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STATE OF MISSOURI

## EMERGENCY MANAGEMENT AGENCY

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Ernie Rhodes  
Director



May 5, 2017

Dear Chief Elected Officer and Floodplain Administrator,

After recovering from the initial shock following a flooding event, homeowners will be anxious to begin salvaging and eventually reconstructing their home. If reconstruction begins without local review and approval, problems can occur; therefore it is important for the Floodplain Administrator to act quickly.

As a participant in the National Flood Insurance Program (NFIP), your community has adopted a local floodplain management ordinance that regulates the repair of "substantially damaged" structures located in flood-prone areas. This is in accordance with your community's Federal Emergency Management Agency (FEMA) Flood Insurance Rate Maps (FIRMs). "Substantially damaged" means damage of any origin sustained by a structure whereby the cost of restoring the structure to pre-damaged condition would be equal to or greater than fifty percent (50%) of the market value of the structure before the damage occurred. As part of the State Emergency Management Agency's (SEMA's) follow-up to the recent flooding and storms that damaged your community, we must remind you that communities participating in the NFIP are obligated to adhere to the program's regulations.

To comply with the NFIP, your floodplain ordinance treats all buildings that are "substantially damaged" as new construction, regardless of the type of disaster (i.e., flood, wind, earthquake, etc.). Any "substantially damaged" structures that are repaired must be treated as new construction; therefore, your community must ensure that those structures are either already built to the proper height to or above the Base Flood Elevation (BFE), that they are elevated to the proper height, or that they are removed from the Special Flood Hazard Area (SFHA). Non-residential structures may be elevated, flood proofed, or removed from the SFHA. This is consistent with the minimum federal regulations your community has adopted.

Please keep in mind that it is your community's legal responsibility to make the determination of the extent of any damages to structures in your jurisdiction. For this reason, it is not advisable to rely on flood damage inspections from other agencies for use in determining the extent of damages and pre-event fair market value.

To ensure compliance with the NFIP, your community must conduct a damage assessment of all flood disaster-damaged properties identified in the SFHA. For those determined to be in the SFHA, the assessment should, at a minimum, document your staff's visual inspection of the damaged properties, record the extent of physical damage to the structure (both interior and exterior), and provide the pre-event fair market value of the structures.

We strongly recommend that you also take pictures of each damaged structure to correctly document the issuance of any Floodplain Development Permits for reconstruction of those structures. **Enclosed, as an attachment, is the *State of Missouri Flood Damage Assessment Packet* that will assist you as you begin preparing to make substantial damage determinations during the recovery effort. In the near future, SEMA Floodplain Management Staff will contact your Floodplain Administrator by phone. If you have further questions, please contact Floodplain Management Section Manager Karen McHugh, (573) 526-9129.**

Please also remember to observe your ordinance's requirements regarding "substantially damaged" manufactured homes. If a new unit is delivered to a site formerly occupied by a "substantially damaged" manufactured home, the new unit must be elevated to the proper height to comply with the new construction requirements of your ordinance.

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