

Substantial Damage Determinations

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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](https://www.fema.gov) and [FloodSmart.gov](https://www.floodsmart.gov).

