

# FEMA and NFIP Requirements Relating to the September 2009 Flood

## Definitions

**Substantial Damage:** A building is considered to be substantially damaged when the total cost of repair equals or exceeds 50% of the pre-damage market value of the structure. Land value and improvements outside of the home are excluded from this determination.

**FEMA 100-Year Flood:** The flood that has a 1% chance of occurring within any given year, as determined by FEMA.

**FEMA requirements:** In order for Atlanta residents to continue to be able to buy flood insurance, FEMA requires the City to comply with National Flood Insurance Program (NFIP) requirements:

- ⤵ Inspect flood damaged properties located in the FEMA mapped flood zones to determine if the structure is substantially damaged
- ⤵ Require the property owner to bring the substantially damaged structure into compliance with the City's Floodplain Ordinance
- ⤵ To comply with the City's Floodplain Ordinance, the habitable portions of the structure must be elevated to a minimum of 2 feet above FEMA 100-year flood elevation, the structure must be relocated outside of the floodplain, or the structure must be removed.

**Increased Cost of Compliance (ICC) Coverage:** A property owner's flood insurance policy may include coverage for Increased Cost of Compliance with the City's Floodplain Ordinance. ICC may provide up to \$30,000 to help property owners of substantially damaged structures comply with the City's Floodplain Ordinance. The total flood insurance claim, including ICC, cannot exceed the maximum flood insurance policy limit.

NFIP has the responsibility for determining ICC eligibility based on the following standards:

- ⤵ Structure must be located in the FEMA mapped 100-year flood zone
- ⤵ Structure must be insured under the NFIP
- ⤵ Structure is determined by the local building official to be substantially damaged.

## Contact

### **Substantial Damage Assessment requests:**

Site Development Division, Department of Watershed Management  
(404) 330-6249  
Walt Rekuc, Bob Jones

### **To start the process to get federal assistance for Georgia's September 2009 Flood Event:**

Register with FEMA at [www.fema.gov](http://www.fema.gov) or (800) 621-3362 by November 23, 2009

### **To learn more about flooding and NFIP:**

[www.floodsmart.gov](http://www.floodsmart.gov) or (888) 379-9531

City of Atlanta Department of Watershed Management  
10-23-09

