

Post Flood Requirements and the SDE



Understanding Substantial Damage

“The 50% Rule”:

If damages from ANY source (flood, fire, tornado, alien attack, zombies, etc..) exceed 50%.

The structure must be brought into compliance with floodplain regulations (elevated or floodproofed).



Substantial Damage

The formula

$$\frac{\text{Cost of damage}}{\text{Market value of the building}} \geq 50\%$$

$$\frac{\$75,000 \text{ damage}}{\$140,000 \text{ house}} = 54\%$$

Substantial Damage

Cumulative Substantial damage tracking (example)

2008 - \$20,000 damage / \$100,000 = 20% damage

2011 - \$10,000 damage / \$120,000 = 8% damage

2015 - \$28,600 damage / \$130,000 = 22% damage

50% cumulative damage

Building must be brought up to flood code!

The Illinois state model ordinance tracks CUMULATIVE substantial damage

Substantial Damage

Determining Building Value

Building value is the market value of the building prior to the damage


- Tax assessor records
- Professional appraisal

Apply consistent methodology



Post Flood Responsibilities

- **MOVE FAST! Don't wait for FEMA!**
- **Identify, tag, photograph, and document flooded structures**
- **Post information for the public on permit requirements. Use media sources.**
- **Provide technical information**
- **Contact State or FEMA for assistance and guidance if needed.**




State of Illinois
Flood Damage
Assessment Packet 

A cooperative effort by:

Illinois Department of Natural Resources
Office of Water Resources

Illinois Emergency Management Agency

Federal Emergency Management Agency

2008 update

Includes Information On:

Steps to take following a flood
Substantial damage determinations
Blank damage assessment worksheets
FEMA Residential Substantial Damage Estimator (RSDE)
RSDE Field Worksheet
Information on state floodway permit requirements
Sample letter
Sample Notice
Information on mitigation programs

Field Inspections During Flood Crest



Post Flood – Survey

- Document high water marks
- Digital photos
- Mark locations on map
- Post notices on properties
- Follow up letters



By Ice Skate
or
by boat!



Think about where you place your notices



**15 feet
above
ground!**

Cull the Herd 100% damaged





Focus on the Tough Ones

40% – 60% Damaged



Some are REALLY tough!



Ottawa Central School
One inch of flooding.
Substantially damaged.



Fall 2008

Learn to use the Substantial Damage Estimator (SDE)

- Download the SDE
- Obtain the base cost #s from Marshall Swift or Means (I can't say that).
- Work with the Tax Assessor.
- Use the “cheat sheet” to enter the percent damage for each component.
- Be fast, uniform, & equitable.
- Get the letters out ASAP.
- Can address challenged estimates later.



Substantial Damage Estimator (SDE) User Manual and Workbook

Using the SDE Tool to Perform
Substantial Damage Determinations

FEMA P-784 / Tool Version 2.2 / September 2015



FEMA



Learn to use the SDE (cont.)

➤ On site inspection done for each flooded structure.

➤ Information recorded on damage inspection worksheets (field sheets).

➤ Entered into SDE back at the office

Appendix C: Community Tool Kit

RSDE DAMAGE INSPECTION WORKSHEET

Single/Multi-Family Site Built Residences

1. Subdivision: _____ Parcel # _____ Lot # _____
2. Elevation of Lowest Floor: _____ Datum _____
3. NFIP Community Name: _____
4. Latitude: _____ Longitude: _____
5. Owner's First Name: _____ Last Name: _____
6. Building Address: _____ City: _____
State: _____ Zip: _____ Phone # _____
7. County _____
8. Mailing Address: _____ City: _____
State: _____ Zip: _____ Phone # _____
9. Date of Construction: _____ Date Damage Occurred: _____
10. Cause of Damage: (A) Fire (B) Flood (C) Fire & Wind (D) Seismic (E) Wind
11. Duration of Flooding: (A) _____ hours or (B) _____ days
12. Description of Residential Site-Built Modular Structure:
(A) Quality of Construction:
(1) Low ____ (2) Fair ____ (3) Average ____ (4) Good ____ (5) Very Good ____ (6) Excellent ____
(B) 1-story ____ 1½-story ____ 2-story ____ More Than 2 Stories ____ 2-Story B-level ____ Split-level ____
(C) Foundation (check one):
Slab-on-grade ____ Basement ____ Crawl Space ____ Piers ____ Footings ____
_____ ft X (W) _____ ft



Learn to use the SDE (v2.2.1)

Main Menu



1. Main toolbar
2. View search
3. Bulk Editor
4. Enter default data
5. Add property
6. Add Residential property
7. Add non-residential assessment
8. Save mapping
9. Import/Export
10. View reports
11. Generate Geo file
12. User manual

Learn to use the SDE – Tab 1 - Address

Residential Assessment

Address Structure/Damage/NFIP Info Cost Element Percentages Output Summary Files/Photos

Subdivision / Community

Subdivision:

Parcel Number:

Lot Number:

Elev. of Lowest Floor:

Datum:

NFIP Community ID:

NFIP Community Name:

Latitude:

Longitude:

Building Address

First Name:

Last Name:

Street Number:

Street Name:

Street Suffix:
Select a Suffix

City:

State:
Select a State

County:
Select a State First

Zip:

Phone Number:

Cell Phone:

Check if property has additional owner(s)

Mailing Address

Check if same as Building Address

First Name:

Last Name:

Street Number:

Street Name:

Street Suffix:
Select a Suffix

City:

State:
Select a State

County:
Select a State First

Zip:

Phone Number:

Care of:

Carry Over Data From Previous Record

Custom Fields (Maximum of three)

Choose a Field:
Select a Field

Add Field

Learn to use the SDE – Tab 2 – Structure information

Substantial Damage Estimator - [Residential Assessment]

File Tools Custom Fields Database Functions Help

Residential Assessment

Address Structure/Damage/NFIP Info Element Percentages Output Summary Files/Photos

Structure Attributes / Information

Residence Type:

Foundation:

Superstructure:

Roof Covering:

Exterior Finish:

HVAC System:

Story:

Year of Construction:

Quality:

Residence Information:


Inspector / Damage Information

Inspector's Name:

Inspector's Phone:

Date of Inspection:

Date Damage Occurred:

Cause of Damage: 

Damage Undetermined?

Duration of Flood:

Depth of Flood Above Ground:

Depth of Flood Above First Floor:

NFIP / Community Information

NFIP Community ID:

FIRM Panel Number:

Suffix:

Date of FIRM Panel:

FIRM Zone:

Base Flood Elevation:

Regulatory Floodway:

Space for Community Specific Information:

Home Residential Assessments

Learn to use the SDE – Tab 3 - Cost

Substantial Damage Estimator - [Residential Assessment]

File Tools Custom Fields Database Functions Help

Residential Assessment

Address Structure/Damage/NFIP Info **Cost** Element Percentage Output Summary Files/Photos

Square Footage

Calculate or Enter Square Footage

Base Cost Per Sq Ft: Total Square Footage:

Geographic Adjustment: Cost: **\$0.00**

Computed Actual Cash Value

Total Adjustments: \$0.00
Total Replacement Cost: \$0.00
Replacement Cost Per Sq Ft: \$0.00
Cost Data Reference:
Cost Data Date:
Depreciation Rating:
Depreciation Percentage:
Computed Actual Cash Value: **\$0.00**

Cost Adjustments

Adjustments:	Quantity:	Units:	Units Cost:	Item Cost:
<input type="text"/>	<input type="text"/>		<input type="text"/>	0
<input type="text"/>	<input type="text"/>		<input type="text"/>	0
<input type="text"/>	<input type="text"/>		<input type="text"/>	0
<input type="text"/>	<input type="text"/>		<input type="text"/>	0
<input type="text"/>	<input type="text"/>		<input type="text"/>	0
<input type="text"/>	<input type="text"/>		<input type="text"/>	0
<input type="text"/>	<input type="text"/>		<input type="text"/>	0

Additional Adjustments

Adjustments:	Quantity:	Units Cost:	Item Cost:
<input type="text"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	\$0.00
<input type="text"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	\$0.00
<input type="text"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	\$0.00
<input type="text"/>	<input type="text"/>	<input type="text"/>	0
<input type="text"/>	<input type="text"/>	<input type="text"/>	0

Home Residential Assessments

Learn to use the SDE – Tab 4 – Element Percent

The screenshot shows the 'Substantial Damage Estimator - [Non-Residential Assessment]' application. The 'Element Percentages' tab is selected and highlighted with a red circle. The interface displays a table of damage elements with their respective percentages, costs, and damage values.

Item:	Percent Damaged:	Element Percentage:	Item Cost:	Damage Values:
Foundation	<input type="text" value="75"/>	3.7	\$2,694.24	\$2,020.68
Superstructure	<input type="text" value="50"/>	30.8	\$22,427.74	\$11,213.87
Roof Covering	<input type="text" value="25"/>	1.9	\$1,383.54	\$345.88
Plumbing	<input type="text" value="75"/>	4.7	\$3,422.41	\$2,566.81
Electrical	<input type="text" value="100"/>	26.2	\$19,078.14	\$19,078.14
Interiors	<input type="text" value="100"/>	21.5	\$15,655.73	\$15,655.73
HVAC	<input type="text" value="50"/>	11.2	\$8,155.54	\$4,077.77

Total Replacement Cost: \$72,817.34
Total Estimated Damages: **\$54,958.88**

SDE Inspection Elements

- Foundation
- Superstructure (Framing and Masonry)
- Roof
- Insulation and weather stripping
- Exterior Finish
- Interior Finish (Drywall)
- Doors-Windows-Shutters
- Lumber Finished
- Hardware
- Cabinets-Countertops
- Floor Covering
- Plumbing
- Electrical
- Built-in Appliances
- Heating-Cooling (HVAC)
- Painting











Learn to use the SDE – tab 5

Substantial Damage Estimator - [Residential Assessment]

File Tools Custom Fields Database Functions Help

Residential Assessment

Address Structure/Damage/NFIP Info Cost Element Percentages **Output Summary** Files/Photos

Percent Damaged

To ensure consistency and equity, local officials responsible for substantial damage determinations are strongly encouraged to select only one method each for determining building values and repair costs and to use the selected methods for the entire community. Computed damages based on element percentages within the software can only be derived from a replacement value. You can't use an appraisal or adjusted tax value which are both market values.

Value of Building (select one...)

Computed Actual Cash Value
 Professional Market Appraisal
 Adj. Tax Assessed Value

Cost of Repairs / Improvements (select one...)

Computed Damages
 Contractor's Estimate
 Community's Estimate

Percent Damaged:
Data Entry Incomplete
Data Entry Incomplete

User Entered Data (Optional)

Market Value Determination

Professional Market Appraisal:
[Text Input]

Tax Assessed Value:
\$0.00 [Text Input]

Factor Adjustment:
[Text Input]

Adjusted Tax Assessed Value:
[Text Input]

Cost of Damage Determination

Contractor's Estimate:
[Text Input]

Community's Estimate:
[Text Input]

Damage Summary

Replacement Cost :
\$0.00

Computed Damages:
\$0.00

Depreciation Percentage:
0.00%

Computed Actual Cash Value:
\$0.00

Percent of Existing Improvements and Repairs Pre-Disaster:
0 [Text Input]

Repair / Reconstruction Percentage:
TBD

* Per FEMA Publication 213, actual cash value may be used as market value

Reporting

*Be sure to SAVE assessment record before generating a report

[Print Summary Report for this structure](#)

[Print Detailed Report for this structure](#)

Home Residential Assessments

Learn to use the SDE – tab 5

Substantial Damage Estimator - [Residential Assessment]

File Tools Custom Fields Database Functions Help

Residential Assessment

Address Structure/Damage/NFIP Info Cost Element Percentages **Output Summary** Files/Photos

Percent Damaged

To ensure consistency and equity, local officials responsible for substantial damage determinations are strongly encouraged to select only one method each for determining building values and repair costs and to use the selected methods for the entire community. Computed damages based on element percentages within the software can only be derived from a replacement value. You can't use an appraisal or adjusted tax value which are both market values.

Value of Building (select one...)

Computed Actual Cash Value
 Professional Market Appraisal
 Adj. Tax Assessed Value

Cost of Repairs / Improvements (select one...)

Computed Damages
 Contractor's Estimate
 Community's Estimate

Percent Damaged:
Data Entry Incomplete

Data Entry Incomplete

User Entered Data (Optional)

Market Value Determination

Professional Market Appraisal:
[Text Input]

Tax Assessed Value:
\$0.00

Factor Adjustment:
[Text Input]

Adjusted Tax Assessed Value:
[Text Input]

Cost of Damage Determination

Contractor's Estimate:
[Text Input]

Community's Estimate:
[Text Input]

Damage Summary

Replacement Cost :
\$0.00

Computed Damages:
\$0.00

Depreciation Percentage:
0.00%

Computed Actual Cash Value:
\$0.00

Percent of Existing Improvements and Repairs Pre-Disaster:
0

Repair / Reconstruction Percentage:
TBD

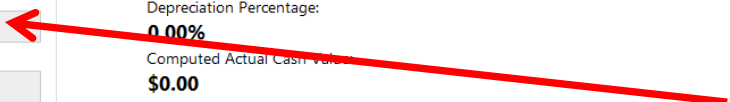
* Per FEMA Publication 213, actual cash value may be used as market value

Reporting

*Be sure to SAVE assessment record before generating a report

[Print Summary Report for this structure](#)

[Print Detailed Report for this structure](#)



Learn to use the SDE – Error Window

There are Errors in your assessment, please correct.

1

The Field	Your Entry	Format
▶ NFIP Community ID		Please enter a valid NFIP Community Name ID, this is a...
Stories	Select One	Please select the number of Stories.
Structure Use	Not Selected	Please select the use for this structure

2

The Field	Your Entry	Format
▶ Elev. of Lowest Floor		Please enter numeric values only.
Longitude		Please provide a longitude in decimal format.
Latitude		Please provide a latitude in decimal format.
Year of Construction		Please enter a valid Year

3

The Field	Your Entry	Format
▶ Building First Name		Please enter the first name for the building address.
Building Last Name		Please enter the last name for the building address.
Building Street Number		Please enter the address number for the building add...
Building Street Name		Please enter the street (without suffix) for the buildin...
Building Street Suffix	Select a Suffix	Please enter the street suffix for the building address.

Address Errors/Warnings

Close current assessment without saving

Damage Assessment Letter

50% or Not?

SAMPLE DAMAGE DETERMINATION LETTER

06/12/2008

John & Jane Q. Public
1234 Flooded-By-The-River Rd.

Information relates to the address referenced above.

Community Number:	170XXX
Parcel Zone Information:	Zone A
Fair Market Value:	\$31,226 (based on 3.1 x assessed value)
Flood Damage:	
June 2008	<u>\$18,864</u>
Total damages	\$18,864
Percent Damaged:	60.4%
Ordinance Requirement:	Mitigation (elevation, removal)

The determination is that this structure is declared **Substantially Damaged** and must be brought into compliance with the ___(insert community name)___ Floodplain Ordinance prior to repair and reoccupation. For this structure to be in compliance with the ordinance, the structure must be elevated, moved outside the floodplain or demolished.

If you have any additional questions, you may feel free to give me a call at xxx-xxx-xxxx.

Sincerely,

Your Name and title

Let's Go Red Tagging in Jersey County!!!

The Illinois River

Our Target House



Let's call
this 1.5
feet of
flooding

FIRM Information

NFP

PANEL 0150D

FIRM
FLOOD INSURANCE RATE MAP
JERSEY COUNTY,
ILLINOIS
AND INCORPORATED AREAS

PANEL 150 OF 300

(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

<u>COMMUNITY</u>	<u>NUMBER</u>	<u>PANEL</u>	<u>SUFFIX</u>
FIELDON, VILLAGE OF	171170	0150	D
JERSEY COUNTY	170312	0150	D

Notice to User: The **Map Number** shown below should be used when placing map orders; the **Community Number** shown above should be used on insurance applications for the subject community.

MAP NUMBER
17083C0150D

EFFECTIVE DATE
APRIL 2, 2009

Federal Emergency Management Agency

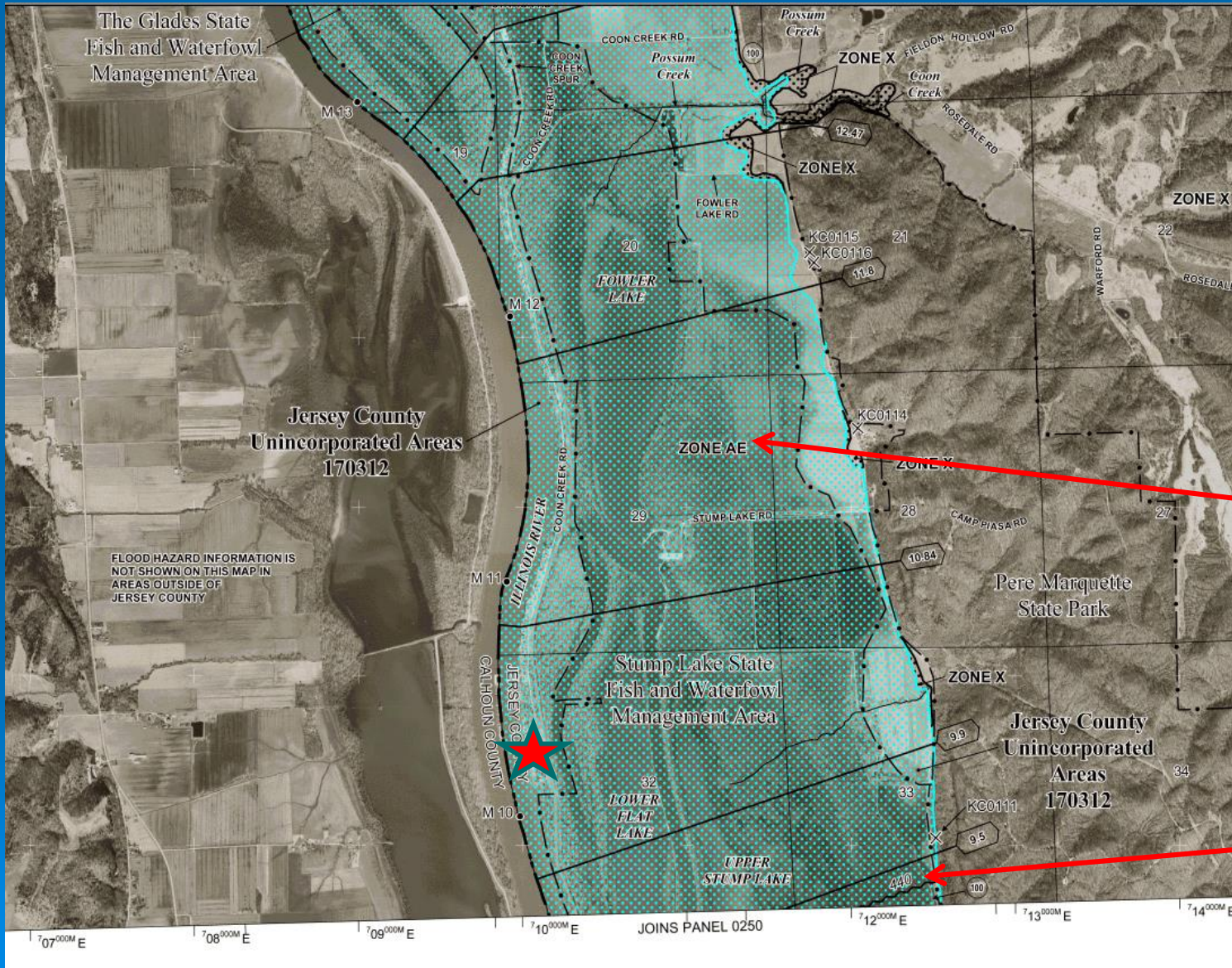
NATIONAL FLOOD INSURANCE PROGRAM

Panel number

Community Number and suffix

Effective Date

FIRM Zone and BFE



Zone AE

440 feet

Use the Assessor's Card

42-10-232-057-00

16199 Coon Creek Rd., Fielder

PROPERTY RECORD RESIDENTIAL — RURAL

Ownership & Mailing Address
535 Swan Drive
Florissant, MO 63031

32-7-13

Property Address
Powerline Subdivision
(assessor's plat)
Lot 54

Town: Rosedale

Volume: []

Area: []

Sec: []

Block: []

Parcel: []

Unit: []

Property Class: []

Land Use: []

Zoning: []

N.H. Code: []

Record of Ownership


Date: 9/99

Deed Stamps: []

Indicated Price: 8,000

Carl Grosvenor

Steven Watkins



Land Computations

Unit	Units	Depth	Unit Val.	D. Fac.	I. Fac.	Full Value

Item	Org. Asmt.	Full Value	Asmt. Level	Assessed Value	Rev. By	Full Value	Asmt. Level	Assessed Value	Rev. By	Full Value	Asmt. Level	Assessed Value
Land					2012				20			
Bldgs.				1200	1500	10465	0	4050	20			
Total				1200	1500	10465	0	4050	20			
Item	Rev. By	Full Value	Asmt. Level	Assessed Value	Rev. By	Full Value	Asmt. Level	Assessed Value	Rev. By	Full Value	Asmt. Level	Assessed Value
Land	2013				20				20			
Bldgs.				8840								
Total				8840								
Item	Rev. By	Full Value	Asmt. Level	Assessed Value	Rev. By	Full Value	Asmt. Level	Assessed Value	Rev. By	Full Value	Asmt. Level	Assessed Value
Land	1100				20				20			
Bldgs.				10420								
Total				10420								

Parcel Number
42-10-232-057-00

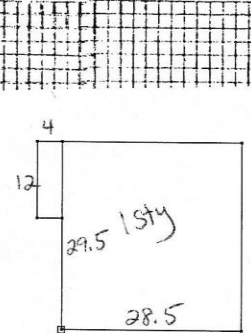
Building Tax
assessment
\$4,050

Tax Assessors Square Footage

Copy

BUILDING RECORD RESIDENTIAL — RURAL (Property — Type 1)

Occupancy <i>Clubhouse</i>							Interior Finish			Remodeled			Sold Date			Age		Adj. Age																					
Vac Lot	Dwelling	3 Other	4 Mobile Home	5 A Frame	6 Summer Home	7 (S) Apt.	B	1	2	3	NH	Amount \$				C.D.U.																							
Living Accommodations							Fiberboard			Memo			Grade		Dwelling Computations																								
Total rooms		Bed rooms		Family room			Paneling						1 Sty FK Constr.		841 Sq. Ft.																								
Foundation							Pt. Msy Trim			Bk. ¹ Stone ² Art. ³			Porches			4/54 841 SF		34935																					
Basement							Finished			Living			Condo. Comm.			Basement																							
Plumbing							Basement			Recreation			Prorated %			Heating/Central air																							
Fireplaces							#			Stacks #			With:			Schl. Comb																							
Integral garage							On grade ¹			Below ²			Wd. deck			Plumbing + -																							
Attached garage							Frm. ¹			Msy. ²			Car pt. ³			Attic																							
Heating							1 None			2 Central			3 Air condition			4 Other																							
Warm Air							Hot water/Steam			Floor furnace			Unit heaters			Other																							
Plumbing							Standard (5)			Bathroom (3)			Toilet room (2)			Sink/Lavatory water closet																							
Attic							1 None			2 Unfinished			3 Part			4 Full																							
Walls							Frame/stucco/aluminum siding			Concrete block			Brick/stone			Other																							
Roof							Shingle -asphalt/asbestos/wood			Slate/tile			Composition			Other																							
Floors							Concrete			Wood			Tile			Carpet																							
Summary of Other Buildings							Type			No.			Construction			Size			Rate			Grade			Age			CDU			Replacement cost new			REL			Full value		
Garage (detached)							Frm. ¹			Msy. ²			Carport ³																										
Listed by							Date			Total full value other buildings			Total full value all buildings																										



841 square feet
Built in 1950

216526
13-8842

RESIDENCE

STUD FRAMED

Total Area	Plywood or Hardboard	Metal or Vinyl Siding	Stucco	Wood Siding	Wood Shingles	Synth. Plaster (EIFS)
400	84.00	84.00	86.50	84.50	86.00	86.00
500	80.00	85.50	81.00	85.50	81.00	83.80
600	85.50	85.50	87.00	86.00	87.50	89.50
700	82.50	82.50	84.00	83.00	84.00	86.50
800	80.00	80.00	81.50	80.50	81.50	83.50
900	78.00	78.00	79.00	78.00	79.50	81.50
1000	78.00	78.00	79.00	78.50	77.50	79.50
1100	74.50	74.50	75.50	74.50	78.00	77.50
1200	73.00	73.00	74.00	73.00	74.00	76.00
1300	71.50	71.50	72.50	72.00	73.00	74.50
1400	70.50	70.50	71.50	70.50	71.50	73.50
1600	68.50	68.50	69.00	68.50	69.50	71.00
1800	66.50	66.50	67.50	66.50	67.50	69.00
2000	65.00	65.00	65.50	65.00	66.00	67.00
2200	63.50	63.50	64.00	63.50	64.50	65.50
2400	62.00	62.00	63.00	62.50	63.00	64.00
2600	61.00	61.00	62.00	61.00	62.00	63.00
2800	60.00	60.00	60.50	60.00	61.00	62.00
3000	59.00	59.00	59.50	59.50	60.00	61.00

STUD FRAMED			MASONRY			
Total Area	Rustic Log	Masonry Veneer	Concrete Block	Stucco on Block	Common Brick	Poured Concrete (SIP Forming)
400	102.00	104.00	87.50	101.00	113.00	106.00
500	88.00	88.00	82.50	85.50	105.00	100.00
600	82.00	84.00	88.50	91.50	101.00	86.00
700	88.50	90.50	85.50	88.00	97.00	92.50
800	85.50	87.50	83.00	86.50	93.50	89.50
900	83.50	85.00	81.00	83.00	90.50	87.00
1000	81.00	82.50	79.00	81.00	88.00	85.00
1100	79.50	80.50	77.00	79.00	85.00	83.00
1200	77.50	79.00	75.50	77.50	84.00	81.00
1300	75.00	77.50	74.00	76.00	82.00	79.50
1400	74.50	75.00	73.00	74.50	80.50	78.00
1600	72.50	73.50	70.50	72.50	77.50	75.50
1800	70.00	71.50	69.00	70.50	75.00	73.50
2000	68.50	69.50	67.00	68.50	73.00	71.50
2200	67.00	68.00	65.50	67.00	71.00	70.00
2400	65.50	66.50	64.50	65.50	69.50	68.50
2600	64.00	65.00	63.00	64.50	68.00	67.00
2800	63.00	64.00	62.00	63.50	66.50	65.00
3000	62.00	62.50	61.00	62.50	65.50	65.00

SQUARE FOOT ADJUSTMENTS

ROOFING:		ENERGY ADJ: Mod. Climate:	(base)
Composition shingle or		Mild climate	- 1.44
Built-up, small rock	(base)	Extreme climate	+ 2.34
Clay tile	+ 6.75	Superinsulated	+ 4.31
Concrete tile	+ 4.80	FOUNDATION ADJ: Mod. Clim.	(base)
Metal, preformed	+ 0.11	Mild climate	- 3.12
Wood shake	+ 2.38	Extreme climate	+ 6.33
Wood shingle	+ 2.07	Hillside, moderate slope	+ 2.95
Composition roll	- 0.92	Hillside, steep slope	+ 9.18

Add for SEISMIC ZONES (Z)/HURRICANE (Wind) ADJ.: See Intro-9; maps, D-12.
 Frame (22) + 2.09 (Z3-4/Wind) + 3.30 Masonry (22) + 1.91 (Z3-4/Wind) + 2.82
 See Pages Low-9 — Low-12 for other Sq. Ft. Adjustments, Basements, Porches, Garages, etc

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 The data included on this page becomes obsolete after update delivery, scheduled for Jan. 2020. page Low-7

Building Cost Values

Low Quality Home
One story
841 sq. ft.

Cost = \$80.00
per square foot



Local Multiplier

LOCAL MULTIPLIERS

	Frame	Masonry		Frame	Masonry
HAWAII	1.70	1.70	INDIANA (Cont'd.)		
Hawaii-Hilo	1.70	1.70	Logansport .....	.92	.92
Kauai	1.91	1.90	Marion .....	.93	.93
Maui	1.54	1.56	Michigan City	1.22	1.22
Oahu	1.51	1.51	Muncie .....	.97	.97
IDAHO .....	.97	.99	Richmond .....	.94	.93
Boise	1.00	1.01	South Bend .....	.99	.99
Caldwell .....	.99	1.00	Terre Haute .....	.98	.98
Coeur d'Alene .....	.98	1.00	IOWA .....	.99	.98
Idaho Falls .....	.99	1.01	Burlington .....	.98	.98
Lewiston .....	.94	.96	Cedar Rapids .....	.99	.98
Moscow .....	.95	.96	Council Bluffs .....	.91	.92
Pocatello .....	.95	.96	Davenport	1.07	1.06
Twin Falls .....	.99	1.00	Des Moines .....	.95	.97
ILLINOIS	1.14	1.14	Dubuque	1.05	1.02
Alton	1.07	1.00	Fort Dodge .....	.97	.97
Aurora	1.24	1.25	Iowa City	1.01	.99
Belleville	1.10	1.12	Mason City	1.03	1.00
Bloomington	1.09	1.09	Sioux City .....	.93	.92
Carbondale	1.07	1.09	Waterloo .....	.99	.98
Centralia	1.08	1.09	KANSAS .....	.96	.96
Champaign	1.09	1.09	Dodge City .....	.90	.92
Chicago	1.27	1.27	Fort Scott .....	.95	.93
Danville	1.09	1.08	Garden City .....	.87	.88
De Kalb	1.22	1.23	Goodland .....	.91	.92
Decatur	1.10	1.09	Hays .....	.84	.86
East St. Louis	1.10	1.10	Kansas City	1.10	1.10
Elgin	1.24	1.24	Lawrence	1.06	1.06
Evanston	1.24	1.25	Liberal .....	.85	.87
Galesburg	1.08	1.07	Manhattan .....	.97	.97
Joliet	1.24	1.24	Olathe	1.10	1.11
Kankakee	1.27	1.25	Overland Park	1.10	1.11
Marion	1.07	1.09	Pittsburg .....	.90	.90
Moline	1.04	1.04	Salina .....	.93	.94
Normal	1.10	1.10	Topeka .....	.96	.99
Peoria	1.10	1.09	Wichita .....	.89	.91
Quincy	1.13	1.14	KENTUCKY .....	.96	.96
Rock Island	1.08	1.06	Ashtand	1.05	1.03
Rockford	1.18	1.17	Bowling Green .....	.93	.93
Skokie	1.28	1.27	Covington .....	.96	.96
Springfield	1.10	1.10	Frankfort .....	.95	.94
Urbana	1.09	1.09	Lexington .....	.95	.94
Waukegan	1.22	1.24	Louisville .....	.98	.96
INDIANA	1.01	1.01	Newport .....	.96	.96
Anderson .....	.96	.96	Owensboro .....	.95	.97
Bloomington .....	.99	.99	Paducah .....	.94	.94
Columbus .....	.97	.97	LOUISIANA .....	.89	.89
Elkhart	1.00	.99	Alexandria .....	.88	.89
Evansville .....	.99	.99	Baton Rouge .....	.89	.89
Fort Wayne .....	.97	.98	Lafayette .....	.90	.89
Gary	1.23	1.23	Lake Charles .....	.85	.89
Hammond	1.23	1.23	Monroe .....	.89	.89
Indianapolis .....	.99	.98	New Orleans .....	.91	.90
Kokomo .....	.98	.97	Shreveport .....	.90	.91
Lafayette .....	.98	.98			

Alton IL = 1.07

Use the “Cheat Sheet”


See the State
of Illinois Post
Flood Packet

May 20, 2013

State of Illinois Flood Damage Assessment Packet




A cooperative effort by:

Illinois Department of Natural Resources / Office of Water Resources
Illinois Emergency Management Agency
Federal Emergency Management Agency



2013 update

Includes Information On:
Steps to take following a flood
Substantial damage determinations
FEMA Substantial Damage Estimator (SDE)
Damage Assessment Field Worksheet
Sample letter
Sample notice
Sample press release
Information on mitigation programs



2013 Damage Assessment

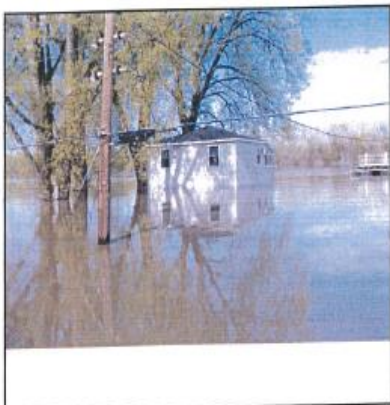
Substantial Damage Estimator

Subdivision		
Subdivision	Powerline	Elev. of Lowest Floor
Parcel #	10-232-057-00	435.3 ft.
Lot Number	54	Datum NAV 88

Community			
NFIP Community Name			
Jersey County Unincorporated			
Latitude	39.1058041	Longitude	-90.3428506

Building Address	
Owner's Name	Grosvenor, Carl
Street Address	18199 Coon Creek Road
City	Fieldon
County	Jersey
State	Illinois
Zip	62031
Phone	{ } -
Additional Owner(s)	N/A

Mailing Address	
Owner's Name	Grosvenor, Carl
Street Address	PO Box 1567 Not Entered
City	Marionville
County	Not Selected
State	Missouri
Zip	63357
Phone	{ } -
Care Of	



(Default Image)



(Additional Image)

Substantial Damage Estimator

Element Percentages	% Breakdown	Item Cost	% Damage	Damage Values
Foundation	11.9	\$6,503.20	25	\$1,625.80
Superstructure	13.3	\$7,268.28	3	\$218.05
Roof Covering	4.3	\$2,349.90	0	\$0.00
Exterior Finish	6.9	\$3,770.76	0	\$0.00
Interior Finish	13	\$7,104.34	45	\$3,196.95
Doors and Windows	15.6	\$8,525.20	1	\$85.25
Cabinets and Countertops	4.4	\$2,404.55	0	\$0.00
Floor Finish	7.7	\$4,207.95	85	\$3,576.76
Plumbing	8.4	\$4,590.50	0	\$0.00
Electrical	4.8	\$2,623.14	20	\$524.63
Appliances	4.1	\$2,240.60	0	\$0.00
HVAC	5.6	\$3,060.33	0	\$0.00
	100%		Total Estimated Damages	\$9,227.44
Total Replacement Cost		\$54,648.75		

Percent Damaged	Percent Damaged 27.6 % Not Substantially Damaged	Cost Determination
Value Determination		Computed Damages
Computed Actual Cash Value		

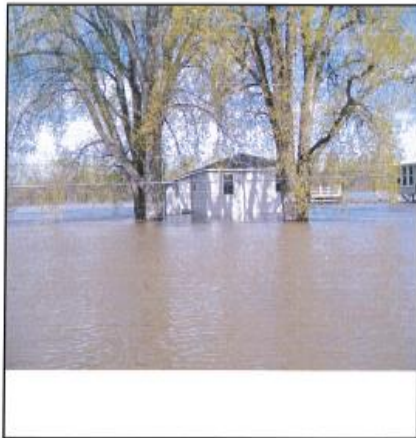
Damage Summary			
Replacement Cost	\$54,648.75	Total Estimated Damages	\$9,227.44
Depreciation Percentage	38.80 %	Percent of Existing Improvements and Repairs Pre-Disaster	0 %
Computed Actual Cash Value	\$33,445.03	Repair/Reconstruction Percentage	27.6 %

* Per FEMA Publication 213, Actual Cash Value may be used as Market Value.

2015 Damage Assessment

Substantial Damage Estimator

Subdivision		Community	
Subdivision	Powerline	Elev. of Lowest Floor	
Parcel #	10-232-057-00		435.3 ft.
Lot Number	54	Datum	NAD
Building Address		Mailing Address	
Owner's Name	Grosvenor, Carl	Owner's Name	Grosvenor, Carl
Street Address	16199 Coon Creek Road	Street Address	P.O. Box 1557 Not Entered Not Entered
City	Fieldon	City	Marthasville
County	Jersey	County	Warren
State	Illinois	State	Missouri
Zip	62031	Zip	63357
Phone	{ } -	Phone	{ } -
Additional Owner(s)	N/A	Care Of	
NFIP Community Name		Latitude 39.1059041 Longitude -90.3426506	
Unincorporated Jersey County			



(Default Image)



(Additional Image)

*TOTAL
61.3 %*

Substantial Damage Estimator

Element Percentages	% Breakdown	Item Cost	% Damage	Damage Values
Foundation	11.9	\$6,505.14	11.9	\$774.11
Superstructure	13.3	\$7,270.45	40	\$2,908.18
Roof Covering	4.3	\$2,350.60	0	\$0.00
Exterior Finish	0.9	\$3,771.89	20	\$754.38
Interior Finish	13	\$7,106.45	30	\$2,131.94
Doors and Windows	15.6	\$8,527.71	10	\$852.77
Cabinets and Countertops	4.4	\$2,405.26	10	\$240.53
Floor Finish	7.7	\$4,209.21	50	\$2,104.61
Plumbing	8.4	\$4,591.86	15	\$688.78
Electrical	4.8	\$2,623.92	0	\$0.00
Appliances	4.1	\$2,241.27	30	\$672.38
HVAC	5.6	\$3,061.24	0	\$0.00
	100%		Total Estimated Damages	\$11,127.68
Total Replacement Cost		\$54,665.00		

Percent Damaged	Value Determination	Cost Determination
	Computed Actual Cash Value	Computed Damages
	Percent Damaged	
	33.3 %	
	Not Substantially Damaged	

Damage Summary			
Replacement Cost	\$54,665.00	Total Estimated Damages	\$11,127.68
Depreciation Percentage	38.80 %	Percent of Existing Improvements and Repairs Pre-Disaster	28 %
Computed Actual Cash Value	\$33,454.98	Repair/Reconstruction Percentage	33.3 %

* Per FEMA Publication 213, Actual Cash Value may be used as Market Value.

Jersey County Code Administrator And Floodplain Coordinator

200 North Lafayette • Administration Building • Jerseyville, Illinois 62052

E-mail: codeadmin@jerseycounty-il.us Web Site: www.jerseycountyillinois.us

Office: 618-498-5571 ext 145 Fax: 618-498-2375

Cindy Cregmiles, CFM

Substantial Determination Letter

January 26, 2016

Carl Grosvenor
PO Box 1557
Marthasville, Mo 63357

RE: Substantial Damage
16199 Coon Creek Rd
Fieldon, IL 62031

Dear Mr. Grosvenor,

Subsequent to the recent flooding event, a damage assessment has been completed on the property referenced above. This is a part of Jersey County's floodplain management responsibilities in order to maintain the availability of flood insurance and disaster assistance to residents. The following information relates to the address referenced above:

Community Number:	170312
Parcel Zone Information:	Zone AE
Fair Market Value:	\$54,665.00 (based on 3.1 x assessed value)
Flood Damage:	\$11,127.67
Percent Damaged:	33.3% Previous 28%
Total Percent Damaged:	61.30%
Ordinance Requirement:	Mitigation (elevation, removal or demolish)

The determination is that this structure is declared **Substantially Damaged** and must be brought into compliance with the Jersey County Floodplain Ordinance prior to repair and reoccupation. For this structure to be in compliance with the ordinance, the structure must be elevated, moved outside the floodplain or demolished.

Building inspections, Building Permits, and an **Elevation Certificate** will be required prior to the issuance of a *Certificate of Occupancy*. This structure may **NOT** be occupied until these corrections are made. Please contact this office at your earliest convenience to make an appointment with me to discuss your upcoming project. If you have additional questions, you may call me at 618-498-5571 ext. 146.

Sincerely,
Cindy Cregmiles, CFM
Cindy Cregmiles

Sub Dam Letter



Voila! An Elevated Building!

Our work here is done!

**Jersey
County's
assessment
was:**

**28% damage
in 2013**

**33.3% damage
in 2016**

Total = 61.30%



Post-Flood Requirements

State and FEMA
Assistance –
Substantial
Damage
Workshops and
training on the SDE





Paul Osman, CFM
Chief, Floodplain Programs
Illinois Office of Water Resources
One Natural Resources Way
Springfield, IL 62702

(217) 782-4428

paul.osman@illinois.gov

See who can get Increase Cost of Compliance (ICC)??

- Part of the standard Flood Insurance Policy.
- Not a grant.
- Up to \$30,000 to assist with code compliance:
 - **F**loodproof
 - **R**elocate
 - **E**levate
 - **D**emolish

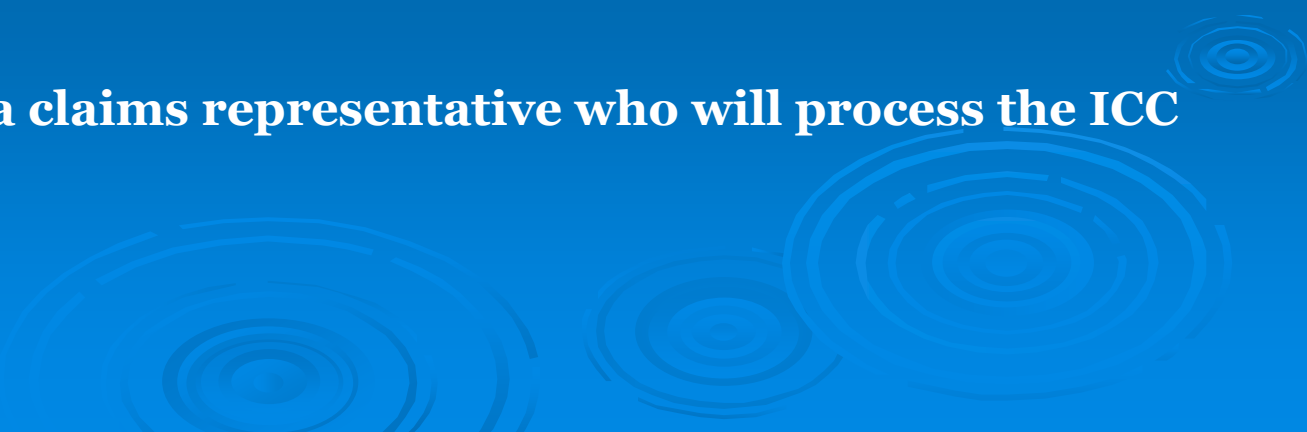
How to Qualify for ICC??

Three conditions must be met for an ICC claim to be paid:

- Building must be covered by a Standard Flood Insurance Policy.
- Structure must be substantially damaged or cumulatively substantially damaged by a flood.
- The building has a history of NFIP claim payments that satisfy the definition of “target group repetitive loss structure”.



How to File a Claim

- **Copy of the substantial damage determination from the community (not the insurance claim).**
 - **Bids from licensed contractors to elevate to FPE.**
 - **Copy of the ordinance section requiring cumulative substantial damage.**
 - **Contact the insurance company or agent who wrote the flood policy to file an ICC claim.**
 - **Insurer assigns a claims representative who will process the ICC claim.**
- 

Damage Assessment Letter

SAMPLE DAMAGE DETERMINATION LETTER

06/12/2008

John & Jane Q. Public
1734 Flooded-By-The-River Rd.

Information relates to the address referenced above.

Community Number:	170XXX
Parcel Zone Information:	Zone A
Fair Market Value:	\$31,226 (based on 3.1 x assessed value)
Flood Damage:	
June 2008	<u>\$18,864</u>
Total damages	\$18,864
Percent Damaged:	60.4%
Ordinance Requirement:	Mitigation (elevation, removal)

The determination is that this structure is declared **Substantially Damaged** and must be brought into compliance with the ___(insert community name)___ Floodplain Ordinance prior to repair and reoccupation. For this structure to be in compliance with the ordinance, the structure must be elevated, moved outside the floodplain or demolished.

If you have any additional questions, you may feel free to give me a call at xxx-xxx-xxxx.

Sincerely,

Your Name and title

What if....

➤ **The adjusters say:**

- I don't think there is that much damage
- When you deduct the cost of elevation, it is back under 50%
- You don't have the authority to require this structure to be elevated.
- The replacement cost of this house is MUCH higher

• **What they REALLY meant to say is:**

• I have never taken the time to read the NFIP Manual, the ICC Guidebook, or your local ordinance so I don't have the foggiest idea that you, the local official, has **TOTAL** authority determining substantial damage and I apologize for my ignorance and I hope you will not embarrass me in front of my other insurance adjuster pals. *

• **Ray Nees, Rock Island County*

When ICC is Approved

- NFIP will release 1/2 of the estimated amount to begin construction.
- NFIP will release the other 1/2 when an elevation certificate and local building permit showing compliance is provided.









**ONE MONTH
AFTER THE
FLOOD!!!!!!!**



New Request From Adjusters:

- Elevation cert prior to the date of loss
- Flood zone
- Dollar figure of loss related to flood
- Cost to rebuild (without elevation)



More tips:

- **Get the Quick Claims data. Call people with policies who you suspect to have been sub dam. (most agents don't inform their clients)**

- **Develop a list of Elevation Contractors (ones who have done prior ICC projects) and provide the list to residents.**

- **Quick response. Call ASAP to get a bid and schedule a contractor.**

- **Not all policies are NFIP. Forced placed may not have ICC provision (or a reduced coverage limit). Example: \$57,419 coverage - \$50,200 claim = \$7,219 left to elevate.**

Home Moving and Elevation Contractors

1. **Peters House & Building Movers**
R.R. #1 Box 114
Farmer City, IL 61842
(309) 928-2532
2. **MCE Home Movers**
1637 East 800 North Rd.
Loda, IL 60948
mcemoving@yahoo.com
217-379-2955 – office
217-519-0244 – cell
3. **Lyle Hyatt and Company House Movers**
612 Green Street
Sandwich, IL
815-786-6591
4. **Balagna House Moving, Inc.**
21529 E. Illinois Highway 116
Farmington, IL 61531
(309) 245-4486
5. **Greene County Steel**
Eldred, IL 62027
(618) 576-9730
6. **Louvier's Construction Inc.**
1038 Urna Drive
St. Louis, MO 63301
(636) 250-3189
*elevation only
7. **Expert House Movers**
7144 Pershing Avenue
St. Louis, MO 63130
(314) 727-2722
Or
(800) 305-8939
8. **Goodwin House Moving**
2964 Coppock Road
Washington, IA 52353
(319) 653-5644



This list includes contractors who have done ICC elevation projects in the past. It is not a complete list and does not imply an endorsement by the State of Illinois. Consult your phonebook for local contractors.

ICC Before and After

