

# FAQ: “What Is” – Substantial Damage

Release Date: 12/2, 2019

What does “substantial damage” mean? (NFIP)? Substantial damage is defined as damage to a building or structure that exceeds 50 percent of the building’s or structure’s fair market value. Substantial damage is determined based on the building’s or structure’s fair market value before the disaster.

What does “substantial damage” mean? (SFHA)? Substantial damage is defined as damage to a building or structure that exceeds 50 percent of the building’s or structure’s fair market value. Substantial damage is determined based on the building’s or structure’s fair market value before the disaster.

What is the maximum amount of damage that can be covered by the NFIP? The maximum amount of damage that can be covered by the NFIP is \$200,000 for residential buildings and \$120,000 for commercial buildings. The maximum amount of damage that can be covered by the NFIP is determined based on the building’s or structure’s fair market value before the disaster.

FEMA? What does FEMA do? FEMA is the Federal Emergency Management Agency, which is part of the U.S. Department of Homeland Security. FEMA is responsible for coordinating the federal government’s response to disasters and emergencies. FEMA provides financial assistance to states, local governments, and individuals affected by disasters and emergencies. FEMA also provides technical assistance to states, local governments, and individuals affected by disasters and emergencies.

What is the purpose of the NFIP? The purpose of the NFIP is to provide financial assistance to states, local governments, and individuals affected by disasters and emergencies. The NFIP is a federal program that provides financial assistance to states, local governments, and individuals affected by disasters and emergencies.

What is the purpose of the SFHA? The purpose of the SFHA is to provide financial assistance to states, local governments, and individuals affected by disasters and emergencies. The SFHA is a federal program that provides financial assistance to states, local governments, and individuals affected by disasters and emergencies.

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NFIP? ??? ?? ?? ??? ??? ?? SFHA?? (???) ??? ??? ?? ??? ??? ?? ??? ??? ??  
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