>	<u>Units</u>	<u>Unit Cost</u>	<u>Item Cost</u>
Roofing		Sq Ft		
Heating / Cooling		Each		
Appliances		Each		
Fireplaces		Each		
Porch / Breezeways		Sq Ft		
Garage		Sq Ft		
<u>Manufactured House</u>	<u>Quantity</u>	<u>Units</u>	<u>Unit Cost</u>	<u>Item Cost</u>
Expando		Sq Ft		
Carport		Sq Ft		
Open Porch		Sq Ft		
Enclosed Porch		Sq Ft		
Decks		Each		
Skirting		Sq Ft		
Fireplaces		Each		

COST Tab

Additional Cost Adjustments

<u>Adjustments</u>	<u>Quantity</u>	<u>Unit Cost</u>	<u>Item Cost</u>

Cost Data Reference (source or name): _____

Cost Data Date: _____

Note: The computed **Actual Cash Value (ACV)** for the structure will be calculated once the square footage, base cost, cost adjustments, costs add-ons, and depreciation percentage are entered into the SDE tool.

Depreciation Rating:

___ 1. Very Poor Condition ___ 2. Requires Extensive Repairs ___ 3. Requires Some Repairs
___ 4. Average Condition ___ 5. Above Average Condition ___ 6. Excellent Condition ___ 7. Other

Depreciation Percentage (if 'Other' selected for Depreciation Rating): _____

Depreciation Explanation (if 'Other' selected for Depreciation Rating): _____

ELEMENT PERCENTAGE Tab

Note: The inspector needs only enter the % **Damaged** data here. The data in the Element %, Item Cost, and Damage Values columns will be populated based on the selected attributes once all the data are entered into the SDE tool.

Residence Type: ____ Single-Family (SF) House ____ Townhouse ____ Manufactured House (MH)

<u>Item</u>	<u>% Damaged</u>	<u>Element %</u>	<u>Item Cost</u>	<u>Damage Values</u>
Foundation (not required for MH)				
Superstructure				
Roof Covering				
Exterior Finish				
Interior Finish				
Doors and Windows				
Cabinets and Countertops				
Flood Finish				
Plumbing				
Electrical				
Appliances				
HVAC				
Skirting / Forms Piers (MH only)				

SDE OUTPUT SUMMARY Tab – Optional User Entered Data

Professional Market Appraisal: _____

Tax Assessed Value: _____ **Tax Factor Adjustment:** _____

Adjusted Tax Assessed Value: _____

Contractor’s Estimate of Damage: _____

Community’s Estimate of Damage: _____

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Non-Residential

SDE DAMAGE INSPECTION WORKSHEET

Address: _____

SDE ADDRESS Tab

Subdivision / Community Information

Subdivision: _____ Parcel Number: _____

Lot Number: _____ Elevation of Lowest Floor: _____ Datum: _____

Community Information

NFIP Community ID: _____ NFIP Community Name: _____

Latitude: _____ Longitude: _____

Building Address

Owner First Name: _____

Owner Last Name: _____

Street Number: _____ Street Name: _____ Street Suffix: _____

City: _____ State: _____

County/Parish: _____ Zip: _____

Phone: _____ Cell Phone: _____

Mailing Address

Check here if same as building address: _____

First Name: _____

Last Name: _____

Street Number: _____ Street Name: _____ Street Suffix: _____

City: _____ State: _____

County/Parish: _____ Zip: _____

Phone: _____ Cell Phone: _____

SDE STRUCTURE / DAMAGE / NFIP INFO Tab

Structure Attributes / Information

Year of Construction: _____ Number of Stories: ___ 1 Story ___ 2 to 4 ___ 5 or more

Structure Use: _____

Sprinkler System: ___ Yes ___ No Conveyance: ___ Yes ___ No

Quality of Initial Construction: ___ Low ___ Budget ___ Average ___ Good ___ Excellent

Structure Information (if needed): _____

Inspector / Damage Information

Inspector's Name: _____

Inspector's Phone: _____

Date of Inspection (mm/dd/yyyy): _____

Date Damage Occurred (mm/dd/yyyy): _____

Cause of Damage: ___ Fire ___ Flood ___ Flood and Wind ___ Seismic ___ Wind ___ Other

Cause of Damage (if 'Other' is selected): _____

Damage Undetermined: _____ (check here and check the reason below):

___ No Physical Damage Sustained ___ Vacant / Property ___ Resident Refused Inspection

___ Address Does Not Exist ___ Other (Explain)

Duration of Flood: _____ Hours _____ Days

Depth of Flood Above Ground (estimated to nearest 0.5 foot): _____

Depth of Flood Above Lowest Floor (estimated to nearest 0.5 foot): _____

SDE STRUCTURE / DAMAGE / NFIP INFO Tab

NFIP / Community Information:

FIRM Panel Number: _____ Suffix: _____ Date of FIRM Panel (mm/dd/yyyy): _____

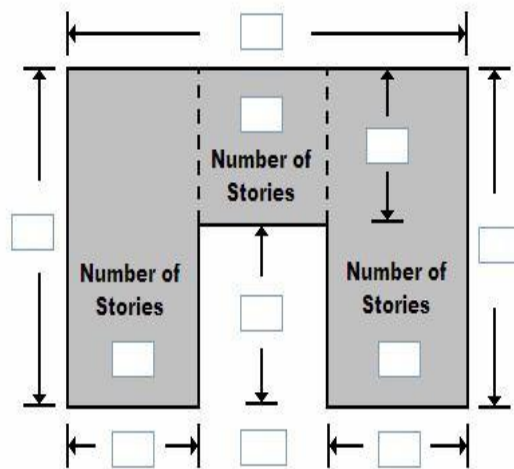
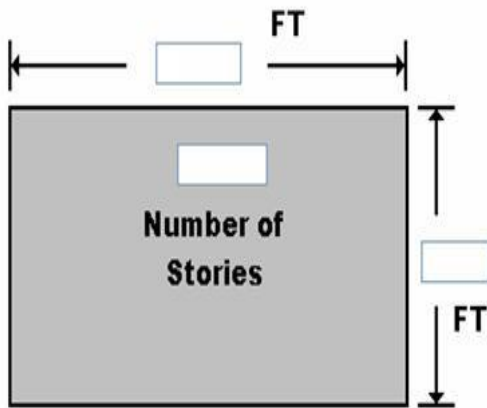
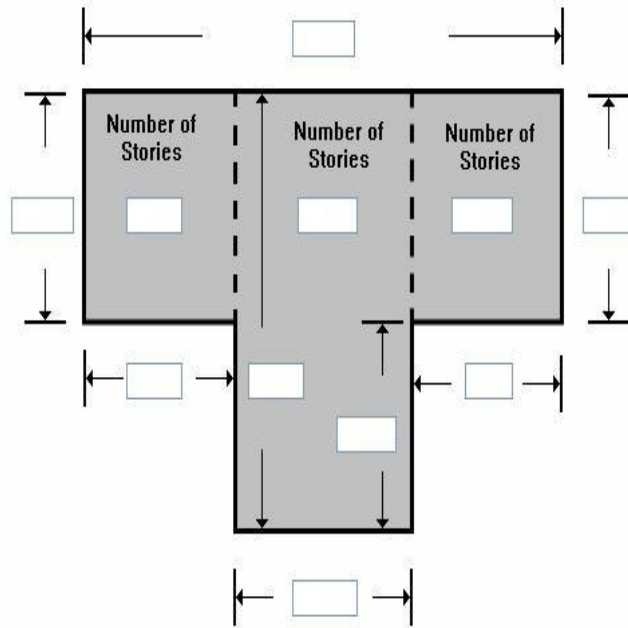
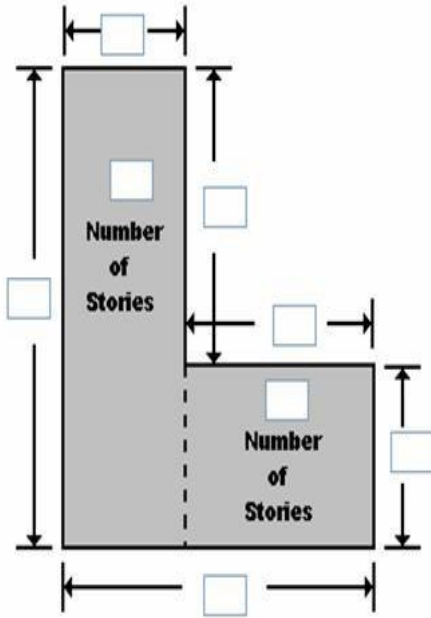
FIRM Zone: _____ Base Flood Elevation: _____

Regulatory Floodway: ___ Yes ___ No ___ Possible

Community Information (if needed): _____

COST Tab

Select appropriate diagram of structure footprint and enter structure dimensions and the number of stories:



COST Tab

Square Footage

Base Cost per Sq Ft.: _____ Total Square Footage: _____

Geographic Adjustment: _____

Cost Adjustments

<u>Adjustments</u>	<u>Quantity</u>	<u>Units</u>	<u>Unit Cost</u>	<u>Item Cost</u>

Additional Cost Adjustments

<u>Adjustments</u>	<u>Quantity</u>	<u>Unit Cost</u>	<u>Item Cost</u>

Cost Data Reference (source or name): _____

Cost Data Date: _____

Note: The computed **Actual Cash Value (ACV)** for the structure will be calculated once the square footage, base cost, cost adjustments, costs add-ons, and depreciation percentage are entered into the SDE tool.

Depreciation Rating:

____ 1. Very Poor Condition ____ 2. Requires Extensive Repairs ____ 3. Requires Some Repairs
 ____ 4. Average Condition ____ 5. Above Average Condition ____ 6. Excellent Condition ____ 7. Other

Depreciation Percentage (if 'Other' selected for Depreciation Rating): _____

Depreciation Explanation (if 'Other' selected for Depreciation Rating): _____

ELEMENT PERCENTAGES Tab

Note: The inspector needs only enter the % **Damaged** data here. The data in the Element %, Item Cost, and Damage Values columns will be populated based on the selected attributes once all the data are entered into the SDE tool.

<u>Item</u>	<u>% Damaged</u>	<u>Element %</u>	<u>Item Cost</u>	<u>Damage Values</u>
Foundation				
Superstructure				
Roof Covering				
Plumbing				
Electrical				
Interiors				
HVAC				

SDE OUTPUT SUMMARY Tab – Optional User Entered Data

Professional Market Appraisal: _____

Tax Assessed Value: _____ Factor Adjustment: _____

Adjusted Tax Assessed Value: _____

Contractor's Estimate of Damage: _____

Community's Estimate of Damage: _____

Checklist 1 – Post-Disaster Planning

	Need	Completed	Item
1.	_____	_____	<p>Brief all elected officials as soon as possible after the event regarding the NFIP requirements for Substantial Damage determinations.</p> <p>Source:</p> <ul style="list-style-type: none"> • FEMA P-758, <i>Substantial Improvement/Substantial Damage Desk Reference</i> , Chapter 7 (May 2010)
2.	_____	_____	<p>Select an SDE Manager.</p> <p>Source:</p> <ul style="list-style-type: none"> • FEMA P-784, <i>SDE User Manual and Workbook</i>, Section 7.1 (August 2017)
3.	_____	_____	<p>Review NFIP requirements for Substantial Damage and Substantial Improvement.</p> <p>Sources:</p> <ul style="list-style-type: none"> • NFIP Regulations • FEMA P-758, <i>Substantial Improvement/Substantial Damage Desk Reference</i> (May 2010) • FEMA 213, <i>Answers to Questions About Substantially Damaged Buildings</i> (May 1991)
4.	_____	_____	<p>Review SDE tool and User Manual to understand the SDE data requirements.</p> <p>Sources:</p> <ul style="list-style-type: none"> • FEMA P-784, <i>SDE User Manual and Workbook</i>, Sections 3 and 4 (August 2017) • FEMA <i>SDE Best Practices</i> (August 2017) • FEMA Substantial Damage Estimator Tool Frequently Asked Questions
5.	_____	_____	<p>Identify Flood Insurance Rate Maps (FIRMs) or other floodplain maps to review the boundaries of the SFHA.</p> <p>Data may include FIRMs, FBFMs, FIS reports, community maps showing previously flooded areas, and flood studies by State or other Federal agencies.</p> <p>Source:</p> <ul style="list-style-type: none"> • FEMA P-784, <i>SDE User Manual and Workbook</i>, Section 8.1 (August 2017)

Checklist 1 – Post-Disaster Planning

Need	Completed	Item
6.	_____	_____
		<ul style="list-style-type: none"> Community NFIP coordinator <p>Identify type, location, and community contacts for tax or GIS data for structures within the SDE inventory area that are potentially Substantially Damaged.</p> <p>Any or all of the following data will be useful: owner name, building address, type of house, non-residential building use, year of construction, square footage, number of stories, adjusted building values, number of years since last tax adjustment, and dates of additions or renovations.</p> <p>Source:</p> <ul style="list-style-type: none"> FEMA P-784, <i>SDE User Manual and Workbook</i>, Section 8.1 (August 2017)
7.	_____	_____
		<p>Identify community street, address, or tax maps for delineating the boundaries of the SFHA.</p> <p>This will help delineate the maximum limits of the SDE inventory area while also showing addresses or lot locations.</p> <p>Source:</p> <ul style="list-style-type: none"> FEMA P-784, <i>SDE User Manual and Workbook</i>, Section 7 (August 2017)
8.	_____	_____
		<p>Transfer SFHA boundaries from floodplain map to a base map that includes streets, addresses, or a tax map.</p> <p>Using the effective FIRM for the community, transfer the SFHA boundaries to a base map with named streets and either addresses or lot boundary lines. This will delineate the maximum limits of the SDE inventory to narrow the focus of the inspections while avoiding areas outside the SFHA.</p> <p>Source:</p> <ul style="list-style-type: none"> FEMA P-784, <i>SDE User Manual and Workbook</i>, Sections 8.1 and 9.3 (August 2017)
9.	_____	_____
		<p>Perform a curbside review of structures within the SDE inventory area.</p> <p>This helps the SDE Manager understand the scope and extent of the inventory area as well as the initial construction quality, size, and type of structures that will require inspections.</p> <p>Source:</p>

Checklist 1 – Post-Disaster Planning

Need	Completed	Item
10.	_____	<p style="text-align: right;"> <ul style="list-style-type: none"> FEMA P-784, <i>SDE User Manual and Workbook</i>, Sections 7.3 and 9.5 (August 2017) </p> <p>Identify the property and structure access procedures for locked or unoccupied structures.</p> <p>These procedures should be written and well defined; the elected officials and community legal counsel should then review and approve them to ensure that the procedures are legal and defensible. As a minimum, these procedures should include guidance on owner/resident interaction, and requirements for entering open property and structures when owners/residents are not present or when occupants are present but refuse entry to the structure or property. In addition, inspectors with permission to enter a structure need to verify that the structure is structurally stable and safe to enter.</p> <p>Source:</p> <ul style="list-style-type: none"> FEMA P-784, <i>SDE User Manual and Workbook</i>, Sections 8.2 and 9.1 (August 2017)
11.	_____	<p>Pre-load available property data into the SDE tool.</p> <p>These data must be cross-referenced to a FIRM, address, or tax map so that the inspectors know which structure and property record are being inspected. Once the data are uploaded into the SDE tool, it will create property records. After the inspection is complete and the field data are entered, the records become SDE assessments.</p> <p>Sources:</p> <ul style="list-style-type: none"> FEMA P-784, <i>SDE User Manual and Workbook</i>, Sections 3.7, 7.5, and 8.1 (August 2017)
12.	_____	<p>Identify the number and names of inspectors required for the inventory and form the inspection teams.</p> <p>The number of inspectors and inspection teams will determine the potential daily rate of completed inspections and a target completion date.</p> <p>Source:</p> <ul style="list-style-type: none"> FEMA P-784, <i>SDE User Manual and Workbook</i>, Section 8.2 (August 2017)
13.	_____	<p>Identify inspection areas that may require permission or</p>

Checklist 1 – Post-Disaster Planning

Need	Completed	Item
		<p>special access.</p> <p>Industrial parks, factories, private or gated subdivisions, islands, airports, school campuses, and other areas may require permission or other advance coordination to gain access to the property and structures.</p>
14.	_____	<p>_____</p> <p>Identify the proposed sequence of SDE inspections.</p> <p>Decide which subdivisions, neighborhoods, or areas will be inspected first, then next, and so on. The sequence will depend on the number of inspectors, their availability during the inspection process, the number of structures to inspect, and the proposed completion date of the inspections. The sequence may be revised as issues arise due to other post-disaster activities that may restrict or limit the inspection teams.</p> <p>Source:</p> <ul style="list-style-type: none"> • FEMA P-784, <i>SDE User Manual and Workbook</i>, Section 8.2 (August 2017)
15.	_____	<p>_____</p> <p>Prepare a list of local contacts for all project personnel and local agencies.</p> <p>This list should include, as a minimum, the SDE Manager, a responsible community official, inspectors, office staff, and the police, fire, and emergency management contacts.</p> <p>Source:</p> <ul style="list-style-type: none"> • FEMA P-784, <i>SDE User Manual and Workbook</i>, Section 8.1 (August 2017)
16.	_____	<p>_____</p> <p>Research, obtain, or develop base costs for determining reasonable structure values for residential and non-residential structures in the community. Resources include industry-accepted cost-estimating guides, building permit data, discussions with local contractors or realtors, adjusted tax data, guidance from adjacent communities, or personal experience with residential and non-residential cost estimating.</p> <p>Sources:</p> <ul style="list-style-type: none"> • FEMA P-784, <i>SDE User Manual and Workbook</i>, Sections 3.11, 8.1, and 8.4 (August 2017)
17.	_____	<p>_____</p> <p>Prepare a Letter of Introduction on community letterhead.</p> <p>The letter will be handed to occupants by the inspectors as</p>

Checklist 1 – Post-Disaster Planning

Need	Completed	Item
		<p>they prepare to enter a new property. This should include, as a minimum, a brief discussion of the intent and scope of the SDE inspections, the normal work hours and days, the option of the structure owner or resident to refuse entry to the property or the structure, and the name, telephone number, and e-mail address of the SDE Manager or local official in charge of the SDE inventory.</p> <p>Source:</p> <ul style="list-style-type: none"> • FEMA P-784, <i>SDE User Manual and Workbook</i>, Appendix C (August 2017)
18.	_____	_____
		<p>Make Substantial Damage determinations for structures located in the SFHA.</p> <p>Sources:</p> <ul style="list-style-type: none"> • FEMA P-784, <i>SDE User Manual and Workbook</i>, Sections 3.11 and 9 (August 2017)
19.	_____	_____
		<p>After Substantial Damage determinations are complete, issue permits for repair and reconstruction.</p> <p>Source:</p> <ul style="list-style-type: none"> • FEMA P-758, <i>Substantial Improvement/Substantial Damage Desk Reference</i>, Chapter 7 (May 2010)

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Checklist 2 – Field Preparations

	Need	Have	Item
1.	_____	_____	Flood maps such as FIRMs, FBFMs, FEMA Flood Recovery maps, or other floodplain or flood risk maps.
2.	_____	_____	Tax or address map with 100-year flood boundaries.
3.	_____	_____	Route or area map showing proposed areas and sequence for data collection.
4.	_____	_____	Tax data, including structure owner name, address, and zip code, mailing address and zip code, number of stories, and dimensions or habitable square footage (if available).
5.	_____	_____	Copies of blank SDE Damage Inspection Worksheets.
6.	_____	_____	Copies of blank photo logs (if needed).
7.	_____	_____	Photo ID badges for inspectors.
8.	_____	_____	Letter of Introduction with community point of contact (name and telephone number).
9.	_____	_____	Clip boards, pens/pencils, steno pad or notebook, highlighter.
10.	_____	_____	100 ft tape measure (to obtain or verify structure dimensions).
11.	_____	_____	Address board and dry erase markers.
12.	_____	_____	Hard hat, gloves, safety glasses and vest, steel-toe and steel-shank shoes, safety vest, and flashlight.
13.	_____	_____	Cell phones or walkie-talkies.
14.	_____	_____	Digital camera, primary and alternate memory cards, and extra batteries.
15.	_____	_____	Verification that police, fire, and emergency management agencies have been advised of SDE inspections.
16.	_____	_____	Laptop computers or tablets with SDE tool installed and power cords with plug adaptors for use and re-charging in field vehicles.
17.	_____	_____	Rain or cold-weather gear

Checklist 2 – Field Preparations
Procedures to review with inspectors prior to the start of data collection

	Need	Have	Item
1.	_____	_____	Field safety procedures for dealing with extreme temperatures, wild and domestic animals, driving, parking, and accidents.
2.	_____	_____	SDE data collection and recording requirements.
3.	_____	_____	Guidance for entering locked, occupied, or unoccupied structures.
4.	_____	_____	Guidance on identifying initial construction quality for both residential and non-residential structures.
5.	_____	_____	SDE inspection procedures for residential structures.
6.	_____	_____	SDE inspection procedures for non-residential structures.
7.	_____	_____	Guidance on selecting the depreciation rating.
8.	_____	_____	Data collection routes and sequence.
9.	_____	_____	Guidelines for interaction with structure owners and occupants.

PHOTO LOG

Team ID Name/Number: _____

Date: ____ / ____ / ____

Memory Stick No.	Photo No.	Address / Description

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APPENDIX C
Sample Documents

Appendix C: Sample Documents

1. Letter of Introduction
2. NOTICE OF DETERMINATION – Substantial Improvement
3. NOTICE OF DETERMINATION – Substantial Damage
4. NOTICE OF DETERMINATION – Work Does Not Constitute Repair of Substantial Damage
5. Recommended Guidelines for Interaction with Structure Owners by SDE Inspectors

Sample Letter of Introduction for SDE Inspections

City of Floodville

Department of Building Inspections

1212 River Road

Floodville, NY 14008

September 8, 2017

Dear Structure Owner or Occupant:

The bearer of this letter is on official business for the City of Floodville during the hours between 8:00 AM and 6:00 PM, Monday through Saturday.

As a result of the flooding that occurred between September 3 and 4, 2017, City staff will be inspecting buildings throughout the community for evidence of Substantial Damage. This evaluation is required by our Floodplain Management Ordinance dated April 8, 2005. These inspections apply to all structures within the 100-year floodplain as shown on the Federal Emergency Management Agency (FEMA) Flood Insurance Rate Map (FIRM), Panels 0100 through 0350 for Floodville dated June 19, 2008.

The inspectors will require approximately 30 minutes for a residential inspection and from 30 to 90 minutes for non-residential buildings to inspect for exterior and interior damage. They will record the required information used by the Floodville Department of Building Inspections to make Substantial Damage determinations. After the City has completed the determination process, a written determination will be mailed to the owners of the inspected structures.

Please be advised that all repairs, reconstruction, and new construction are subject to the provisions of the Floodville Building Code and may require a permit. Construction activities that are undertaken without a proper permit are violations and may result in citations, fines, the removal of the non-compliant construction, or other legal action.

If you refuse admittance to the inspectors, your address will be provided to our City Attorney for processing of a formal legal request to inspect the structure during normal business hours.

Questions regarding the inspection process may be directed to me or Mr. William Jones of the Building Department at 888-999-1212 between the hours of 7:30 AM and 5:00 PM, Monday through Friday, or e-mailed to william.jones@floodville.ny.gov.

Sincerely,

Lisa Donaldson, Chief Inspector
Department of Building Inspections
888-999-0000
lisa.donaldson@floodville.ny.gov

Substantial Improvement

Sample Letter to Notify Structure Owner of Determination

NOTICE OF SUBSTANTIAL IMPROVEMENT DETERMINATION (RESIDENTIAL)

Dear [name of structure owner]:

The City of Floodville has reviewed your recent application for a permit to [*describe proposed improvement/addition*] for the existing residential structure located at [insert structure address], Floodville, NY 14056.

The Department of Building Inspections has determined that this structure is located within a mapped Special Flood Hazard Area on the Flood Insurance Rate Map (FIRM), Panel 0150, with an effective date of June 19, 2008. As required by our floodplain management ordinance or building code, we have evaluated the proposed work and determined that it constitutes Substantial Improvement of the building. This determination is based on a comparison of the cost estimate of the proposed work to the market value of the building (excluding land value). When the cost of improvements equals or exceeds 50 percent of the market value of the building, the work is considered to be Substantial Improvement under the requirements of the National Flood Insurance Program (NFIP) and the city's Floodplain Management Ordinance dated April 8, 2005.

As a result of this determination, you are required to bring the building into compliance with the flood damage-resistant provisions of the City regulations and/or code [cite pertinent sections].

We would be pleased to meet with you and your designated representative (architect/builder) to discuss the requirements and potential options for bringing the structure into compliance. Several issues must be addressed to achieve compliance. The most significant requirement is that the lowest floor, as defined in the regulations/code, must be elevated to or above the base flood elevation (BFE) [or the elevation specified in the regulations/code] on the FIRM. You may wish to contact your insurance agent to understand how raising the lowest floor higher than the minimum required elevation can reduce NFIP flood insurance premiums.

Please resubmit your permit application along with plans and specifications that incorporate compliance measures. Construction activities that are undertaken without a proper permit are violations and may result in citations, fines, the removal of the non-compliant construction, or other legal action.

Sincerely,

Lisa Donaldson, Chief Inspector
Department of Building Inspections
888-999-0000
lisa.donaldson@floodville.ny.gov

Substantial Damage

Sample Letter to Notify Structure Owner of Determination

NOTICE OF SUBSTANTIAL DAMAGE DETERMINATION (RESIDENTIAL)

Dear [name of structure owner]:

The City of Floodville has reviewed your recent application for a permit to repair [*describe proposed improvement/addition*] for the existing residential structure located at [insert structure address], Floodville, NY 14056. These repairs are required as a result of flood damage from the storms of August 26–28, 2017.

The Department of Building Inspections has determined that this structure is located within a mapped Special Flood Hazard Area on the Flood Insurance Rate Map (FIRM), Panel 0150, with an effective date of June 19, 2008. As required by our floodplain management ordinance or building code, we have evaluated the proposed repairs and determined that the damage constitutes Substantial Damage for the structure. This determination is based on a comparison of the cost estimate of the proposed cost of repairs to the pre-damage market value of the structure (excluding land value). When the cost of repairs equals or exceeds 50 percent of the pre-damage market value of the structure, the damage is considered to be Substantial Damage under the requirements of the National Flood Insurance Program (NFIP) and the city's Floodplain Management Ordinance dated April 8, 2005.

As a result of this determination, you are required to bring the structure into compliance with the flood damage-resistant provisions of the City regulations and/or code [cite pertinent sections].

We would be pleased to meet with you and your designated representative (architect/builder) to discuss the requirements and potential options for bringing the structure into compliance. Several issues must be addressed to achieve compliance. The most significant requirement is that the lowest floor, as defined in the regulations/code, must be elevated to or above the base flood elevation (BFE) [or the elevation specified in the regulations/code] on the FIRM. You may wish to contact your insurance agent to understand how raising the lowest floor higher than the minimum required elevation can reduce NFIP flood insurance premiums.

Please resubmit your permit application along with plans and specifications that incorporate compliance measures. Construction activities that are undertaken without a proper permit are violations and may result in citations, fines, the removal of the non-compliant construction, or other legal action.

Sincerely,

Lisa Donaldson, Chief Inspector
Department of Building Inspections
888-999-0000
lisa.donaldson@floodville.ny.gov

Work does NOT Constitute Repair of Substantial Damage
Sample Letter to Notify Property Owner of Determination

NOTICE OF DETERMINATION (RESIDENTIAL)

Dear [name of structure owner]:

The City of Floodville has reviewed your recent application for a permit to repair [*describe proposed improvement/addition*] for the existing residential structure located at [insert structure address], Floodville, NY 14056. These repairs are required as a result of flood damage from the storms of August 26–28, 2017.

The Department of Building Inspections has determined that this structure is located within a mapped Special Flood Hazard Area on the Flood Insurance Rate Map (FIRM), Panel 0150, with an effective date of June 19, 2008. As required by our floodplain management regulations and/or building code, we have evaluated the proposed repair work and determined that the damage does not constitute Substantial Damage for this structure. This determination is based on a comparison of the cost estimate of the proposed cost of repairs to the pre-damage market value of the structure (excluding land value). When the cost of repairs is less than 50 percent of the pre-damage market value of the structure, the damage is not considered to be Substantial Damage, so no additional requirements apply for this structure.

Please be advised that we may need to make another determination if you elect to perform work other than that described and defined in your current permit application, including additional renovations or upgrades or the building of an addition. Construction activities that are undertaken without a proper permit are violations and may result in citations, fines, the removal of the non-compliant construction, or other legal action.

Questions regarding the inspection process may be directed to me or Mr. William Jones of the Building Department at 888-999-1212 between the hours of 7:30 AM and 5:00 PM, Monday through Friday, or e-mailed to william.jones@floodville.ny.gov.

Sincerely,

Lisa Donaldson, Chief Inspector
Department of Building Inspections
888-999-0000
lisa.donaldson@floodville.ny.gov

Recommended Guidelines for Interaction with Structure Owners by SDE Inspectors

1. The objectives of the SDE inspections are to accurately collect the data required for the Substantial Damage determinations through rapid visual inspections and then move on to the next structure. The initial inspections may require more than 30 minutes for a residential structure. After the first 2 to 3 days of residential inspections, the inspection time should be 15 minutes or less per structure, as the inspectors gain experience and feel more comfortable with the inspections.
2. Remember that you are entering someone's property and structure, or place of business on official City business. Therefore, conduct yourself in a professional manner and be respectful of personal property. Many of these owners and occupants have suffered significant financial losses.
3. The inspections will be conducted between the hours of ____ AM and ____ PM, Monday through Friday (or Monday through Saturday), until all required structures have been inspected. This is in accordance with the inspection guidance provided in the community Letter of Introduction that you will be carrying during the inspection period.
4. Given the extensive damage, many of the homes and buildings may be unoccupied. Our community legal counsel has determined that we can enter open, unoccupied structures. The structure must be unlocked and open, without any signs or other visible postings forbidding trespassing on the property or within the structure. Therefore, you may have little or no contact with some of the occupants as you complete the inspections.
5. When approached by a structure owner or occupant, verify that the building being inspected is theirs and then hand them a community Letter of Introduction. In general, structure owners and occupants will be curious and possibly suspicious of the inspections. Explain that you are only there to inspect for damage and record the required data. The Letter of Introduction should be handed out to anyone who requests information about the inspections.
6. If you feel threatened in any manner, return to your vehicle and call the police and then the SDE Manager with the address and type of threat.
7. Structure owners and occupants with additional questions should be directed to call the point-of-contact identified in the Letter of Introduction. Try to avoid lengthy conversations as much as possible. Many of the conversations will become repetitive and will unnecessarily slow down the rate of inspections.
8. Unless specifically directed by the SDE Manager, do not try to explain the Substantial Damage determination process, what the results might mean for the structure owner, or any State or Federal buyout or other post-disaster grant or funding program.
9. Under the SDE Manager's direction, explain that building permits may be required for any reconstruction, repairs, or new construction in the aftermath of the disaster. Also, any reconstruction, repairs, or new construction conducted without a proper permit may be considered non-compliant

construction and could result in daily fines, removal of the non-compliant construction, or other legal action.

10. For locked properties or properties where the owner or occupant is present but refuses to allow you inside, simply record the address, a name and telephone number (if available), the reason for the refusal, and then hand the owner or occupant the Letter of Introduction before moving on to the next structure.
11. Before entering a structure, verify that the floor is safe to walk on, and then enter carefully. Refrain from pulling pieces of plaster, tearing out drywall or ceilings, or tearing back wallpaper or drywall for the assessment of the damage on the percent breakdown section of the *Damage Inspection Worksheet* of the SDE tool.

Appendix D
Guidance for a Contractor or Community Estimate of Repairs

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**Required and Recommended Elements to be Included
In a Contractor or Community Estimate of Repairs
ALL STRUCTURES**

Address or Location: _____

Community: _____

ITEMS THAT MUST BE INCLUDED (check box on left if present):

All structure elements, including:

- 1. Foundations (e.g., slab-on-grade, basement, crawlspace)
- 2. Monolithic or other types of concrete slabs
- 3. Bearing walls, tie beams, trusses
- 4. Joists, beams, subflooring, framing, ceilings
- 5. Interior non-bearing walls
- 6. Exterior finishes (e.g., brick, stucco, siding)
- 7. Windows and exterior doors
- 8. Roofing, gutters, and downspouts
- 9. Hardware
- 10. Attached decks and porches
- 11. _____
- 12. _____
- 13. _____
- 14. _____
- 15. _____

ITEMS THAT MUST BE INCLUDED (check box on left if present):

All interior finish elements, including:

- 1. Floor finishes (e.g., hardwood, ceramic, vinyl, linoleum, stone, carpeting over subflooring)
- 2. Bathroom tiling and fixtures
- 3. Wall finishes (drywall, paint, stucco, plaster, paneling, tile, and marble)
- 4. Built-in cabinets (kitchen, utility, entertainment, storage, and bathroom)
- 5. Interior doors
- 6. Interior finish carpentry
- 7. Built-in bookcases and furniture
- 8. Hardware
- 9. Insulation
- 10. _____
- 11. _____
- 12. _____
- 13. _____
- 14. _____
- 15. _____

ITEMS THAT MUST BE INCLUDED (check box on left if present):

All utility and service equipment, including:

- 1. HVAC equipment
- 2. Plumbing fixtures and piping
- 3. Electrical service panel, wiring, outlets, and switches
- 4. Light fixtures and ceiling fans
- 5. Security systems
- 6. Built-in appliances
- 7. Central vacuum systems
- 8. Water filtration, conditioning, or recirculation systems
- 9. _____
- 10. _____
- 11. _____
- 12. _____
- 13. _____
- 14. _____
- 15. _____

ITEMS THAT MAY BE EXCLUDED:

- 1. Trash removal and clean-up
- 2. Costs to temporarily stabilize a structure so that it is safe to enter and evaluate
- 3. Costs to obtain or prepare plans and specifications
- 4. Land survey costs
- 5. Permit fees and inspection fees
- 6. Carpeting and re-carpeting installed on top of the sub-flooring or finished floor
- 7. Outside improvements, including landscape, irrigation, sidewalks, driveways, fences, yard lights, swimming pools, pool enclosures, and detached accessory structures costs required for minimum necessary work to correct existing violations of health, safety, sanitary, or building codes
- 8. Plug-in appliances such as washing machines and stoves
- 9. _____
- 10. _____
- 11. _____
- 12. _____
- 13. _____
- 14. _____
- 15. _____