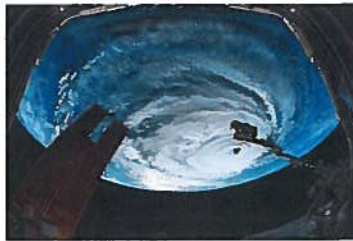




Development Standards Department

401 E. River Street, Anderson, SC 29624 • (864) 260-4719



Substantial Damage / Improvement

The 50% Rule- Hurricane Florence

For properties located within 100 year Special Flood Hazard Areas

SUBSTANTIAL DAMAGE: Pre-FIRM buildings, with lowest floors below the base flood elevation (BFE), must be elevated if damaged by any cause for which repair costs are 50% or more of the value of the building. This applies to all buildings in a Special Flood Hazard Area (SFHA), even if the building has flood insurance. The cost to repair must be calculated for full repair to "before-damage" condition, even if the owner elects to do less. And the total cost to repair must include both structural and finish materials and labor.

SUBSTANTIAL IMPROVEMENT: When a Pre-FIRM building is proposed to be **remodeled, renovated, rehabilitated, added to, or in any way improved**, the proposed modifications must be evaluated for substantial improvement. If the total costs of improvement are 50% or more of the building value, the building must be elevated, etc., just like substantial damage. Total costs means all structural costs, including all finish materials, built in appliances, hardware, profit and overhead.

BUILDING VALUE: Building value equals market value of structure. Land and exterior improvements such as a swimming pool, pool enclosure, landscaping, paving, etc. are excluded. Market value equals adjusted tax assessed value, depreciated replacement value, or certified appraised value. The assessed value may be adjusted upward to reflect the market more accurately. The building's replacement value must be fairly depreciated to reflect the age of the building and the deterioration of building components. Certified appraisals must be based on the comparable sales method. The location and land value are not considered.

COSTS TO BE INCLUDED: The construction costs to be calculated for both substantial damage and improvement include both structural and finish labor and materials. This includes lighting fixtures, built-in appliances, interior moldings, paneling, tiling, wall-to-wall carpet over subflooring, built-in cabinets, etc. The value of donated materials and labor must be included. The cost to demolish undamaged building components must be established and included. Overhead and profit are also included, but not the costs of permits.

WHEN MAPS ARE REVISED: Substantial Damage and Improvement can affect Post-FIRM buildings too! If the FIRM's are revised, the new elevations along with a community's freeboard requirement must be used. All additions to a Post-FIRM structure must be elevated to or above the current BFE, whether they are "substantial" or not.



Flood Insurance Claims

Flood Policies Only

Step 1

After experiencing a flood, contact your insurance agent if you have flood insurance. Make sure you have the following information available:

- Name of your insurance company
- Policy Number
- Telephone number or email address where you can be reached at all times

Step 2

- Take photographs of *all* damaged property.
- Make a list of all damaged property and any lost items.

Step 3

- Your adjustor will provide you a Proof of Loss form for damages.
- You will need to file this form with your insurance company within 60 days of the flood.



General Information for Flood Recovery

- If your home has suffered damage, call your insurance agent to file a claim.
- Take photos of damaged property within your home.
- Check for structural damage before entering your home.
- Keep power off until a certified electrician has inspected the location for safety.
- Prevent mold by removing wet contents immediately.
- Wear gloves and boots when re-entering your home because flood waters can be contaminated with raw sewage or hazardous chemicals.
- Take caution entering your home as wild animals may have taken refuge inside.

If you have received any damage as a result of the recent storms, please contact 1-800-621-FEMA to register with FEMA's Disaster Assistance Program.
