

How to Deploy the SDRP When Disaster Occurs

When a community experiences a significant flood or other disaster event, an assessment needs to be made to identify which buildings in the mapped Special Flood Hazard Area (SFHA) suffered damage that qualifies as substantial damage under the community's definitions. A Substantial Damage Response Plan (SDRP) establishes a process for this assessment that includes evaluating the nature of the disaster; conducting inspections; making the determinations of substantial damage; and giving notification to property owners. The SDRP also outlines steps for public outreach throughout the response process. The procedures the community enacts may vary by scale of impact, available staff, and warning time pre-event.

Evaluate the Event

Substantial damage assessments may be completed for a range of disaster, from a small-scale event such as a house fire up to a large event such as a regional flood. The severity of the event will determine the scale of necessary response. The floodplain manager will use the structure inventory database (SID) and data about the event itself (flood heights, location, type of flooding, etc.) to determine the number of properties that are likely to have been damaged and therefore require inspection. This number will determine the resources needed for the substantial damage response. Evaluation of the event should determine which of the following levels best describes the event:

- A minor flooding event that does not trigger the SDRP because it is unlikely to result in flood damage of any structures
- A moderate flooding event that triggers the SDRP because it is likely to result in damage of structures but has the potential for substantial damage of only a few structures and can be responded to with existing community staff
- A major flooding event that triggers the SDRP because it is likely to result in damage of structures, has the potential for substantial damage of many structures, and requires additional response support from outside agencies

If the event is a moderate event, the floodplain manager will prepare the community's staff for inspections. If the event is a major event, the floodplain manager will request assistance from and coordinate with outside agencies through the process outlined in the SDRP.



Substantial Damage Defined

Substantial damage is damage of any origin for which the cost of restoring the structure to its before-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. Substantial damage can occur from sources other than flooding! For example, homes damaged by a rockslide still need to be evaluated for substantial damage if they are located in the SFHA.

Complete Inspections and Damage Determinations

Once it is determined that inspections are needed to assess structures for substantial damage, the floodplain manager will use the SID to develop a full list of properties requiring inspection, based on the extent and severity of the event.

The floodplain manager will use the procedures outlined in the SDRP to guide the inspection and damage determination process. This will include assigning staff and forming inspection teams and meeting with the inspection teams to:

- Review federal (50 percent damage of the structure's market value before it was damaged) or local requirements (potentially more stringent) for substantial damage
- Review the use of the substantial damage estimator tool
- Outline areas to be surveyed, potential access issues, and staff assignments
- Identify the property and structure access procedures for locked or occupied structures
- Identify contacts for data for structures that are potentially substantially damaged

Once the floodplain manager has briefed the inspection teams and provided assignments, inspections will take place. The timeline for inspections will be based on the scale of the event and the available staff.



Figure 1. An inspector documents damage to a home after a significant flood event

Complete Post-Determination Response and Establish Appeals Process

Once inspections have been completed and damage determinations made, the floodplain manager will use the steps outlined in the SDRP to carry out post-determination response actions including:

- Establishing a process for property owners to appeal the estimated property market value or estimated damage
- Completing outreach to property owners, including posting a notice at the property and mailing a letter to the property owner confirming the determination of substantial damage and explaining the appeals process.

Update the SDRP and SID

After the response to the disaster event is complete, the floodplain manager will evaluate how well the procedures outlined in the SDRP worked and revise the document as needed. This will include updating pre-incident actions based on experience and any changes in local conditions.

The SDRP should be tied to the community's emergency operations plans, and any updates to the SDRP should be incorporated into those plans. Updates to the SDRP and the community's emergency operations plans should be communicated to the substantial damage response staff and to elected officials.

The SID will be updated with information on substantial damage as determinations are made and track how properties are mitigated. If the community tracks substantial improvements, the SID will be updated with this information as well.

Outreach

The SDRP identifies outreach strategies that are needed before a flood event, after the flood event, and after substantial damage determinations have been completed. Templates for outreach materials are included in the SDRP to allow for the rapid deployment of information that the public will need to stay safe, be aware of post-event rebuilding requirements and restrictions, and understand the substantial damage determination and appeals process. Outreach methods include:

- Press releases
- Postings at properties
- Letters to property owners