

Compliant Structure / Non-Substantial Damage Determination Letter:

[Date]

[Property Owner Name]
[Property Owner Address Line 1]
[Property Owner Address Line 2]

Subject: Damage Estimation for Property Located at [Property Address and Parcel No.]

Dear [Property Owner],

On [date] the subject property was damaged by [fire / tornado / wind / other]. Your property is located in Flood Zone [A, AE, A1-30, AH, AO]. When a property in a special flood hazard area is damaged, the local jurisdiction is required to perform substantial damage assessment in accordance with [Ordinance/Regulation/Resolution and No.].

The damage estimation for your property has been determined to be [percentage]. This number is based on the ratio of the cost to repair the structure to its pre-flood market value. The fair market value of your structure was determined to be [dollar amount]. The cost to repair is estimated to be [dollar amount]. Please see the documentation attached.

Prior to beginning repairs to your structure, please complete a Floodplain Development Permit (enclosed), as a floodplain development permit is required. Failure to obtain a required permit is a violation of [Ordinance/Regulation/Resolution and No.]. We regret your loss and the damage you have sustained. We will try to make the permitting process as easy as we can for you.

If you disagree with the damage estimation there is an appeal process. An appeal will require additional information such as [contractor's estimate/insurance adjusted claim/licensed appraisal/other]. Details about an appeal and about how the damage estimation was done can be discussed in more detail by calling this office.

[Local jurisdiction] participates in the National Flood Insurance Program. Failing to enforce floodplain damage requirements puts [local jurisdiction] in jeopardy of losing flood insurance, disaster assistance and federally backed loans and grants for our citizens.

Thank you in advance for your cooperation and assistance at a difficult time.

Sincerely,

[Name Community Official], Floodplain Manager
[Contact Information]

CC: [City Attorney/County Attorney]

Enclosed: [Ordinance/Regulation/Resolution and No.]
[Damage determination worksheets / documentation]
[Floodplain Development Permit]