



Chapter	Description of Content
Chapter 1: Introduction	Provides an overview of the Desk Reference, and suggestions for where to obtain additional help.
Chapter 2: The NFIP and SI/SD Roles and Responsibilities	Outlines how the NFIP works to support the long-term reduction of flood losses, and describes the roles and responsibilities of communities, State agencies, and FEMA.
Chapter 3: Definitions and Regulations	Presents NFIP regulatory definitions and associated terms (and compares them with those of the building codes published by the International Code Council, Inc.), and introduces how the requirements are administered.
Chapter 4: Illustrations and Insurance Implications of SI/SD	Illustrates bringing SI/SD buildings into compliance with NFIP requirements and describes the implications compliance has on NFIP flood insurance.
Chapter 5: Administering the SI/SD Requirements	Provides detailed guidance for local officials who are responsible for administering and enforcing the SI/SD requirements.
Chapter 6: Making SI/SD Determinations	Explains how costs of improvements, costs of repairs, and market values are used to make the SI/SD determination, and describes ways to obtain or to estimate costs and values.
Chapter 7: Substantial Damage in the Disaster Recovery Environment	Describes strategies to prepare for disasters, an overview of the post-disaster process, methods to estimate costs and market values, and describes FEMA's Substantial Damage Estimator.
Chapter 8: Mitigation Projects	Describes the most common types of mitigation projects and briefly summarizes FEMA's five mitigation grant programs.

When buildings in mapped floodplains undergo repair or improvement, it is the one time that floodplain management programs can reduce future flood damages.

The Substantial Improvement/Substantial Damage (SI/SD) Desk Reference is designed as a comprehensive resource for local officials who are responsible for the administration of local codes and ordinances, including the SI/SD requirements. It also is intended for State officials who provide technical assistance to communities on the NFIP. Incorporating diagrams, decision charts, illustrations and examples, the SI/SD Desk Reference is designed to clearly communicate

responsibilities and strategies for administering this important NFIP requirement.

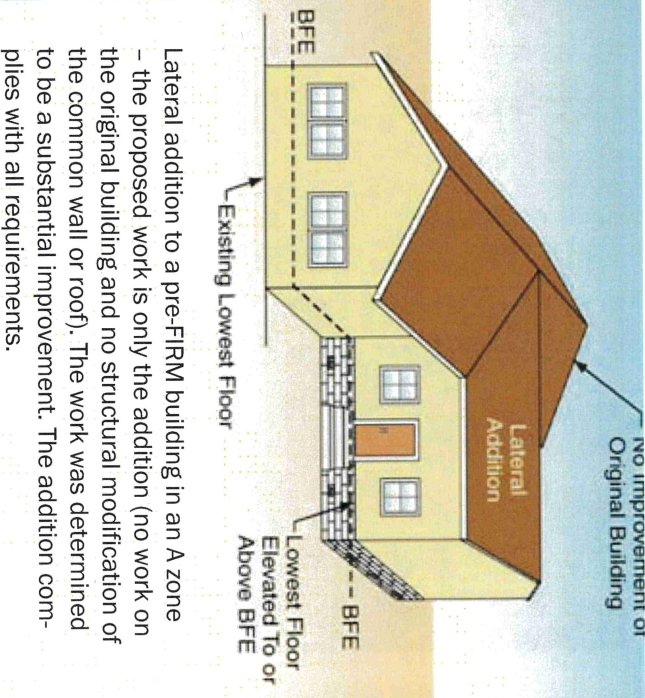
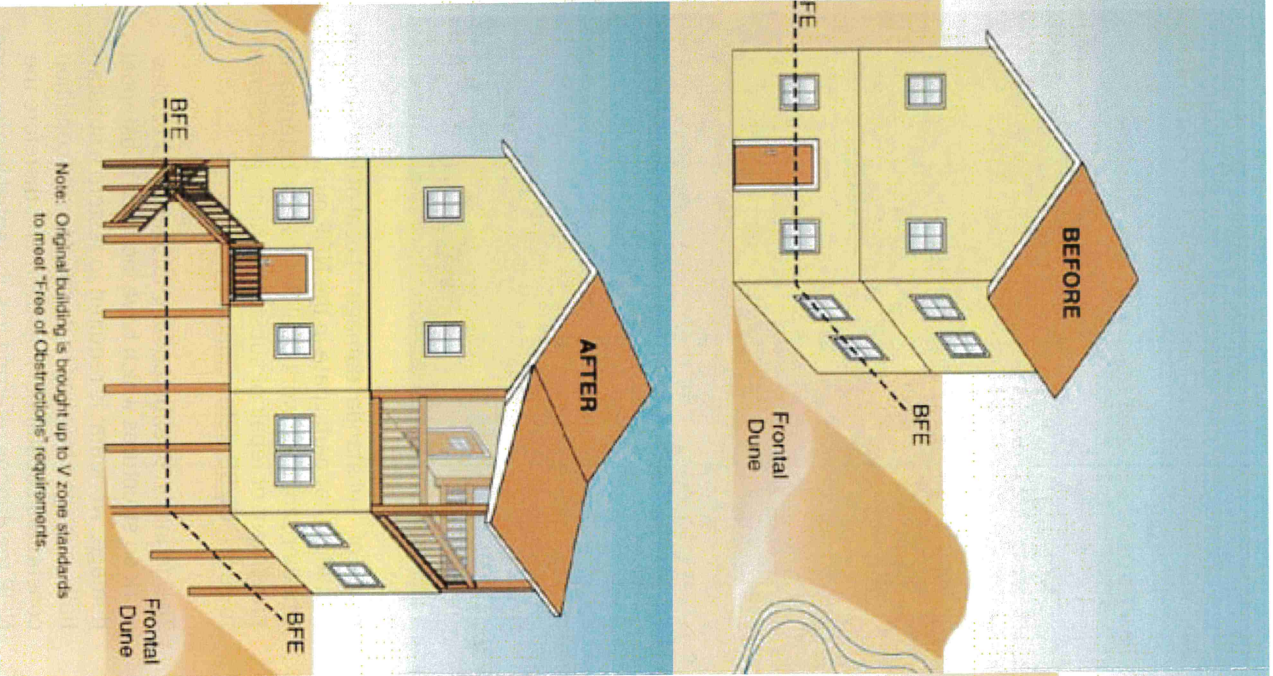
FEMA 213, Answers to Questions About Substantially Damaged Buildings, has provided guidance to local officials for over a decade, answering key questions concerning Substantial Damage, and outlining community responsibilities related to administering the SI/SD requirements. The SI/SD Desk Reference is an added resource that augments and updates the information contained in FEMA 213 to provide an inclusive reference manual that integrates existing FEMA guidance and policy into a single publication.

Local floodplain management regulations and codes contain requirements that meet or exceed the minimum NFIP requirements. The requirements apply not only to the design and construction of new buildings and structures but also to existing buildings and structures with proposed "substantial improvement" or

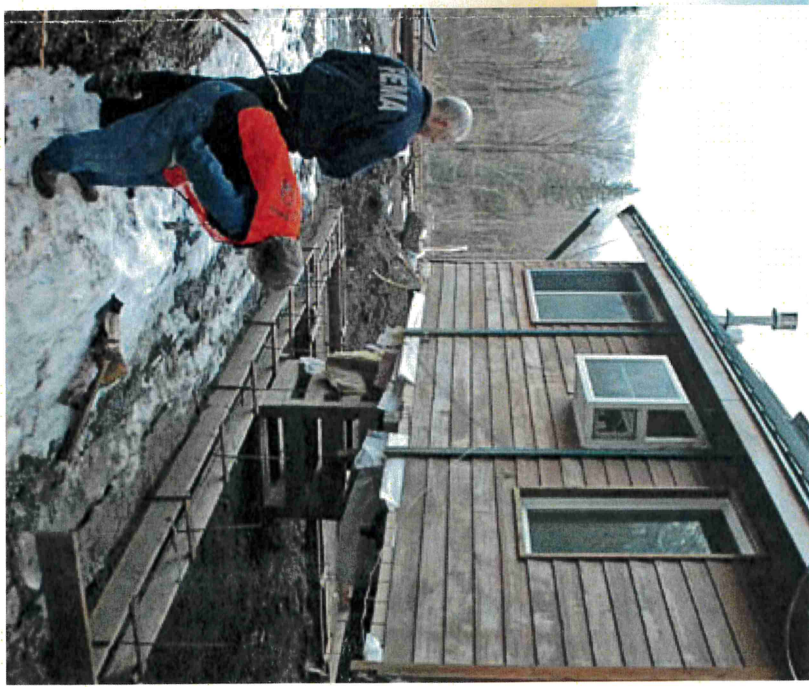
repair of "substantial damage." Local officials in communities that participate in the NFIP must determine whether proposed work qualifies as a substantial improvement or repair of substantial damage (referred to as an "SI/SD determination").

The definition of substantial improvement includes work on structures which have incurred substantial damage. Work that is required to restore a substantially damaged building to its pre-damage condition constitutes substantial improvement; therefore the NFIP regulations referring to substantial improvement also include substantial damage.

If work constitutes SI/SD then the structure must be brought into compliance with NFIP requirements for new construction, including the requirement that the lowest floors be elevated to or above the base flood elevation (BFE).



Lateral addition to a pre-FIRM building in an A zone – the proposed work is only the addition (no work on the original building and no structural modification of the common wall or roof). The work was determined to be a substantial improvement. The addition complies with all requirements.



FEMA P-758: Substantial Improvement/ Substantial Damage Desk Reference

Lateral addition to a residential building in a V zone – the proposed work includes work on the original building. The work was determined to be a substantial improvement. The addition complies with all requirements and the building is brought into compliance by elevating it on a compliant foundation.

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