

Substantial Damage Inspections - Interactive

Nebraska Floodplain Management Division

January 15, 2026, 2:00 p.m. - 3:00 p.m.

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Rules of the Road

- Attendees will be muted during the presentation
- Use the chat to ask questions during the presentation; we will pause for questions at various points
- If you want to share your video, please do
- For technical difficulties, send a private chat to Michele York or email michele.york@nebraska.gov
- We will be recording this class

Poll Questions



Polls

Why Flood Risk Reduction Makes Sense

1. Do you have projects underway to reduce your flood risk that you could use help with?

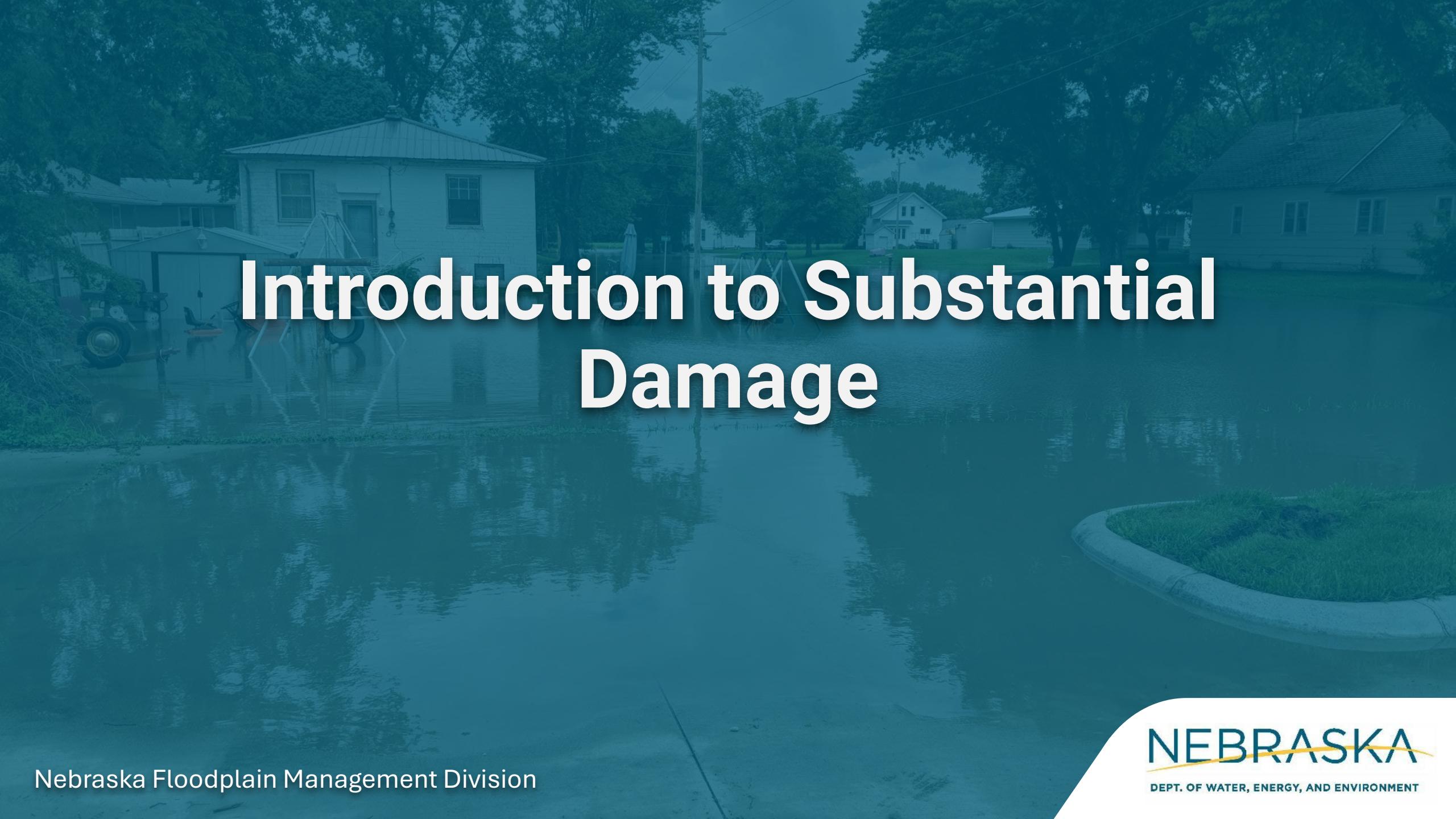
a. Yes;
 b. No;
 c. No, but I could use some help getting something off the ground;
 d. I'd like to know more about how you can help.

Submit

- Total of 3 poll questions. Your answers are anonymous
- If you are a Certified Floodplain Manager (CFM) or a Nebraska Municipality Treasurer requesting Continuing Education Credit (CEC) today, you must answer **all** poll questions. We will report only full participation
- Only the person registered and logged into Zoom will receive credit. If multiple people are viewing the presentation together, you will each need to log into Zoom using your unique link and answer the poll questions separately to receive credit

Agenda

- 01** Introduction to Substantial Damage
- 02** Introduction to the Inspection Process
- 03** Interactive Inspection Practice
- 04** Post-inspection Process
- 05** Resources

A photograph of a residential street completely submerged in floodwater. A single-story house with a metal roof is visible on the left, and a larger house is on the right. A lawn chair sits in the water in the foreground. The water covers the entire street and reaches the bases of the houses.

Introduction to Substantial Damage

Substantial Damage

- As always, repairs or additions to structures in the floodplain are considered development, so they **must** be permitted with a floodplain development permit
- This is relatively easy to do if the structure is already compliant with local regulations

However...

- What happens when the structure needs repairs or improved, but is currently non-conforming, or “grandfathered”?

Substantial Damage

- If a non-conforming structure is substantially improved or substantially damaged, it **is required to** be brought into compliance with your floodplain ordinance
- Therefore, when a disaster occurs, the Floodplain Administrator and local community must determine if these structures have incurred substantial damage **before issuing permits to repair**
 - This is called a Substantial Damage Assessment (SDA)



002.21 Substantial damage. “Substantial damage” shall mean damage of any origin sustained by an obstruction whereby the cost of restoring the obstruction to its before-damaged condition would equal or exceed 50 percent of the market value of the obstruction before the damage occurred.

Neb. Admin. Code, Title 455, Ch.1, §002.21

Why is this process necessary?

- Established in Federal and State law (CFR and NE Admin. Code)
- Reduces the number of flood prone structures
- Reduces the risk for continued losses
- Improves community resilience over time
- Records that you maintain can protect unsuspecting buyers of flood-prone properties
 - People sometimes would rather sell the damaged home than repair it, putting the burden of compliance on the new owner

Why is this process necessary?

- NFIP insured homeowners that experience substantial damage can receive up to \$30,000 on top of their insurance claim
 - This is called Increased Cost of Compliance Coverage (ICC)
 - Is an automatic rider with any NFIP policy
- Structures that incur substantial damage qualify for Hazard Mitigation Assistance Grant funding to elevate or relocate
 - Substantially damaged structures automatically are considered to meet BCA requirements for HMA grants



Mitigation Reduces Future Flood Damage

Is your building insured through the National Flood Insurance Program (NFIP) with a Standard Flood Insurance Policy (SFIP)? If so, you may be eligible for up to \$30,000 in Increased Cost of Compliance (ICC) coverage. ICC will help cover the costs of meeting the community's rebuilding requirements that will protect your home from future flood damages.

ICC coverage can help to pay the cost of one or any combination of these four mitigation activities.

- Elevate above the flood level required by your community
- Relocate to a new site, preferably out of the floodplain
- Demolish the building
- Dry floodproof the building (primarily non-residential)

Your insurance carrier and community building department can help you to determine your ICC eligibility and the documentation you will need.

ICC Helps Reduce Future Flood Damage

Flooding badly damaged John Smith's \$100,000 home. After John reported his flood loss to his insurance carrier, an adjuster inspected the property and said he may be eligible to receive ICC and should talk to his community building department.

John contacted the community building department and after an inspection of the house, it was declared substantially damaged. John and the building department jointly decided elevating his home was the best way to meet the local floodplain rebuilding requirements and reduce future flood damage.

John measured the substantial damage to his elevated foundation and submitted the documentation to the insurance carrier. After the insurance carrier verified that the flood damages equaled at least 50 percent of the pre-flood market value, John qualified to receive ICC. After submitting a signed contract to the word, a building permit from the building department, and a signed ICC Flood of Loss form, John was ready to elevate his home.

*Check with your insurance carrier to determine if you are eligible to receive a partial payment to help with the initial mitigation activity costs.

For more information about the NFIP, flood insurance, and ICC, contact your insurance carrier or visit www.floodsmart.gov.

National Flood Insurance Program

Increased Cost of Compliance Coverage

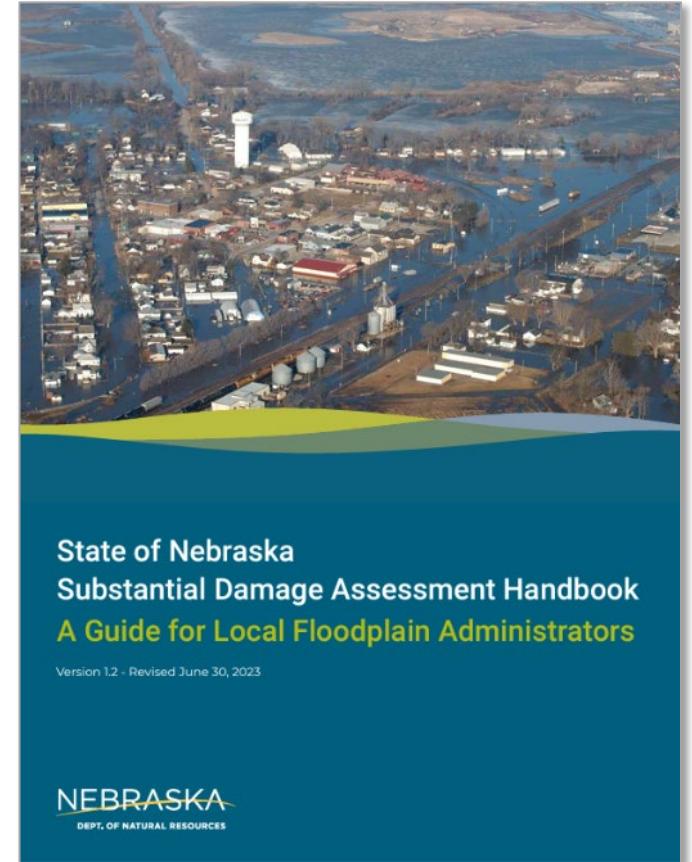
Reduces Future Flood Damages

FEMA



The SDA Process

- **Step 1:** Office review and field work preparations
- **Step 2:** Curbside Review
- **Step 3:** Substantial Damage Inspections, comprising of:
 - ✓ Developing the Substantial Damage Inspection schedule
 - ✓ Notifying authorities of inspection plans
 - ✓ Providing training for inspectors via pilot inspections
 - ✓ Conducting substantial damage inspections
- **Step 4:** Processing field data
- **Step 5:** Review and issue Substantial Damage Determinations
- **Step 6:** Floodplain Development Permits





Substantial Damage Inspection Process

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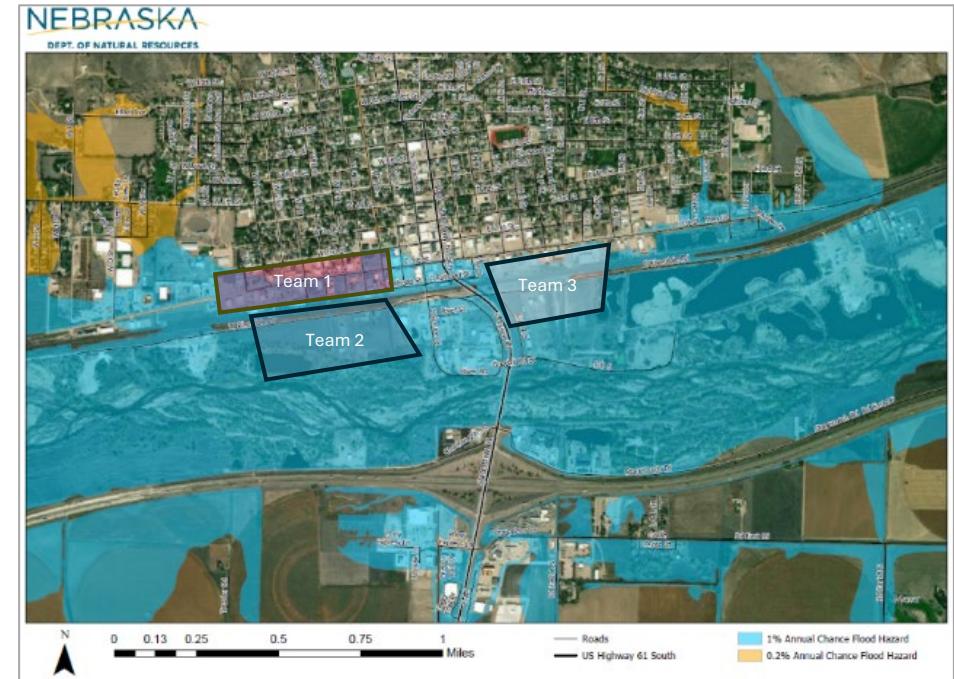
SDA Inspections

- SD Inspections are meant to collect **accurate data** as **quickly** as possible to complete an SD determination:
 1. Develop an inspection schedule
 2. Pull together a team to assist with inspections
 - If teams are deployed, perform “pilot” or “example” inspections to ensure they are completed consistently
 3. Conduct Substantial Damage Inspections



Develop an Inspection Schedule

- Things to consider:
 - Start in areas where debris has been cleared allowing for faster inspections
 - Note areas with high development density and many structures
 - Residential inspections can be completed at a rate of around 20-35 per day for walkable areas
 - Non-residential around 3-15 per day
 - Areas with temporary or permanent access issues may require additional planning (debris removal, access to private lots/subdivisions)
 - Assign teams to areas with similar damages
 - Where will the teams regroup? At what time?



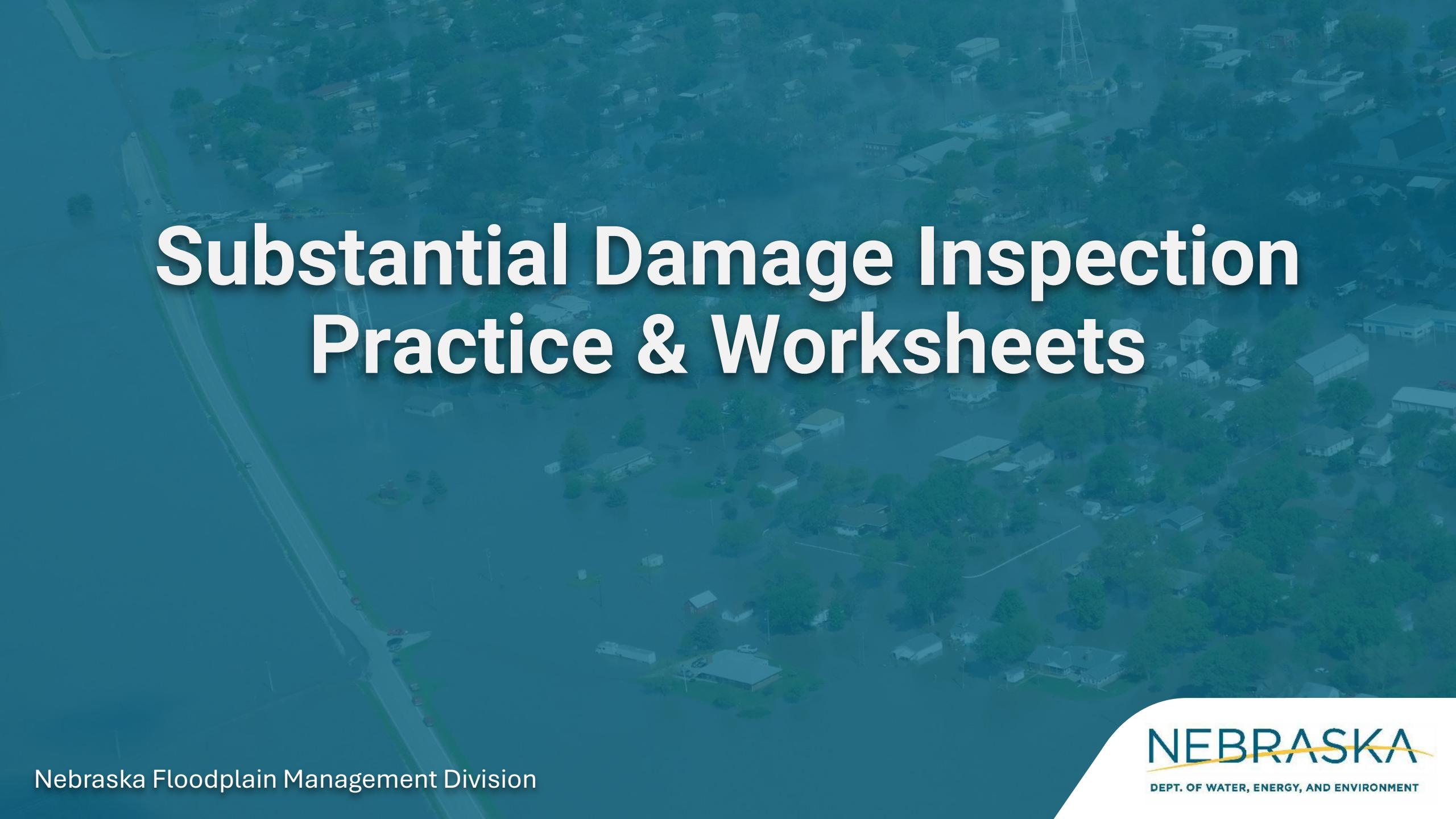
Create Teams

- Creating a team:
 - Who is already experienced with building inspections?
 - Building inspectors, zoning officials, code enforcement officers, emergency management staff, first responders, etc.
 - For those who aren't trained, create a training regimen or be prepared to conduct pilot inspections
 - Untrained personnel may include citizen volunteers, assistant staff, or community government members



Conduct the Inspections

- Start with a pilot inspections if you will be having teams assist:
 - Arrange for up to three pilot inspections
 - Vary the pilots to include both residential and non-residential structures with various levels of damage
 - Demonstrate the consistent field procedure for performing SDA
 - What elements to capture in photos
 - How to document damages
 - Calculating damage percentages for each structural element
 - Explain how to clearly communicate with property owners
 - Using the SDE 3.0 tool



Substantial Damage Inspection Practice & Worksheets

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Substantial Damage Inspection Worksheets

- Residential & Non-Residential versions
- These sheets line up very closely with the information required for the Substantial Damage Estimator 3.0 Tool!

The image displays three versions of the SDA Damage Inspection Worksheet. The top row shows the 'Residential' version on the left and the 'Non-Residential' version on the right. The bottom row shows a side-by-side comparison of the two versions, with the residential version on the left and the non-residential version on the right. Each worksheet includes sections for 'Community' (NFIP Community ID, Name, Latitude, Longitude), 'Structure' (Address, City, Zip, County), 'Inspection' (Inspector Name, Team #, Assessment Date, Date Damaged), 'PHOTOS' (Photo #, Direction facing, Photo #, Direction facing), and 'STRUCTURE ATTRIBUTES' (Year Constructed, Residence Type, Exterior, Foundation, Superstructure, Roof Coverings, Exterior Finish, HVAC System, Quality, Cause of Damage, Flood Duration, Flood Depth Above Ground, Flood Depth Above 1st Floor). The non-residential version includes additional fields for 'Story', 'Use', 'Sprinkler System', 'Quality', 'Cause of Damage', 'Flood Duration', and 'Flood Depth Above Ground'.

Percent Damage Estimation Tables

- Created to assist in visualizing damages to structures
 - Structured to follow the inspection worksheets
 - Based on flooding damages

Estimated Percentage Damage Range				
Foundation	0% - 25%	25% - 50%	50% - 75%	75% - 100%
FOUNDATION Continuous perimeter foundations, footings, and piers for internal beams and floor loads. Footing depth averages between 30 inches and 42 inches below ground level. Materials include unreinforced cast-in-place concrete, unreinforced masonry or concrete masonry units (CMUs), concrete slab on grade, or raised slab construction. <ul style="list-style-type: none">• Water level does not rise to the level of the bottom of the first floor of the structure.• No scouring at the footings.• Some undermining but no visible cracking at concrete slab.• Water level rises just above first floor level.• Limited scouring at the footings.• Soils are saturated.• Undermining of the concrete slab, especially at corners - hairline cracks only.• Water level is 4-7 feet against the outside of the building.• Limited scouring at the footings.• Soils are saturated and unstable.• Cracks noted on or along the foundation walls.• Significant undermining of the concrete slab – significant cracking is visible.• Water level is 7 feet or higher against the outside of the building.• Limited scouring at the footings.• Foundation is notably cracked and/or displaced. Structure has been knocked off its foundation.• Portions of the foundation are damaged or missing.• Significant undermining of the concrete slab - major cracking and separation of the concrete slab.	0% - 25%	25% - 50%	50% - 75%	75% - 100%
SUPERSTRUCTURE For wood frame & masonry. The wall support systems that extend from the foundation wall to the roof structure. Superstructures include the exterior wall sheathing panels, shear panels, or braced wall panels. This section also includes structural members that support the roof (rafters and trusses), but does not include the roof sheathing. <ul style="list-style-type: none">• Water level does not rise to the level of the bottom of the first floor of the structure.• No damage to the roof framing.• Water level rises just above first floor level.• Damage to the exterior walls is limited.• Damage to the roof framing is limited.• Water level is up to 3 feet high on the first floor level.• Some damage to exterior walls.• Significant damage to sections of the roof framing.• Water is over 3 feet high on the first floor level of the house.• Significant damage to exterior walls.• Significant damage to the main portion or multiple sections of the roof framing.				

The "Estimated Percent Damage Range" tables are adapted from "Guidance for Estimating Percent damaged for Residential Structures," found in FEMA P-784, Substantial Damage Estimator User Manual and Field Workbook.

Time to Inspect!

- What you'll need:
 - Percent Damage Estimation Tables
 - Residential inspection worksheet
 - Photos

SDA Damage Inspection Worksheet - Residential -

DEPRECIATION RATING					
<input type="radio"/> Very Poor Condition	<input type="radio"/> Average Condition				
<input type="radio"/> Requires Extensive Repairs	<input type="radio"/> Above Average Condition				
<input type="radio"/> Requires Some Repairs	<input type="radio"/> Excellent Condition				
ELEMENT PERCENTAGES					
Element	Percent Damaged	Element	Percent Damaged		
Foundation:		Floor Finish:			
SDA Damage Inspection Worksheet - Residential -					
COMMUNITY		STRUCTURE			
NRP Community ID (OID):	Structure Address:	INSPECTION	Inspector Name:		
NRP Community Name:	City:	Team #:	Assessment Date:		
Latitude:	Zip:	Date Damaged:			
Longitude:	County:				
PHOTOS					
Photo #:	Direction facing:	<input type="radio"/> Northwest	<input type="radio"/> North	<input type="radio"/> Northeast	<input type="radio"/> East
		<input type="radio"/> West	<input type="radio"/> Southwest	<input type="radio"/> South	<input type="radio"/> Southeast
Photo #:		<input type="radio"/> Northwest	<input type="radio"/> North	<input type="radio"/> Northeast	<input type="radio"/> East
		<input type="radio"/> West	<input type="radio"/> Southwest	<input type="radio"/> South	<input type="radio"/> Southeast
STRUCTURE ATTRIBUTES		YEAR BUILT			
Residence Type:	<input type="radio"/> Single Family Residence	<input type="radio"/> Town or Row House	<input type="radio"/> Manufactured House		
Exterior:	<input type="radio"/> One Story	<input type="radio"/> Two or More Stories			
Foundation:	<input type="radio"/> Continuous Wall + Slab	<input type="radio"/> Piers	<input type="radio"/> Slab-on-Grade		
Superstructure:	<input type="radio"/> Stud Framed	<input type="radio"/> Crawlspace	<input type="radio"/> Piers and Posts		
Roof Coverings:	<input type="radio"/> Shingles	<input type="radio"/> Standing Seam (Metal)	<input type="radio"/> Slate		
Exterior Plaster:	<input type="radio"/> Siding or Stucco	<input type="radio"/> Brick Veneer	<input type="radio"/> Exterior Insulation & Finishing System (EIFS)		
HVAC System:	<input type="radio"/> None	<input type="radio"/> Heating or Cooling	<input type="radio"/> None (Common Brick or Structural)		
Quality:	<input type="radio"/> Low	<input type="radio"/> Budget	<input type="radio"/> Excellent		
Cause of Damage:	<input type="radio"/> Fire	<input type="radio"/> Flood	<input type="radio"/> Wind and Wind		
Flood Duration:	<input type="radio"/> Hours	<input type="radio"/> Days			
Water Depth Above Ground:	Water Depth Above 1st Floor: (Decimal FT)				

Worksheet adapted from "The Florida SDA Damage Inspection Worksheet" found in Appendix E, FEMA P-704, Residential Damage Estimate User Manual and Field Workbook.

Estimated Percentage Damage Range

0% - 25%	25% - 50%	50% - 75%	75% - 100%
FOUNDRATION			
<ul style="list-style-type: none"> Water level does not rise to the level of the bottom of the first floor of the structure. No scouring at the footings. Soils are saturated. Undermining of the concrete slab, especially at corners - hairline cracks only. 	<ul style="list-style-type: none"> Water level rises just above the outside of the building. Limited scouring at the footings. Soils are saturated and undermined. Cracks noted on or along the foundation walls. 	<ul style="list-style-type: none"> Water level is 4-7 feet against the outside of the building. Limited scouring at the footings. Soils are saturated and undermined. Cracks noted on or along the foundation walls. 	<ul style="list-style-type: none"> Water level is 7 feet or higher against the outside of the building. Limited scouring at the footings. Soils are saturated and undermined. Cracks noted on or along the foundation walls.
SUPERSTRUCTURE			
<ul style="list-style-type: none"> Water level does not rise to the level of the bottom of the first floor of the structure. Damage to the exterior walls is limited. No damage to the roof framing. 	<ul style="list-style-type: none"> Water level rises just above first floor level. Damage to the exterior walls is limited. Damage to the roof framing is limited. 	<ul style="list-style-type: none"> Water level is up to 3 feet high on the first floor level. Significant damage to exterior walls. Significant damage to sections of the roof framing. 	<ul style="list-style-type: none"> Water is over 3 feet high on the first floor level of the house. Significant damage to exterior walls. Significant damage to the main portion or multiple sections of the roof framing.

The "Estimated Percentage Damage Range" tables are adapted from "Guidance for Estimating Percent damaged for Residential Structures" found in FEMA P-704, Residential Damage Estimate User Manual and Field Workbook.

Scenario

- Significant flooding occurs in your jurisdiction, leading to several pre-FIRM structures being damaged
 - Flooding event was caused by record rainfall in the area, leading the nearby river to overspill its banks
 - Flooding lasted for approximately 6 hours, with depths of up to 4 feet

Practice Structure -- 1205 E 1st Street South, Kearney, NE



Practice Structure -- 1205 E 1st Street South, Kearney, NE



Complete Residential Worksheet Together

**SDA Damage Inspection Worksheet
- Residential -**

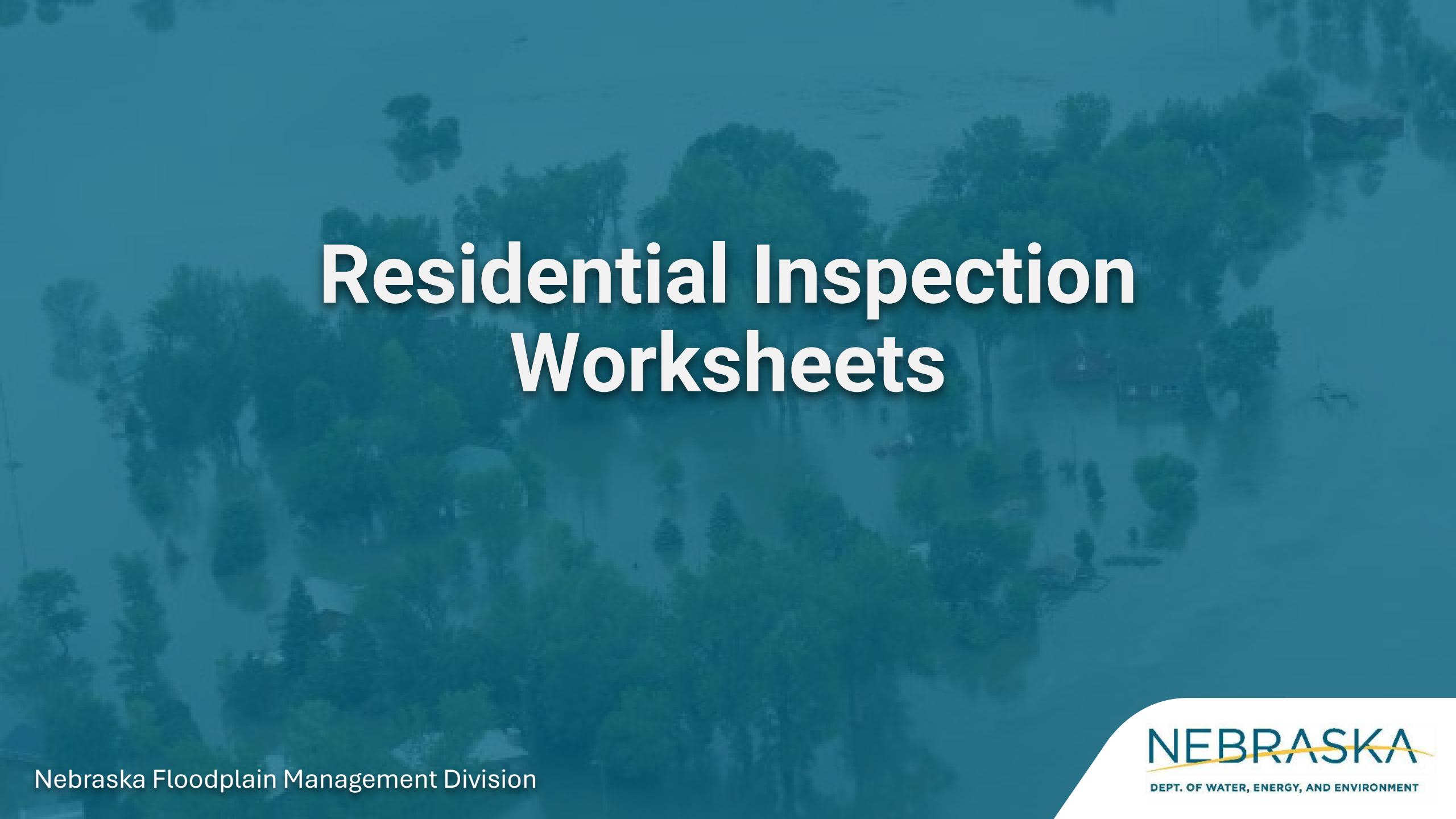
COMMUNITY	STRUCTURE	INSPECTION
NFIP Community ID (CID):	Structure Address:	Inspector Name:
NFIP Community Name:		Team #:
Latitude:	City:	Assessment Date:
Longitude:	Zip:	Date Damaged:
County:		
PHOTOS		
Photo #:	Direction facing:	<input type="radio"/> Northwest <input type="radio"/> North <input type="radio"/> Northeast <input type="radio"/> East <input type="radio"/> West <input type="radio"/> Southwest <input type="radio"/> South <input type="radio"/> Southeast
Photo #:		<input type="radio"/> Northwest <input type="radio"/> North <input type="radio"/> Northeast <input type="radio"/> East <input type="radio"/> West <input type="radio"/> Southwest <input type="radio"/> South <input type="radio"/> Southeast
STRUCTURE ATTRIBUTES		Year Constructed:
Residence Type:	<input type="radio"/> Single Family Residence <input type="radio"/> Town or Row House <input type="radio"/> Manufactured House	
Exterior:	<input type="radio"/> One Story <input type="radio"/> Two or More Stories	
Foundation:	<input type="radio"/> Continuous Wall + Slab <input type="radio"/> Basement <input type="radio"/> Crawlspace <input type="radio"/> Piles <input type="radio"/> Slab-on-Grade <input type="radio"/> Piers and Posts	
Superstructure:	<input type="radio"/> Stud-Framed <input type="radio"/> ICF <input type="radio"/> Common Brick <input type="radio"/> Masonry	
Roof Coverings:	<input type="radio"/> Shingles <input type="radio"/> Standing Seam (Metal) <input type="radio"/> Clay Tile <input type="radio"/> Slate	
Exterior Finish:	<input type="radio"/> Siding or Stucco <input type="radio"/> Brick Veneer <input type="radio"/> Exterior Insulated or Finishing System (EIFS) <input type="radio"/> None (Common Brick or Structural)	
HVAC System:	<input type="radio"/> None <input type="radio"/> Heating or Cooling	
Quality:	<input type="radio"/> Low <input type="radio"/> Good <input type="radio"/> Budget <input type="radio"/> Average	
Cause of Damage:	<input type="radio"/> Fire <input type="radio"/> Flood <input type="radio"/> Wind <input type="radio"/> Flood and Wind <input type="radio"/> Other	
Flood Duration:	<input type="radio"/> Hours <input type="radio"/> Days	
Flood Depth Above Ground: (Decimal Ft.)		Flood Depth Above 1st Floor: (Decimal Ft.)

Worksheet adapted from "Residential SDE Damage Inspection Worksheet" found in Appendix B, FEMA P-784, Substantial Damage Estimator User Manual and Field Workbook.

**SDA Damage Inspection Worksheet Cont.
- Residential -**

DEPRECIATION RATING			
<input type="radio"/> Very Poor Condition <input type="radio"/> Requires Extensive Repairs <input type="radio"/> Requires Some Repairs	<input type="radio"/> Average Condition <input type="radio"/> Above Average Condition <input type="radio"/> Excellent Condition <input type="radio"/> Other:		
ELEMENT PERCENTAGES			
Element	Percent Damaged	Element	Percent Damaged
Foundation:		Floor Finish:	
Superstructure:		Plumbing:	
Roof Covering:		Electrical:	
Exterior Finish:		Appliances:	
Doors & Windows:		Interior Finish:	
Cabinets & Countertops:		HVAC:	
SQ. FOOTAGE CALCULATOR			
<p>Use measurement of longer of 2 sides.</p>			

Worksheet adapted from "Residential SDE Damage Inspection Worksheet" found in Appendix B, FEMA P-784, Substantial Damage Estimator User Manual and Field Workbook.

A photograph of a flooded landscape with trees and a body of water, serving as the background for the title.

Residential Inspection Worksheets

Nebraska Floodplain Management Division

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Residential Inspection Worksheet

- Community Information
 - NFIP CID
 - Name
- Structure Information
 - Address etc.
- Inspection Information
 - Inspector Name
 - Team number (if applicable)
 - Assessment date
 - Damage date

SDA Damage Inspection Worksheet - Residential -																																																																		
COMMUNITY	STRUCTURE	INSPECTION																																																																
NFIP Community ID (CID):	Structure Address:	Inspector Name:																																																																
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<table border="1"><thead><tr><th colspan="2">Floods</th><th colspan="2">Slip-on-Grade</th></tr></thead><tbody><tr><td>Superstructure:</td><td><input type="radio"/> Stud-Framed</td><td><input type="radio"/> ICF</td><td><input type="radio"/> Masonry</td></tr><tr><td></td><td><input type="radio"/> Common Brick</td><td><input type="radio"/> Standing Seam (Metal)</td><td><input type="radio"/> Slate</td></tr><tr><td>Roof Coverings:</td><td><input type="radio"/> Shingles</td><td><input type="radio"/> Exterior Insulated</td><td><input type="radio"/> None (Common Brick or</td></tr><tr><td></td><td><input type="radio"/> Clay Tile</td><td><input type="radio"/> Brick Veneer</td><td><input type="radio"/> Structural)</td></tr><tr><td>Exterior Finish:</td><td><input type="radio"/> Siding or Stucco</td><td><input type="radio"/> Insulated Finishing System (EIFS)</td><td><input type="radio"/> None (Common Brick or</td></tr><tr><td></td><td><input type="radio"/> Brick Veneer</td><td><input type="radio"/> Structural)</td><td><input type="radio"/> Structural)</td></tr><tr><td>HVAC System:</td><td><input type="radio"/> None</td><td><input type="radio"/> Heating or Cooling</td><td><input type="radio"/> Average</td></tr><tr><td></td><td><input type="radio"/> None</td><td><input type="radio"/> Budget</td><td><input type="radio"/> Excellent</td></tr><tr><td>Quality:</td><td><input type="radio"/> Low</td><td><input type="radio"/> Excellent</td><td><input type="radio"/> Average</td></tr><tr><td></td><td><input type="radio"/> Good</td><td><input type="radio"/> Flood</td><td><input type="radio"/> Flood and Wind</td></tr><tr><td>Cause of Damage:</td><td><input type="radio"/> Fire</td><td><input type="radio"/> Wind</td><td><input type="radio"/> Other</td></tr><tr><td></td><td><input type="radio"/> Seismic</td><td><input type="radio"/> Hours</td><td></td></tr><tr><td>Flood Duration:</td><td></td><td><input type="radio"/> Days</td><td></td></tr><tr><td>Flood Depth Above Ground:</td><td></td><td>Flood Depth Above 1st Floor:</td><td></td></tr><tr><td></td><td>(Decimal Ft.)</td><td></td><td>(Decimal Ft.)</td></tr></tbody></table>			Floods		Slip-on-Grade		Superstructure:	<input type="radio"/> Stud-Framed	<input type="radio"/> ICF	<input type="radio"/> Masonry		<input type="radio"/> Common Brick	<input type="radio"/> Standing Seam (Metal)	<input type="radio"/> Slate	Roof Coverings:	<input type="radio"/> Shingles	<input type="radio"/> Exterior Insulated	<input type="radio"/> None (Common Brick or		<input type="radio"/> Clay Tile	<input type="radio"/> Brick Veneer	<input type="radio"/> Structural)	Exterior Finish:	<input type="radio"/> Siding or Stucco	<input type="radio"/> Insulated Finishing System (EIFS)	<input type="radio"/> None (Common Brick or		<input type="radio"/> Brick Veneer	<input type="radio"/> Structural)	<input type="radio"/> Structural)	HVAC System:	<input type="radio"/> None	<input type="radio"/> Heating or Cooling	<input type="radio"/> Average		<input type="radio"/> None	<input type="radio"/> Budget	<input type="radio"/> Excellent	Quality:	<input type="radio"/> Low	<input type="radio"/> Excellent	<input type="radio"/> Average		<input type="radio"/> Good	<input type="radio"/> Flood	<input type="radio"/> Flood and Wind	Cause of Damage:	<input type="radio"/> Fire	<input type="radio"/> Wind	<input type="radio"/> Other		<input type="radio"/> Seismic	<input type="radio"/> Hours		Flood Duration:		<input type="radio"/> Days		Flood Depth Above Ground:		Flood Depth Above 1st Floor:			(Decimal Ft.)		(Decimal Ft.)
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	<input type="radio"/> Seismic	<input type="radio"/> Hours																																																																
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Worksheet adapted from "Residential SDA Damage Inspection Worksheet" found in Appendix B, FEMA P-784, Substantial Damage Estimator User Manual and Field Workbook.

Residential Inspection Worksheet

- At least two photos from different directions
 - We recommend more though!

SDA Damage Inspection Worksheet - Residential -											
COMMUNITY			STRUCTURE			INSPECTION					
NFIP Community ID (CID):			Structure Address:			Inspector Name:					
NFIP Community Name:			City:			Team #:					
Latitude:			Zip:			Assessment Date:					
Longitude:			County:			Date Damaged:					
PHOTOS											
Photo #:		Direction facing:									
<input type="radio"/> Northwest		<input type="radio"/> North		<input type="radio"/> Northeast		<input type="radio"/> East		<input type="radio"/> West		<input type="radio"/> Southeast	
<input type="radio"/> South		<input type="radio"/> Southwest		<input type="radio"/> South		<input type="radio"/> Southeast		<input type="radio"/> Northwest		<input type="radio"/> East	
<input type="radio"/> Southwest		<input type="radio"/> South		<input type="radio"/> Southeast		<input type="radio"/> East		<input type="radio"/> West		<input type="radio"/> Northwest	
Exterior: <input type="radio"/> One Story <input type="radio"/> Two or More Stories											
Foundation: <input type="radio"/> Continuous Wall + Slab <input type="radio"/> Basement											
<input type="radio"/> Piles <input type="radio"/> Slab-on-Grade											
<input type="radio"/> Stud-Framed <input type="radio"/> ICF											
<input type="radio"/> Common Brick <input type="radio"/> Masonry											
<input type="radio"/> Shingles <input type="radio"/> Standing Seam (Metal)											
<input type="radio"/> Clay Tile <input type="radio"/> Slate											
<input type="radio"/> Siding or Stucco <input type="radio"/> Exterior Insulated Finishing System (EIFS)											
<input type="radio"/> Brick Veneer <input type="radio"/> None (Common Brick or Structural)											
<input type="radio"/> HVAC System: None <input type="radio"/> Heating or Cooling											
<input type="radio"/> None <input type="radio"/> Budget											
<input type="radio"/> Good <input type="radio"/> Excellent											
<input type="radio"/> Quality: Average											
<input type="radio"/> Cause of Damage: Flood <input type="radio"/> Flood and Wind											
<input type="radio"/> Fire <input type="radio"/> Wind											
<input type="radio"/> Seismic <input type="radio"/> Other											
Flood Duration: <input type="radio"/> Hours <input type="radio"/> Days											
Flood Depth Above Ground: <input type="radio"/> (Decimal Ft.)											
Flood Depth Above 1st Floor: <input type="radio"/> (Decimal Ft.)											

Worksheet adapted from "Residential SDA Damage Inspection Worksheet" found in Appendix B, FEMA P-784, Substantial Damage Estimator User Manual and Field Workbook.

Residential Inspection Worksheet

- Structure attributes
 - Residence type
 - Exterior (# of stories)
 - Foundation type
 - Superstructure
 - Roof covering
 - Exterior finish
 - HVAC
 - Quality
 - Cause of damage
 - Flood duration
 - Flood depth above ground
 - Flood depth above 1st floor

SDA Damage Inspection Worksheet - Residential -			
COMMUNITY	STRUCTURE	INSPECTION	
NFIP Community ID (CID):	Structure Address:	Inspector Name:	
NFIP Community Name:	City:	Team #:	
Latitude:	Zip:	Assessment Date:	
Longitude:	County:	Date Damaged:	
PHOTOS			
STRUCTURE ATTRIBUTES		Year Constructed:	
Residence Type:	<input type="radio"/> Single Family Residence	<input type="radio"/> Town or Row House	<input type="radio"/> Manufactured House
Exterior:	<input type="radio"/> One Story	<input type="radio"/> Two or More Stories	
Foundation:	<input type="radio"/> Continuous Wall + Slab	<input type="radio"/> Basement	<input type="radio"/> Crawlspace
	<input type="radio"/> Piles	<input type="radio"/> Slab-on-Grade	<input type="radio"/> Piers and Posts
Superstructure:	<input type="radio"/> Stud-Framed	<input type="radio"/> ICF	
	<input type="radio"/> Common Brick	<input type="radio"/> Masonry	
Roof Coverings:	<input type="radio"/> Shingles	<input type="radio"/> Standing Seam (Metal)	
	<input type="radio"/> Clay Tile	<input type="radio"/> Slate	
Exterior Finish:	<input type="radio"/> Siding or Stucco	<input type="radio"/> Exterior Insulated	<input type="radio"/> None (Common Brick or Structural)
	<input type="radio"/> Brick Veneer	<input type="radio"/> Finishing System (EIFS)	
HVAC System:	<input type="radio"/> None	<input type="radio"/> Heating or Cooling	
Quality:	<input type="radio"/> Low	<input type="radio"/> Budget	<input type="radio"/> Average
	<input type="radio"/> Good	<input type="radio"/> Excellent	
Cause of Damage:	<input type="radio"/> Fire	<input type="radio"/> Flood	<input type="radio"/> Flood and Wind
	<input type="radio"/> Seismic	<input type="radio"/> Wind	<input type="radio"/> Other
Flood Duration:	<input type="radio"/> Hours		
	<input type="radio"/> Days		
Flood Depth Above Ground: (Decimal Ft.)		Flood Depth Above 1 st Floor: (Decimal Ft.)	

Legend:
East (radio button)
Southeast (radio button)
West (radio button)
North (radio button)
Manufactured House (radio button)
Crawlspace (radio button)
Piers and Posts (radio button)
None (radio button)
Common Brick or Structural (radio button)
Standing Seam (radio button)
Slate (radio button)
None (radio button)
(EIFS) (radio button)
Heating or Cooling (radio button)
Budget (radio button)
Excellent (radio button)
Flood and Wind (radio button)
Other (radio button)

Manual and Field Workbook

Residential Inspection Worksheet

- Depreciation Rating
 - Very poor
 - Requires extensive repairs
 - Requires some repairs
 - Average condition
 - Above average condition
 - Excellent condition
 - Other

This is based on pre-damage condition

SDA Damage Inspection Worksheet Cont.

SDA Damage Inspection Worksheet Cont.
- Residential -

DEPRECIATION RATING

Very Poor Condition Average Condition Other:
 Requires Extensive Repairs Above Average Condition
 Requires Some Repairs Excellent Condition

Percent Damaged

Roof Covering:
Exterior Finish:
Doors & Windows:
Cabinets & Countertops:

Electrical:
Appliances:
Interior Finish:
HVAC:

SQ. FOOTAGE CALCULATOR

of Stories

Use measurement of longer of 2 sides.

Worksheet adapted from "Residential SDE Damage Inspection Worksheet" found in Appendix B, FEMA P-784, Substantial Damage Estimator User Manual and Field Workbook.

Residential Inspection Worksheet

- Element Percentages (estimated percent damaged per structure element)
 - Use the Percent Estimation Tables to assist in completing this portion!

SDA Damage Inspection Worksheet Cont.
- Residential -

DEPRECIATION RATING	
<input type="radio"/> Very Poor Condition	<input type="radio"/> Average Condition
<input type="radio"/> Requires Extensive Repairs	<input type="radio"/> Above Average Condition
<input type="radio"/> Requires Some Repairs	<input type="radio"/> Excellent Condition
<input type="radio"/> Other: _____	

ELEMENT PERCENTAGES	
Element	Percent Damaged
Foundation:	_____
Superstructure:	_____
Roof Covering:	_____
Exterior Finish:	_____
Doors & Windows:	_____
Cabinets & Countertops:	_____

ELEMENT PERCENTAGES	
Element	Percent Damaged
Floor Finish:	_____
Plumbing:	_____
Electrical:	_____
Appliances:	_____
Interior Finish:	_____
HVAC:	_____

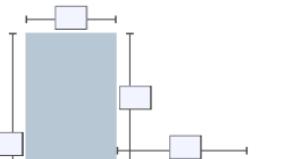
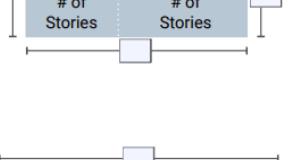
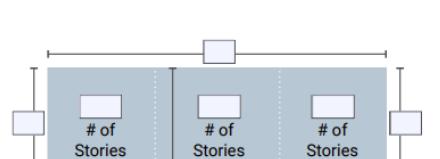
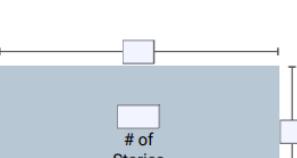
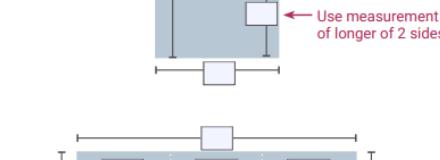
Percent Damaged

Use measurement of longer of 2 sides.

Worksheet adapted from "Residential SDE Damage Inspection Worksheet" found in Appendix B, FEMA P-784, Substantial Damage Estimator User Manual and Field Workbook.

Residential Inspection Worksheet

- Square Footage Calculator
 - Can use this, however, information is often available on County Assessor page

SDA Damage Inspection Worksheet Cont. - Residential -					
DEPRECIATION RATING			<input type="radio"/> Very Poor Condition <input type="radio"/> Average Condition <input type="radio"/> Other: <input type="radio"/> Requires Extensive Repairs <input type="radio"/> Above Average Condition <input type="radio"/> Requires Some Repairs <input type="radio"/> Excellent Condition		
ELEMENT PERCENTAGES					
SQ. FOOTAGE CALCULATOR			Percent Damaged 		
			 Use measurement of longer of 2 sides.		
			 Use measurement of longer of 2 sides.		
Worksheet adapted from "Residential SDE Damage Inspection Worksheet" found in Appendix B, FEMA P-784, Substantial Damage Estimator User Manual and Field Workbook.					

Practice – Structure Attributes

STRUCTURE ATTRIBUTES			
Year Constructed: <input type="text"/>			
Residence Type:	<input type="radio"/> Single Family Residence	<input type="radio"/> Town or Row House	<input type="radio"/> Manufactured House
Exterior:	<input type="radio"/> One Story	<input type="radio"/> Two or More Stories	
Foundation:	<input type="radio"/> Continuous Wall + Slab	<input type="radio"/> Basement	<input type="radio"/> Crawlspace
	<input type="radio"/> Piles	<input type="radio"/> Slab-on-Grade	<input type="radio"/> Piers and Posts
Superstructure:	<input type="radio"/> Stud-Framed	<input type="radio"/> ICF	
	<input type="radio"/> Common Brick	<input type="radio"/> Masonry	
Roof Coverings:	<input type="radio"/> Shingles	<input type="radio"/> Standing Seam (Metal)	
	<input type="radio"/> Clay Tile	<input type="radio"/> Slate	
Exterior Finish:	<input type="radio"/> Siding or Stucco	<input type="radio"/> Exterior Insulated	<input type="radio"/> None (Common Brick or
	<input type="radio"/> Brick Veneer	<input type="radio"/> Finishing System (EIFS)	<input type="radio"/> Structural)
HVAC System:	<input type="radio"/> None	<input type="radio"/> Heating or Cooling	
Quality:	<input type="radio"/> Low	<input type="radio"/> Budget	<input type="radio"/> Average
	<input type="radio"/> Good	<input type="radio"/> Excellent	
Cause of Damage:	<input type="radio"/> Fire	<input type="radio"/> Flood	<input type="radio"/> Flood and Wind
	<input type="radio"/> Seismic	<input type="radio"/> Wind	<input type="radio"/> Other
Flood Duration:	<input type="text"/>		
Flood Depth Above Ground:	<input type="text"/> (Decimal Ft.)		
Flood Depth Above 1st Floor:	<input type="text"/> (Decimal Ft.)		



Practice – Depreciation Rating

SDA Damage Inspection Worksheet Cont.
- Residential -

DEPRECIATION RATING

<input type="radio"/> Very Poor Condition	<input type="radio"/> Average Condition	<input type="radio"/> Other:
<input type="radio"/> Requires Extensive Repairs	<input type="radio"/> Above Average Condition	
<input type="radio"/> Requires Some Repairs	<input type="radio"/> Excellent Condition	



Practice – Element Percentages

Estimated Percentage Damage Range				
	0% - 25%	25% - 50%	50% - 75%	75% - 100%
FOUNDATION				
Continuous perimeter foundations, footings, and piers for internal beams and floor loads. Footing depth averages between 30 inches and 42 inches below ground level. Materials include unreinforced cast-in-place concrete, unreinforced masonry or concrete masonry units (CMUs), concrete slab on grade, or raised slab construction.	<ul style="list-style-type: none"> Water level does not rise to the level of the bottom of the first floor of the structure. No scouring at the footings. Some undermining but no visible cracking at concrete slab. 	<ul style="list-style-type: none"> Water level rises just above first floor level. Limited scouring at the footings. Soils are saturated. Undermining of the concrete slab, especially at corners - hairline cracks only. 	<ul style="list-style-type: none"> Water level is 4-7 feet against the outside of the building. Limited scouring at the footings. Soils are saturated and unstable. Cracks noted on or along the foundation walls. Significant undermining of the concrete slab - significant cracking is visible. 	<ul style="list-style-type: none"> Water level is 7 feet or higher against the outside of the building. Limited scouring at the footings. Foundation is notably cracked and/or displaced. Structure has been knocked off its foundation. Portions of the foundation are damaged or missing. Significant undermining of the concrete slab - major cracking and separation of the concrete slab.

ELEMENT PERCENTAGES			
Element	Percent Damaged	Element	Percent Damaged
Foundation:	<input type="text"/>	Floor Finish:	<input type="text"/>
Superstructure:	<input type="text"/>	Plumbing:	<input type="text"/>
Roof Covering:	<input type="text"/>	Electrical:	<input type="text"/>
Exterior Finish:	<input type="text"/>	Appliances:	<input type="text"/>
Doors & Windows:	<input type="text"/>	Interior Finish:	<input type="text"/>
Cabinets & Countertops:	<input type="text"/>	HVAC:	<input type="text"/>



Practice – Element Percentages

Estimated Percentage Damage Range			
0% - 25%	25% - 50%	50% - 75%	75% - 100%

SUPERSTRUCTURE
For wood frame & masonry. The wall support systems that extend from the foundation wall to the roof structure. Superstructures include the exterior wall sheathing panels, shear panels, or braced wall panels. This section also includes structural members that support the roof (rafters and trusses), but does not include the roof sheathing.

For wood frame & masonry. The wall support systems that extend from the foundation wall to the roof structure. Superstructures include the exterior wall sheathing panels, shear panels, or braced wall panels. This section also includes structural members that support the roof (rafters and trusses), but does not include the roof sheathing.

- Water level does not rise to the level of the bottom of the first floor of the structure.
- No damage to the roof framing.
- Water level rises just above first floor level.
- Damage to the exterior walls is limited.
- Damage to the roof framing is limited.
- Water level is up to 3 feet high on the first floor level.
- Some damage to exterior walls.
- Significant damage to sections of the roof framing.
- Water is over 3 feet high on the first floor level of the house.
- Significant damage to exterior walls.
- Significant damage to the main portion or multiple sections of the roof framing.

ELEMENT PERCENTAGES			
Element	Percent Damaged	Element	Percent Damaged
Foundation:	<input type="text"/>	Floor Finish:	<input type="text"/>
Superstructure:	<input type="text"/>	Plumbing:	<input type="text"/>
Roof Covering:	<input type="text"/>	Electrical:	<input type="text"/>
Exterior Finish:	<input type="text"/>	Appliances:	<input type="text"/>
Doors & Windows:	<input type="text"/>	Interior Finish:	<input type="text"/>
Cabinets & Countertops:	<input type="text"/>	HVAC:	<input type="text"/>



Practice – Element Percentages

Estimated Percentage Damage Range				
	0% - 25%	25% - 50%	50% - 75%	75% - 100%
ROOF COVERING				
Roofing includes a lightweight composition shingle, tile roofs, metal roofs, or a built-up roof with gravel or rock cover material. Roofing does not include structural framing members such as rafters or prefabricated trusses that support the roof deck. The roof sheathing and flashing is included in this section.	<ul style="list-style-type: none">Minor wind damage to the roof coverings.Main surface areas are unaffected.Flashings are intact.No damage to the roof sheathing.	<ul style="list-style-type: none">Some damaged areas of the roof from high-winds or damage from debris.Some sections of the roof covering are missing or loose.Some damage to the flashings.Minimal damage to the roof sheathing.	<ul style="list-style-type: none">Significant damaged areas of the roof from high winds or damage from debris.Significant sections of the roof covering are missing or loose.Damage to the flashings allows some water infiltration at joints and roof penetrations.Significant damage to the roof sheathing - some areas of the sheathing will need replacement.	<ul style="list-style-type: none">Large damaged areas of the roof from high winds or damage from debris.Major sections of the roof covering are missing or loose.Damage to the flashings allows significant water infiltration at joints and roof penetrations.Major damage to the roof sheathing - most of the roof sheathing will need replacement.

ELEMENT PERCENTAGES			
Element	Percent Damaged	Element	Percent Damaged
Foundation:	<input type="text"/>	Floor Finish:	<input type="text"/>
Superstructure:	<input type="text"/>	Plumbing:	<input type="text"/>
Roof Covering:	<input type="text"/>	Electrical:	<input type="text"/>
Exterior Finish:	<input type="text"/>	Appliances:	<input type="text"/>
Doors & Windows:	<input type="text"/>	Interior Finish:	<input type="text"/>
Cabinets & Countertops:	<input type="text"/>	HVAC:	<input type="text"/>



Practice – Element Percentages

Estimated Percentage Damage Range			
0% - 25%	25% - 50%	50% - 75%	75% - 100%
EXTERIOR FINISH			
<p>The wall covering system that covers the wall sheathing, as well as insulation and weather stripping. This includes the water resistant materials and the finish materials: Stucco, Siding (aluminum, vinyl, or wood), Masonry, Stone veneer. Insulation is installed at the flooring beneath the lowest floor level and throughout the walls and ceilings.</p> <ul style="list-style-type: none">Water level is less than 6 inches above the lowest floor level.The duration of the floodwaters is limited - less than 12 hours.Water level is between 6 and 18 inches above the lowest floor level.The duration of the floodwaters is limited - less than 12 hours.Water level is between 18 inches and 3 feet above the lowest floor level.The duration of the floodwaters is more than 12 hours.Water level is more than 3 feet above the lowest floor level.The duration of the floodwaters is more than 12 hours.			
ELEMENT PERCENTAGES			
Element	Percent Damaged	Element	Percent Damaged
Foundation:	<input type="text"/>	Floor Finish:	<input type="text"/>
Superstructure:	<input type="text"/>	Plumbing:	<input type="text"/>
Roof Covering:	<input type="text"/>	Electrical:	<input type="text"/>
Exterior Finish:	<input type="text"/>	Appliances:	<input type="text"/>
Doors & Windows:	<input type="text"/>	Interior Finish:	<input type="text"/>
Cabinets & Countertops:	<input type="text"/>	HVAC:	<input type="text"/>



Practice – Element Percentages

Estimated Percentage Damage Range																															
0% - 25%	25% - 50%	50% - 75%	75% - 100%																												
DOORS AND WINDOWS This section includes all doors and windows of a structure, as well as locks, hinges, frames, and handles. Assumptions are hollow core doors with low-cost hardware for low, fair, and average quality construction, raised-panel hardwood veneer with good quality hardware for good or excellent quality construction. (This section does not include paint or stain.)	<ul style="list-style-type: none">Water level rises just to the floor structure of the first floor level.The duration of the floodwaters is limited - less than 12 hours.	<ul style="list-style-type: none">Water level is just above the first floor.The duration of the floodwaters is limited - less than 12 hours.	<ul style="list-style-type: none">Water rises to at least 12 inches above the first floor level.The duration of the floodwaters is more than 12 hours.																												
ELEMENT PERCENTAGES	<table border="1"><thead><tr><th>Element</th><th>Percent Damaged</th></tr></thead><tbody><tr><td>Foundation:</td><td><input type="text"/></td></tr><tr><td>Superstructure:</td><td><input type="text"/></td></tr><tr><td>Roof Covering:</td><td><input type="text"/></td></tr><tr><td>Exterior Finish:</td><td><input type="text"/></td></tr><tr><td>Doors & Windows:</td><td><input type="text"/></td></tr><tr><td>Cabinets & Countertops:</td><td><input type="text"/></td></tr></tbody></table>	Element	Percent Damaged	Foundation:	<input type="text"/>	Superstructure:	<input type="text"/>	Roof Covering:	<input type="text"/>	Exterior Finish:	<input type="text"/>	Doors & Windows:	<input type="text"/>	Cabinets & Countertops:	<input type="text"/>	<table border="1"><thead><tr><th>Element</th><th>Percent Damaged</th></tr></thead><tbody><tr><td>Floor Finish:</td><td><input type="text"/></td></tr><tr><td>Plumbing:</td><td><input type="text"/></td></tr><tr><td>Electrical:</td><td><input type="text"/></td></tr><tr><td>Appliances:</td><td><input type="text"/></td></tr><tr><td>Interior Finish:</td><td><input type="text"/></td></tr><tr><td>HVAC:</td><td><input type="text"/></td></tr></tbody></table>	Element	Percent Damaged	Floor Finish:	<input type="text"/>	Plumbing:	<input type="text"/>	Electrical:	<input type="text"/>	Appliances:	<input type="text"/>	Interior Finish:	<input type="text"/>	HVAC:	<input type="text"/>	
Element	Percent Damaged																														
Foundation:	<input type="text"/>																														
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Doors & Windows:	<input type="text"/>																														
Cabinets & Countertops:	<input type="text"/>																														
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Electrical:	<input type="text"/>																														
Appliances:	<input type="text"/>																														
Interior Finish:	<input type="text"/>																														
HVAC:	<input type="text"/>																														



Practice – Element Percentages

Estimated Percentage Damage Range			
0% - 25%	25% - 50%	50% - 75%	75% - 100%
CABINETS AND COUNTERTOPS			
<p>The basic cabinets for bathroom vanities and kitchens include paint-grade cabinets made of a fiberboard or plywood material. The countertop is laminated plastic or a man-made 'cultured stone' surface.</p> <ul style="list-style-type: none">Water level is less than 4 inches above the finished floor level.Water level is between 4 and 12 inches above the finished floor level.Flood duration is short - no prolonged exposure to water or contaminants.Water level is between 1 foot and 3 feet above the finished floor level.Flood duration is longer than 12 hours - prolonged exposure to water and contaminants.Water level is more than 3 feet above finished floor level.Flood duration is longer than 12 hours - prolonged exposure to water and contaminants.			

ELEMENT PERCENTAGES			
Element	Percent Damaged	Element	Percent Damaged
Foundation:	<input type="text"/>	Floor Finish:	<input type="text"/>
Superstructure:	<input type="text"/>	Plumbing:	<input type="text"/>
Roof Covering:	<input type="text"/>	Electrical:	<input type="text"/>
Exterior Finish:	<input type="text"/>	Appliances:	<input type="text"/>
Doors & Windows:	<input type="text"/>	Interior Finish:	<input type="text"/>
Cabinets & Countertops:	<input type="text"/>	HVAC:	<input type="text"/>



Practice – Element Percentages

Estimated Percentage Damage Range			
0% - 25%	25% - 50%	50% - 75%	75% - 100%

FLOOR FINISH	0% - 25%	25% - 50%	50% - 75%	75% - 100%
Materials for floor finish include: carpet, hardwood, vinyl composition tile, sheet vinyl floor cover, ceramic tile, and marble. Sub-flooring is also included. Carpeting, hardwood flooring, vinyl flooring tiles, and sheet vinyl are typically replaced after water inundation. Brick, stone, and clay tile floor can be cleaned, sanitized, and reused.	<ul style="list-style-type: none">Water level does not rise to the level of the bottom of the first floor structure.No damage to the floor sheathing.	<ul style="list-style-type: none">Water level rises just to the first floor level.Water level inundates the sub-flooring but does not rise to the finished floor materials.Minimal damage to the floor sheathing.	<ul style="list-style-type: none">Water level is above the first floor.Water level inundates above the sub-flooring and finished floor materials.Significant damage to the floor sheathing - some areas of the sheathing will need replacement.	<ul style="list-style-type: none">Water level is well above the first floor.Water level inundates above the sub-flooring and finished floor materials.Major damage to the floor sheathing - most of the floor sheathing will need replacement.

ELEMENT PERCENTAGES			
Element	Percent Damaged	Element	Percent Damaged
Foundation:	<input type="text"/>	Floor Finish:	<input type="text"/>
Superstructure:	<input type="text"/>	Plumbing:	<input type="text"/>
Roof Covering:	<input type="text"/>	Electrical:	<input type="text"/>
Exterior Finish:	<input type="text"/>	Appliances:	<input type="text"/>
Doors & Windows:	<input type="text"/>	Interior Finish:	<input type="text"/>
Cabinets & Countertops:	<input type="text"/>	HVAC:	<input type="text"/>



Practice – Element Percentages

Estimated Percentage Damage Range				
	0% - 25%	25% - 50%	50% - 75%	75% - 100%
PLUMBING				
The plumbing system includes the incoming water service (municipal water supply or well service), the water heater, water distribution piping, and the wastewater system. Wastewater will be conveyed away from the structure by either a connection to the municipal sewer system or a septic system.	<ul style="list-style-type: none">Water level is less than 6 inches above the lowest floor level.	<ul style="list-style-type: none">Water level is between 6 inches and 18 inches above the lowest floor level.Flood duration is short - no prolonged exposure to water or contaminants.	<ul style="list-style-type: none">Water level is between 18 inches and 3 feet above the lowest floor level.Flood duration is longer than 12 hours - prolonged exposure to water and contaminants.	<ul style="list-style-type: none">Water level is more than 3 feet above the lowest floor level.Flood duration is longer than 12 hours - prolonged exposure to water and contaminants.

ELEMENT PERCENTAGES			
Element	Percent Damaged	Element	Percent Damaged
Foundation:	<input type="text"/>	Floor Finish:	<input type="text"/>
Superstructure:	<input type="text"/>	Plumbing:	<input type="text"/>
Roof Covering:	<input type="text"/>	Electrical:	<input type="text"/>
Exterior Finish:	<input type="text"/>	Appliances:	<input type="text"/>
Doors & Windows:	<input type="text"/>	Interior Finish:	<input type="text"/>
Cabinets & Countertops:	<input type="text"/>	HVAC:	<input type="text"/>



Practice – Element Percentages

Estimated Percentage Damage Range			
0% - 25%	25% - 50%	50% - 75%	75% - 100%

ELECTRICAL
100- to 200-amp electrical service providing circuit breaker panels and distribution wiring. Basic wiring (15/20 amp) for outlets, switches, receptacles, and lighting; 25- to 60-amp wiring systems for outlets for a washer, dryer, stove, and refrigerator.
<ul style="list-style-type: none">Water level is less than 12 inches above the finished floor level.Minor electrical components and limited wiring are inundated but remain below normal receptacle height.
<ul style="list-style-type: none">Water level is between 12 inches and 18 inches above the finished floor level.A significant number of wiring components and limited wiring are inundated, floodwaters above the normal receptacle height.
<ul style="list-style-type: none">Water level is between 18 inches and 3 feet above the lowest floor level.A significant number of wiring components and a significant amount of wiring is inundated - floodwaters above normal wall switch height.
<ul style="list-style-type: none">Water level is more than 3 feet above the lowest floor level.Most of the wiring components and a significant amount of wiring are inundated - floodwaters above normal wall switch height.

ELEMENT PERCENTAGES			
Element	Percent Damaged	Element	Percent Damaged
Foundation:	<input type="text"/>	Floor Finish:	<input type="text"/>
Superstructure:	<input type="text"/>	Plumbing:	<input type="text"/>
Roof Covering:	<input type="text"/>	Electrical:	<input type="text"/>
Exterior Finish:	<input type="text"/>	Appliances:	<input type="text"/>
Doors & Windows:	<input type="text"/>	Interior Finish:	<input type="text"/>
Cabinets & Countertops:	<input type="text"/>	HVAC:	<input type="text"/>



Practice – Element Percentages

Estimated Percentage Damage Range				
	0% - 25%	25% - 50%	50% - 75%	75% - 100%
APPLIANCES				
Common, built-in appliances that would be included are the dishwasher, hot water tank, and some stoves.	<ul style="list-style-type: none">Water level is less than 6 inches above the finished floor level.Water level is in the floor area of the appliances but not into the equipment operating system.The appliances may be cleaned and reconditioned.	<ul style="list-style-type: none">Water level is between 6 inches and 12 inches above the finished floor level.Water level is in the floor area of the appliances and into the equipment operating system.Some of the appliances will need to be replaced.	<ul style="list-style-type: none">Water level is between 12 inches and 18 inches above the finished floor level.Water level is in the floor area of the appliances and into the equipment operating system.Most of the appliances will need to be replaced.	<ul style="list-style-type: none">Water level is between 18 inches and 3 feet above the finished floor level.Water level is in the floor area of the appliances and into the equipment operating system.All of the appliances will need to be replaced.

ELEMENT PERCENTAGES			
Element	Percent Damaged	Element	Percent Damaged
Foundation:	<input type="text"/>	Floor Finish:	<input type="text"/>
Superstructure:	<input type="text"/>	Plumbing:	<input type="text"/>
Roof Covering:	<input type="text"/>	Electrical:	<input type="text"/>
Exterior Finish:	<input type="text"/>	Appliances:	<input type="text"/>
Doors & Windows:	<input type="text"/>	Interior Finish:	<input type="text"/>
Cabinets & Countertops:	<input type="text"/>	HVAC:	<input type="text"/>



Practice – Element Percentages

Estimated Percentage Damage Range				
	0% - 25%	25% - 50%	50% - 75%	75% - 100%
INTERIOR FINISH				
Interior finish includes the gypsum board, drywall, plaster, or paneling that makes up the wall surfaces. It also includes trim around door baseboards, casings, chair rails, and ceiling moldings. Materials include low-grade wood/plastic composites, soft woods, and hard woods. Finishes include paint, stain, or varnish.	<ul style="list-style-type: none">Water level does not rise to the level of the first floor structure.The duration of the floodwaters is limited - less than 12 hours.	<ul style="list-style-type: none">Water level rises just above the first floor level.The duration of the floodwaters is limited - less than 12 hours.	<ul style="list-style-type: none">Water level is up to 3 feet above the first floor level.The duration of the floodwaters is more than 12 hours.	<ul style="list-style-type: none">Water is more than 3 feet above the first floor level of the house.The duration of the floodwaters is more than 12 hours.

ELEMENT PERCENTAGES			
Element	Percent Damaged	Element	Percent Damaged
Foundation:	<input type="text"/>	Floor Finish:	<input type="text"/>
Superstructure:	<input type="text"/>	Plumbing:	<input type="text"/>
Roof Covering:	<input type="text"/>	Electrical:	<input type="text"/>
Exterior Finish:	<input type="text"/>	Appliances:	<input type="text"/>
Doors & Windows:	<input type="text"/>	Interior Finish:	<input type="text"/>
Cabinets & Countertops:	<input type="text"/>	HVAC:	<input type="text"/>



Practice – Element Percentages

Estimated Percentage Damage Range			
	0% - 25%	25% - 50%	50% - 75%
HVAC			
<p>The base HVAC system is a forced-air heating system (furnace) with ductwork. The air handler system is located inside the thermal barrier of the house. The percent damaged will be less for a boiler. A gas-fired or oil-fired furnace located in a basement or crawlspace will require replacement of the furnace assembly as soon as 12 inches of floodwaters are present.</p> <ul style="list-style-type: none">Water level is less than 6 inches above the lowest floor level.Water level is in the lower ducts but not into the air handler or equipment operating system.The condenser unit may be reconditioned if the water level is less than 6 inches from the bottom of the appliance. If the condenser unit is located below the flood level, it will need to be replaced.Water level is between 6 inches and 12 inches above the finished floor level.Water level is into the lower ducts and the air handler, but not into the equipment operating system.The condenser unit may be reconditioned if the water level is up to 12 inches from the bottom of the appliance. If the condenser unit is located below the flood level, it will need to be replaced.Water level is between 12 inches and 3 feet above the finished floor level.Water level is into the lower ducts, air handler, and the equipment operating system.The fuel-fired equipment (burners/controls) is inundated.The condenser unit needs to be replaced.Water level is more than 3 feet above the lowest floor level.Water level is into the duct distribution system, air handler, and the equipment operating system.The fuel-fired equipment (burners/controls) is inundated.The condenser unit needs to be replaced.			
ELEMENT PERCENTAGES			
Element	Percent Damaged	Element	Percent Damaged
Foundation:		Floor Finish:	
Superstructure:		Plumbing:	
Roof Covering:		Electrical:	
Exterior Finish:		Appliances:	
Doors & Windows:		Interior Finish:	
Cabinets & Countertops:		HVAC:	





Post-Inspection Process

Nebraska Floodplain Management Division

NEBRASKA
DEPT. OF WATER, ENERGY, AND ENVIRONMENT

Post-Inspection Process

- Gather data collected during the inspection process
 - If several teams were involved, be sure all have submitted their data!
- Upload the information into the SDE 3.0 Tool
 - For more information on how to use the SDE 3.0 tool, visit our recorded training “SDE 3.0 Tool: How to Easily Prepare a Database of At-Risk Properties”



Live Demo of SDE 3.0 Tool

- Create property entry
- How to enter inspection results
- How to generate report
- Close out
- Share report with property owner(s)
 - Mail/email/share with property owner w/ letter on determination

A dark blue-tinted aerial photograph of a rural landscape. A two-lane road curves through the center of the image. The surrounding fields are flooded with water, with some areas appearing darker and more saturated. In the background, rolling hills are visible under a clear sky.

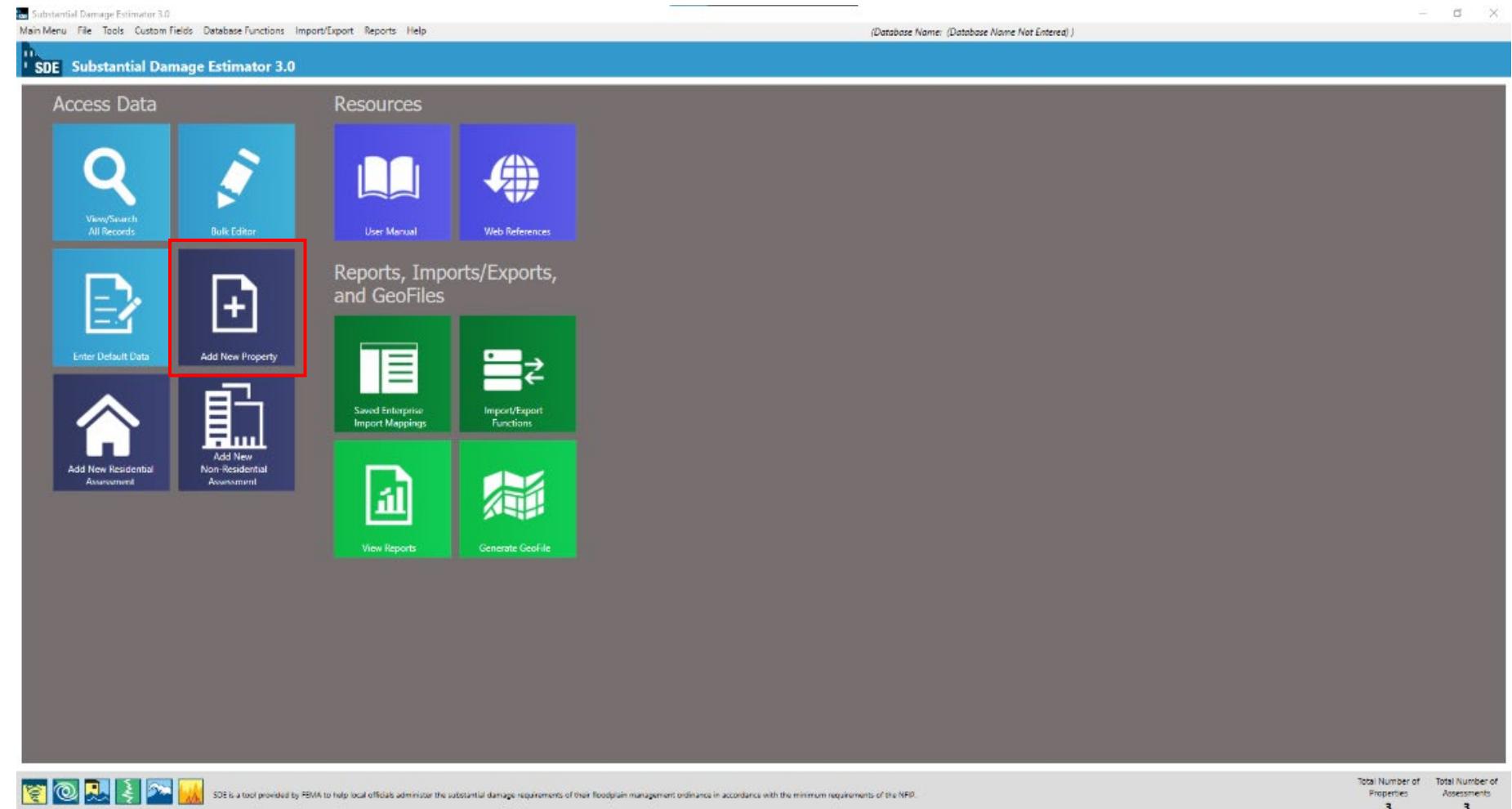
Live Demonstration of SDE 3.0 Tool

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Using the SDE 3.0 Tool

- Step 1: Add a new property to the database.



Adding a new property

- Hit save before filling in the information and these pins will appear
 - Green pins are not required
 - Red is required
 - Yellow is recommended
- Will help in understanding what information is needed
- Can close out once information is logged

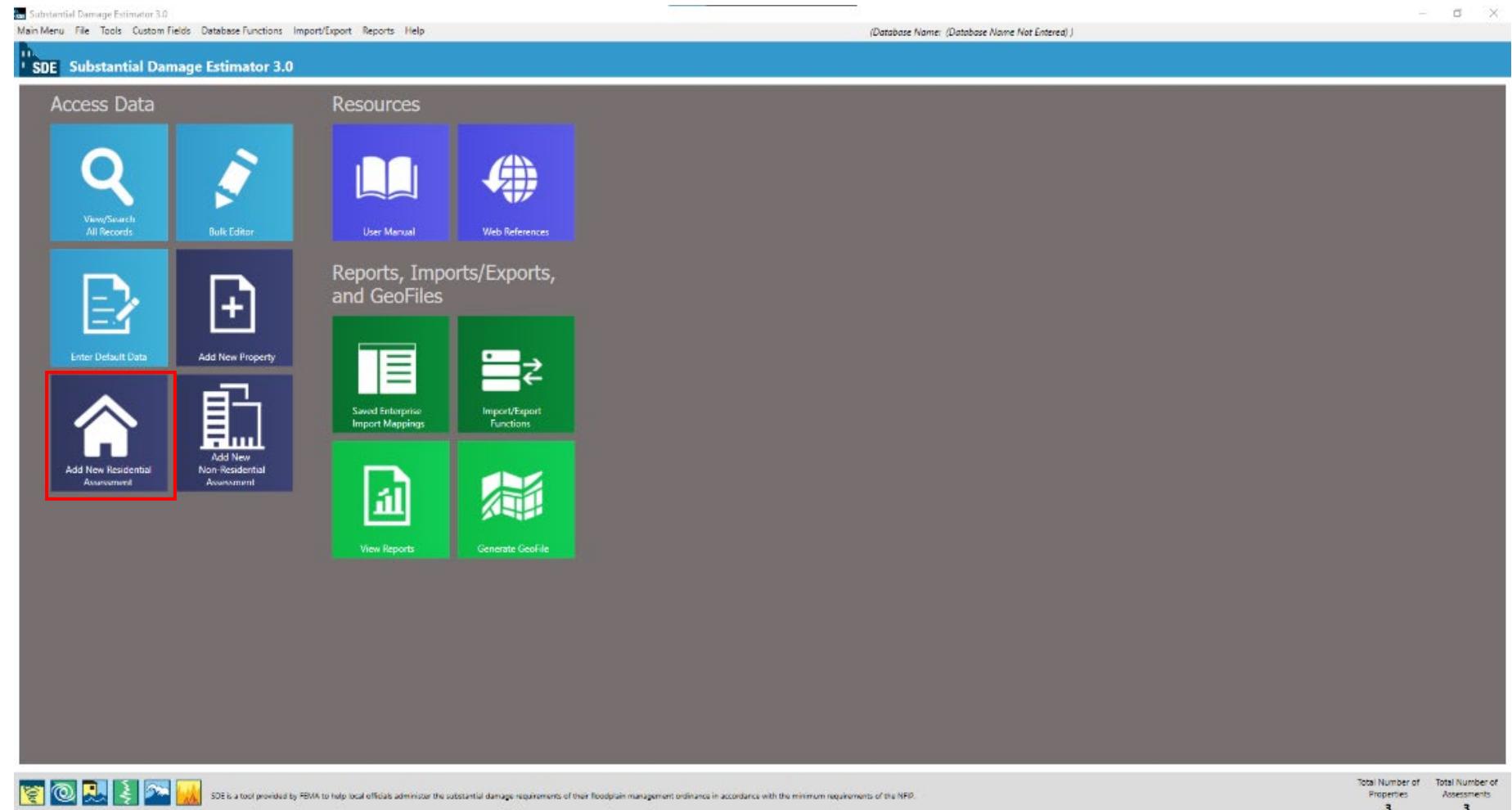
Property Details

Load Default Values Check Spelling Save

Property Data		NFIP Information		Custom Fields	
Structure Owner First Name	Parcel Number	NFIP Community Name	Custom Field 1		
Structure Owner Last Name	Lot Number	NFIP Community ID	Custom Field 2		
Street Number	Year of Construction	FIRM Panel Number	Custom Field 3		
Street Name	Latitude	FIRM Zone			
Street Suffix	Longitude	Make Selection...			
City	Structure Type	Date of FIRM Panel			
State	Make Selection...	11/26/2025			
County/Parish	Make Selection...	Suffix			
Select a State First	Base Flood Elevation	Make Selection...			
Zip Code	Regulatory Floodway	Make Selection...			

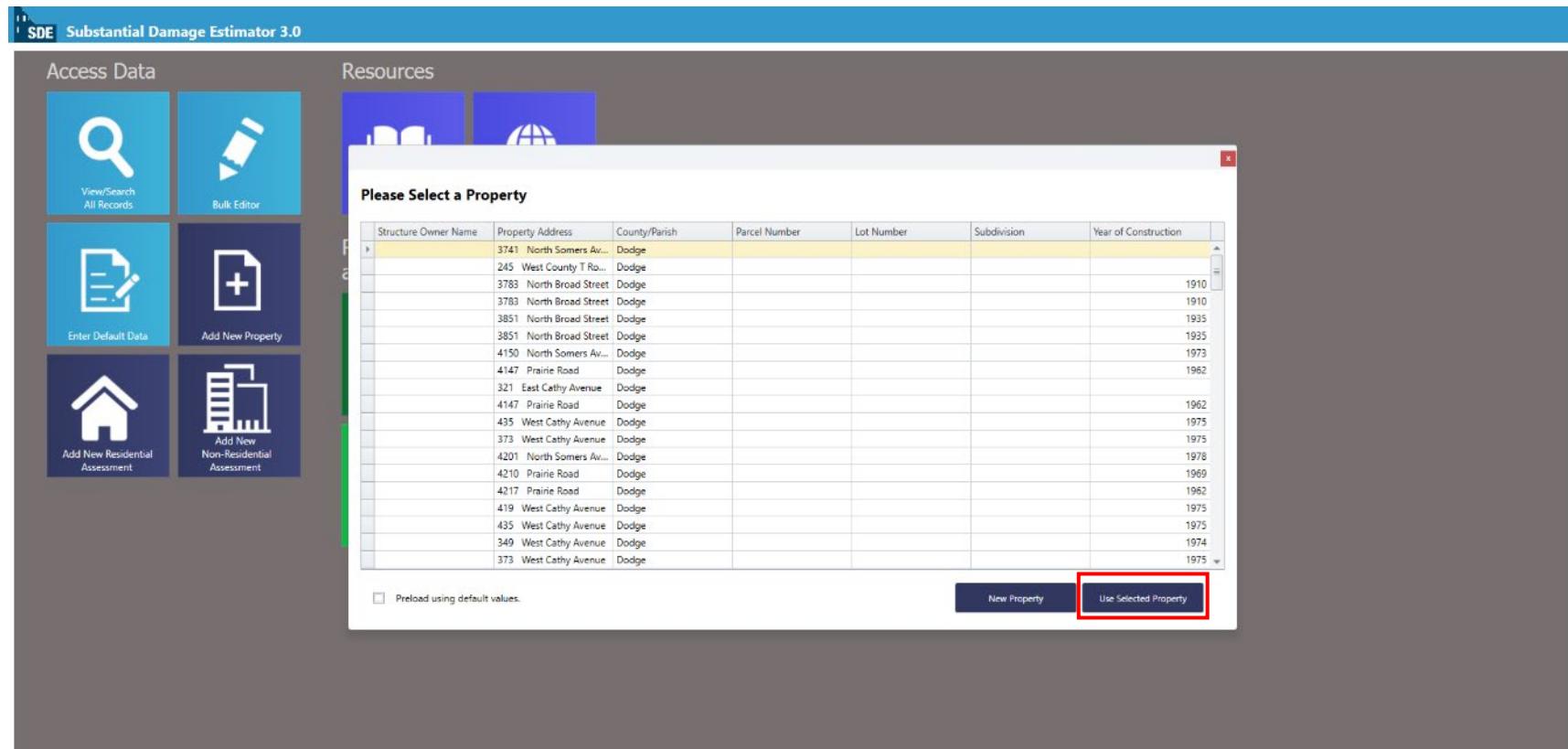
Using the SDE 3.0 Tool – Assessments

Step 2: Add New Residential Assessment



New Residential Assessment

- Select address assessment is needed for, then click 'Use Selected Property'



The screenshot shows the Substantial Damage Estimator 3.0 (SDE) software interface. On the left, there is a sidebar with a blue header 'Access Data' containing four buttons: 'View/Search All Records' (with a magnifying glass icon), 'Bulk Editor' (with a pencil icon), 'Enter Default Data' (with a document icon), and 'Add New Property' (with a plus sign icon). Below these are two more buttons: 'Add New Residential Assessment' (with a house icon) and 'Add New Non-Residential Assessment' (with a bar chart icon). The main area is titled 'Resources' and contains two icons: a book and a globe. A modal dialog box is open in the center, titled 'Please Select a Property'. It displays a table with columns: Structure Owner Name, Property Address, County/Parish, Parcel Number, Lot Number, Subdivision, and Year of Construction. The table lists several property entries, such as 3743 North Somers Av..., 245 West County T Ro..., 3783 North Broad Street, etc. At the bottom of the dialog, there is a checkbox labeled 'Preload using default values.' and two buttons: 'New Property' and 'Use Selected Property'. The 'Use Selected Property' button is highlighted with a red box.

Structure Owner Name	Property Address	County/Parish	Parcel Number	Lot Number	Subdivision	Year of Construction
3743 North Somers Av...	Dodge					
245 West County T Ro...	Dodge					
3783 North Broad Street	Dodge					
3783 North Broad Street	Dodge					1910
3851 North Broad Street	Dodge					1935
3851 North Broad Street	Dodge					1935
4150 North Somers Av...	Dodge					1973
4147 Prairie Road	Dodge					1962
321 East Cathy Avenue	Dodge					
4147 Prairie Road	Dodge					1962
435 West Cathy Avenue	Dodge					1975
373 West Cathy Avenue	Dodge					1975
4201 North Somers Av...	Dodge					1978
4210 Prairie Road	Dodge					1969
4217 Prairie Road	Dodge					1962
419 West Cathy Avenue	Dodge					1975
435 West Cathy Avenue	Dodge					1975
349 West Cathy Avenue	Dodge					1974
373 West Cathy Avenue	Dodge					1975

Residential Assessment Steps

- Review the pre-loaded information to ensure accuracy, edit if needed.
- Then select the “Structure/ Damage/ NFIP” tab

Residential Assessment

No Photo Available

Structure/Damage/NFIP

Address Cost Element Percentages Output Summary Photos

Be sure to **SAVE** assessment record before generating a report.

Print Summary Report Print Detailed Report Check Spelling Save

Subdivision / Community

Subdivision:

Parcel Number:

Lot Number:

Elevation of Lowest Floor:

Datum:

NFIP Community ID: 310016

NFIP Community Name: Kearney, City of

Latitude:

Longitude:

Structure Address

Structure Owner First Name: Test

Structure Owner Last Name: Tests

Street Number: 1205

Street Name: E 1st

Street Suffix: Street

City: Kearney

State: Nebraska

County/Parish: Buffalo

Zip Code:

Phone Number:

Cell Phone Number:

Mailing Address

Check if same as Structure Address.

Mailing Owner First Name:

Mailing Owner Last Name:

Mailing Street Number:

Mailing Street Name:

Mailing Street Suffix:

Mailing City:

Mailing State:

Mailing County/Parish:

Mailing Zip Code:

Mailing Phone Number:

Mailing Care of:

Custom Fields

Custom Field 1:

Custom Field 2:

Custom Field 3:

Residential Assessment Steps

- Refer back to the residential worksheet's "Structure Attributes" section to assist in completing this page.
- Once completed, select "cost" tab to continue.

Residential Assessment

No Photo Available

Address: 1205 E 1st Street, Kearney, Nebraska

Test Tests

Damage Date: 12/4/2025

Assessment Date: 12/4/2025

Percent Damaged: %

Structure Attributes / Information

- Structure Type: Residential
- Story: Make Selection...
- Residence Type: Make Selection...
- Foundation: Make Selection...
- Superstructure: Make Selection...
- Roof Covering: Make Selection...
- Exterior Finish: Make Selection...
- HVAC System: Make Selection...
- Year of Construction: 1972
- Quality: Make Selection...

Inspector / Damage Information

- Inspector Name:
- Inspector Phone:
- Assessment Date: 12/4/2025
- Date Damage Occurred: 12/4/2025
- Cause of Damage: Make Selection...
 Damage Undetermined
- Duration of Flood: Make Selection...
- Est. Depth of Flood Above Ground: 0.00
- Est. Depth of Flood Above Lowest Floor:

NFIP / Community Information

- NFIP Community ID: 310016
- FIRM Panel Number:
- Suffix: Make Selection...
- Date of FIRM Panel: 12/4/2025
- FIRM Zone: Make Selection...
- Base Flood Elevation:
- Regulatory Floodway: Make Selection...
- Space for Community Specific Information:

Be sure to **SAVE** assessment record before generating a report.

Print Summary Report | Print Detailed Report | Check Spelling | Save

Residential Assessment Steps

- Enter the square footage of the structure here.

Square Footage



Click to calculate or enter square footage:

Base Cost:

\$0.00

Geographic Adjustment:

0.00

Total Square Footage:

0.00

Cost:

\$0.00

Cost Adjustments

Adjustments:	Quantity:	Unit:	Unit Cost:	Adjustment Cost:
?				

Additional Adjustments

Adjustments:	Quantity:	Unit Cost:	Adjustment Cost:
?	0.00	\$0.00	\$0.00
?	0.00	\$0.00	\$0.00
?	0.00	\$0.00	\$0.00
?	0.00	\$0.00	\$0.00
?	0.00	\$0.00	\$0.00
?	0.00	\$0.00	\$0.00
?	0.00	\$0.00	\$0.00

Computed Actual Cash Value

Total Adjustments:	\$0.00
Replacement Cost:	\$0.00
Replacement Cost Per Sq Ft:	
Cost Data Reference:	
Cost Data Date:	12/5/2025
Depreciation Rating:	Make Selection...
Depreciation Percentage:	0.0%
Computed Actual Cash Value:	?

Residential Assessment Steps

- Square footage information can be found on County Assessors websites.

The screenshot displays a software interface for residential assessment. On the left, a 'Square Footage' module shows a calculator icon and fields for 'Base Cost' (\$0.00) and 'Geographic' (\$0.00). It includes sections for 'Cost Adjustments' and 'Additional Adjustments'. On the right, a 'Square Foot Calculator' module is open, showing four shape icons (L, T, square, and U) and a button to 'Enter Total Square Footage Manually'. A red box highlights this button. Below it is a 'Square Foot Breakdown' table with columns for 'Shape Type', 'Total Footage', 'Edit', and 'Delete'. To the right of the calculator is a 'Computed Actual Cash Value' section with various input fields and dropdowns, including 'Cost Data Date' (12/5/2025), 'Depreciation Rating', and 'Depreciation Percentage' (0.0%). The total cash value is listed as \$0.00.

Square Footage

Click to calculate or enter square footage:

Base Cost: \$0.00

Geographic: \$0.00

Cost Adjustments

Adjustments:

Additional Adjustments

Adjustments:

Square Foot Calculator

Select a shape to add it to the structure:

Enter Total Square Footage Manually

Square Foot Breakdown

Shape Type	Total Footage	Edit	Delete

Computed Actual Cash Value

Total Adjustments: \$0.00

Replacement Cost: \$0.00

Replacement Cost Per Sq Ft: \$0.00

Cost Data Reference:

Cost Data Date: 12/5/2025

Depreciation Rating:

Make Selection...

Depreciation Percentage: 0.0%

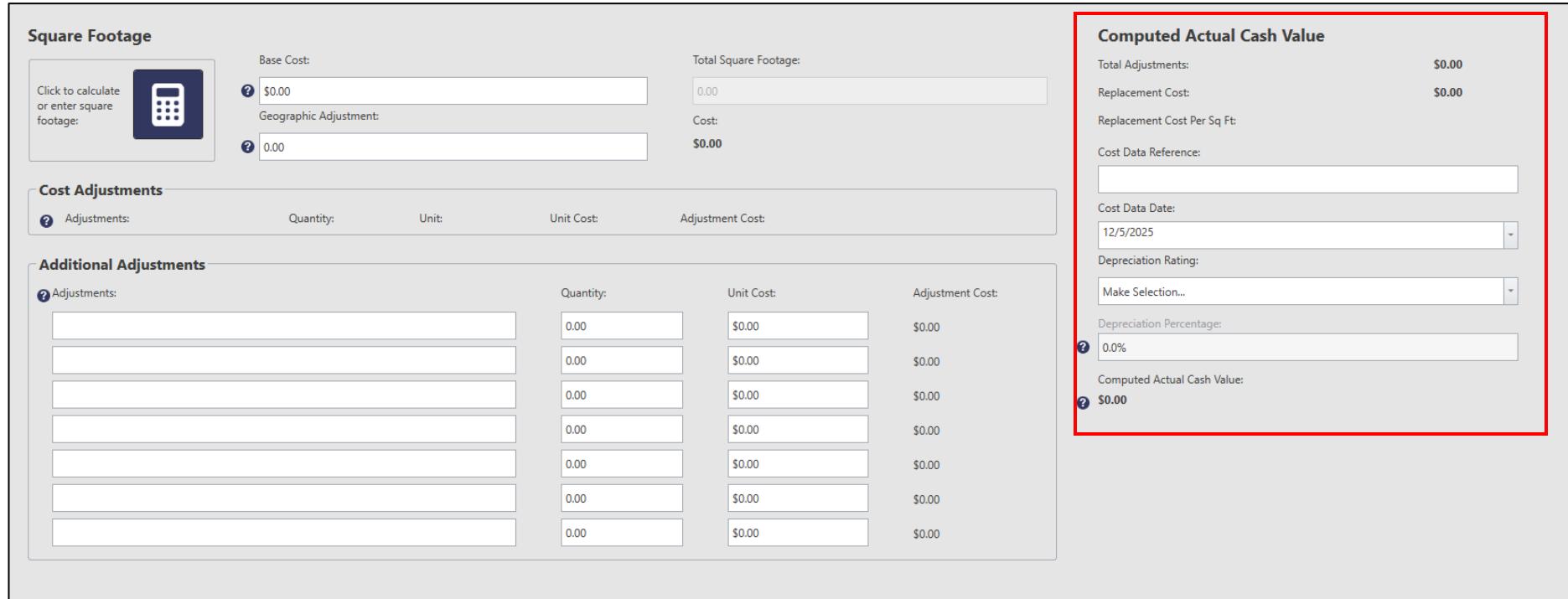
Computed Actual Cash Value: \$0.00

Residential Assessment Steps

- Base cost: cost per square foot to construct a new structure, typically around \$150 in Nebraska
- Geographic Adjustment is a multiplier, DWEE recommends putting '1.0'

Residential Assessment Steps

- Once Base Cost & Geographic Adjustment are completed, determine the “Depreciation Rating” to get the Computed Actual Cash Value
- Can move to next tab once completed, which is “Element Percentages”



The screenshot shows a software interface for residential assessment. On the left, there are sections for 'Square Footage' and 'Cost Adjustments'. The 'Square Footage' section includes a calculator icon and fields for 'Base Cost' (\$0.00), 'Geographic Adjustment' (\$0.00), and 'Total Square Footage' (0.00). The 'Cost Adjustments' section has a table with columns for 'Adjustments', 'Quantity', 'Unit', 'Unit Cost', and 'Adjustment Cost'. The 'Additional Adjustments' section has a similar table. On the right, a large red box highlights the 'Computed Actual Cash Value' section. This section includes fields for 'Total Adjustments' (\$0.00), 'Replacement Cost' (\$0.00), 'Replacement Cost Per Sq Ft', 'Cost Data Reference', 'Cost Data Date' (12/5/2025), 'Depreciation Rating', 'Make Selection...', 'Depreciation Percentage' (0.0%), and 'Computed Actual Cash Value' (\$0.00).

Residential Assessment Steps

- Refer to the “Element Percentages” section on the inspection worksheet to complete this portion.

Element Percentages				
Element:	Percent Damaged:	Element Percentage:	Element Cost:	Damage Values:
Foundation:	0.0%	11.9 %	\$15,708.00	\$0.00
Superstructure:	0.0%	13.3 %	\$17,556.00	\$0.00
Roof Covering:	0.0%	4.3 %	\$5,676.00	\$0.00
Exterior Finish:	0.0%	6.9 %	\$9,108.00	\$0.00
Doors and Windows:	0.0%	15.6 %	\$20,592.00	\$0.00
Cabinets and Countertops:	0.0%	4.4 %	\$5,808.00	\$0.00
Floor Finish:	0.0%	7.7 %	\$10,164.00	\$0.00
Plumbing:	0.0%	8.4 %	\$11,088.00	\$0.00
Electrical:	0.0%	4.8 %	\$6,336.00	\$0.00
Appliances:	0.0%	4.1 %	\$5,412.00	\$0.00
Interior Finish:	0.0%	13.0 %	\$17,160.00	\$0.00
HVAC:	0.0%	5.6 %	\$7,392.00	\$0.00
			Replacement Cost:	Computed Damages:
			\$132,000.00	\$0.00

Residential Assessment Steps

- Once percentages are completed, the left-hand side will show a “percent damaged.”
- However, there are a few more steps required before the final percentage is determined.*
- Continue to the “Output Summary” tab.

Residential Assessment

Be sure to **SAVE** assessment record before generating a report.

Element:	Percent Damaged:	Element Percentage:	Element Cost:	Damage Values:
Foundation:	50.0%	11.9 %	\$15,708.00	\$7,854.00
Superstructure:	37.0%	13.3 %	\$17,556.00	\$6,495.72
Roof Covering:	5.0%	4.3 %	\$5,676.00	\$283.80
Exterior Finish:	40.0%	6.9 %	\$9,108.00	\$3,643.20
Doors and Windows:	30.0%	15.6 %	\$20,592.00	\$6,177.60
Cabinets and Countertops:	50.0%	4.4 %	\$5,808.00	\$2,904.00
Floor Finish:	100.0%	7.7 %	\$10,164.00	\$10,164.00
Plumbing:	60.0%	8.4 %	\$11,088.00	\$6,652.80
Electrical:	60.0%	4.8 %	\$6,336.00	\$3,801.60
Appliances:	50.0%	4.1 %	\$5,412.00	\$2,706.00
Interior Finish:	70.0%	13.0 %	\$17,160.00	\$12,012.00
HVAC:	100.0%	5.6 %	\$7,392.00	\$7,392.00
Replacement Cost:		Computed Damages:	\$132,000.00	
			\$70,086.72	

Residential Assessment Steps

- DWEE recommends using the “Adj. Tax Assessed Value” as it is the fastest to obtain from the County Assessor webpage
- Notice the difference in percentages after changing to the Tax Assessed Value

Residential Assessment

No Photo Available



Test Tests

1205 E 1st Street
Kearney
Nebraska

Damage Date:

Assessment Date:
12/5/2025

Percent Damaged:
60.9 %

Percent Damaged

To ensure consistency and equity, local officials responsible for substantial damage determinations are strongly encouraged to select only one method each for determining structure values and repair costs and to use the selected methods for the entire community. Computed damages based on element percentages within the software can only be derived from a replacement value. You can't use an appraisal or adjusted tax value which are both market values.

Basis for value of Structure (Select One...)

Computed Actual Cash Value
 Professional Market Appraisal
 Adj. Tax Assessed Value

Basis for cost of Repairs/Improvements (Select One...)

Computed Damages
 Contractor Estimate
 Community Estimate

User Entered Data (Optional)

Market Value Determination

Professional Market Appraisal: \$0.00
Tax Assessed Value: \$115,000.00
Tax Factor Adjustment: 1.00
Adjusted Tax Assessed Value: **\$115,000.00**

Cost of Damage

Contractor Estimate: \$0.00
Community Estimate: \$0.00

Damage Summary

Replacement Cost: **\$132,000.00**
Computed Damages: **\$70,086.72**
Depreciation Percentage: **24.2 %**
Computed Actual Cash Value: **\$100,056.00**
Percent of Existing Improvements and Repairs Pre-Disaster: 0.00
Repair/Reconstruction Percentage: **70.0 %**

*Per FEMA Publication 213, actual cash may be used as market value.

Residential Assessment Steps

- Ensure the assessment is saved
- Print summary report to provide to property owner
 - Include official letter and a floodplain development permit application

Substantial Damage Estimator					
Subdivision	Bev. of Lowest Floor				
Parcel #	ft.				
Lot #	Datum				
Community					
NFIP Community Name	Kearney, City of				
NFIP Community ID #	310016				
Latitude					
Longitude					
Structure Address					
Owner's Name	Testa, Test				
Street Address	1205 E 1st Street				
City	Kearney				
County/Parish	Buffalo				
State	Nebraska				
Zip					
Phone					
Structure Information					
Year of Construction	1972				
Residence Type	Single Family Residence				
Quality					
Damage Information					
Date of Assessment	12/05/2025	Date of Damage	12/05/2025	Residence Information	
Inspector Name		Cause of Damage			
Inspector Phone		Duration of Flood	0		
		Est. Depth of Flood			
		Above Lowest			
		Floor			
NRN Information					
Firm Panel #	Suffix	Date of RRM Panel	Firm Zone	BFE	Regulatory Floodway
12/04/2025					
Percent Damaged					
Base for Value of Structure	60.9 %	Percent Damage d	\$70,086.72		
\$115,000.00		Basis for Cost of Repairs			
Adj. Tax Assessed Value		Substantially Damaged	Computed Damages		
Damage Summary					
Replacement Cost	\$132,000.00	Computed Damages	\$70,086.72		
Depreciation %	24.2 %	Percent of Existing Improvements and Repairs Pre- Disaster	0.0 %		
Computed Actual Cash Value*	\$100,056.00	Repair/Reconstruction %	70.0 %		
Other Depreciation Explanation					
* Per FEMA Publication 213, Actual Cash Value may be used as Market Value.					
Optional User Entered Data					
Professional Market Appraisal	\$0.00	Contractor Estimate	\$0.00		
Tax Assessed Value	\$115,000.00	Community Estimate	\$0.00		
Factor Adjustment	1	Adjusted Tax Assessed Value	\$115,000.00		
Authorized Local Official : _____		Authorized Local Official : _____	Printed Name		
Signature					
Friday, December 5, 2025					
Page 1 of 1					



Documenting Determinations

Nebraska Floodplain Management Division

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Substantial Damage Determinations

- Provide property owners with an official letter indicating the outcome of the determination
 - Substantially damaged or not substantially damaged
 - Include SDE 3.0 Summary Report
- Make sure the letter includes the words “substantially damaged”
- Include blank floodplain development permit application
- Template letters can be found in DWEE’s Digital Desk Reference

<p>Flood-Related Substantial Damage Determination Letter:</p> <p>[Jurisdiction Name] [Jurisdiction Address Line 1] [Jurisdiction Address Line 2]</p> <p>[Date]</p> <p>[Property Owner Name] [Property Owner Address Line 1] [Property Owner Address Line 2]</p> <p>Subject: Damage</p> <p>Dear [Property Owner],</p> <p>On [date], the subject property was located in the Flood Zone [A, AE, A1-30, AH, AO]. The local jurisdiction is required to perform damage estimation in accordance with [Ordinance/Regulation/Resolution and No.]. The damage estimation for your property has been determined to be [percentage]. The cost to repair the structure to its pre-flood market value is [dollar amount]. The cost to repair is estimated to be [dollar amount]. Please see the documentation attached.</p> <p>Prior to beginning repairs to your structure, please complete a Floodplain Development Permit application. 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.</p> <p>Because the damage to your building has been determined to be greater than 50% of fair market value, your building has been determined to be substantially damaged. Substantially damaged properties are required to be brought into full compliance with floodplain regulations found in [Ordinance/Regulation/Resolution and No.]. Residential structures must be elevated [height freeboard] above the base flood elevation (BFE). Non-Residential structures must be flood-proofed or elevated to [height freeboard].</p> <p>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. We are sure you want to repair your property as soon as possible.</p>	<p>Non-Flood Related Substantial Damage Determination Letter:</p> <p>[Jurisdiction Name] [Jurisdiction Address Line 1] [Jurisdiction Address Line 2]</p> <p>[Date]</p> <p>[Property Owner Name] [Property Owner Address Line 1] [Property Owner Address Line 2]</p> <p>Subject: Damage Estimation for Property Located at [Property Address and Parcel No.]</p> <p>Dear [Property Owner],</p> <p>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.].</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>[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.</p> <p>Thank you in advance for your cooperation and assistance at a difficult time.</p> <p>Sincerely,</p> <p>[Name Community Official], Floodplain Manager [Contact Information]</p> <p>CC: [City Attorney / County Attorney]</p> <p>Enclosed: [Ordinance/Regulation/Resolution and No.] [Damage determination worksheets / documentation] [Floodplain Development Permit]</p>
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A photograph of a residential area severely affected by flooding. The water has risen high, submerging the yards and the lower levels of houses. A small boat is visible in the water near a house. The surrounding trees are also partially submerged. The overall scene conveys a sense of significant flooding and its impact on a community.

Resources

Nebraska Floodplain Management Division

NEBRASKA
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DWEE Digital Desk Reference Resources

- Substantial Damage Assessment Handbook
- Forms and Templates
 - Checklists, SDA Notices, Example Press Releases, Inspection Guides, Damage Inspection Worksheets, SD Determination letters, etc.
- Substantial Damage Quick Guides
- Substantial Damage Story Map
- Structural & Nonstructural Model Floodplain Development Permit Applications

Post-Disaster Information

Substantial Damage Assessment Handbook

Substantial Damage Assessment Handbook: Forms and Templates

SD Quick Guides

Substantial Damage Story Map

Other Publications

1. Scan the structure's exterior (finish and sheathing, insulation, and weather stripping) for dents, cracks, and tears.

2. Study the roof for minor and major damage.

3. Review windows and doors for damage caused by wind and debris.

4. Look at all sides of the structure, on nearby fences, posts, or vegetation for a High Water Mark (HWM): a line formed by water, dirt, or debris. Measure the height of the line.

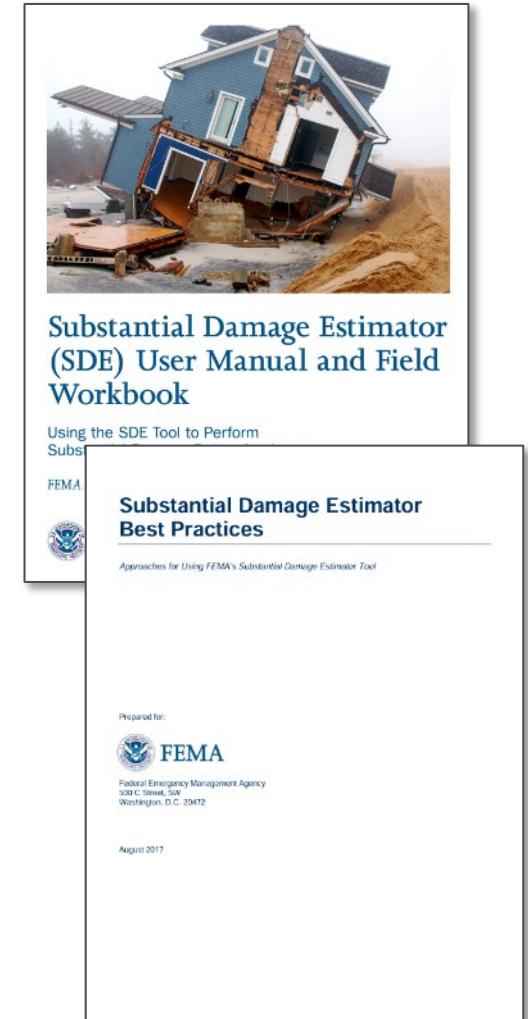
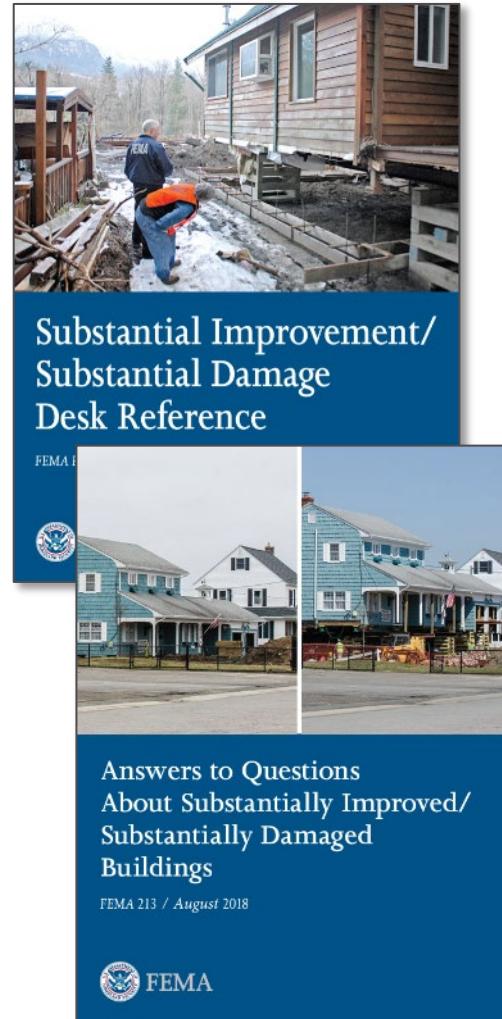
5. Look for damage to any utilities or equipment serving the structure. Look for evidence of utilities in a basement.

6. Examine the foundation for settlement, lateral movement, or cracking that affects structural stability. Look for evidence of a basement.

Step back to look for structural settling, roof warping, separation from foundation, or general lateral movement.

FEMA SI/SD Resources

- Substantial Improvement/Substantial Damage Desk Reference
- Answers to Questions About Substantially Improved/Substantially Damaged Buildings
- Substantial Damage Estimator (SDE) User Manual and Field Workbook
- Substantial Damage Estimator Best Practices



Other Helpful Resources

- NE Floodplain Interactive Map & NeRFF
- Previously Recorded Trainings
 - “Before and After Disaster Strikes: Substantial Damage 101”
 - “Substantial Damage Estimator (SDE) 3.0 Tool: How to Easily Prepare a Database of At-Risk Properties”
 - “Pack. Prepare. Be Aware. How to Increase Flood Awareness in your Community”
- The Floodplain Management Division at DWEE!
 - [Contact us!](#)

Upcoming Trainings

The New Floodplain Interactive Map & Nebraska Real Time Flood Forecasting Tool – Virtual and after hours

Tuesday, February 10, 2026

6:00pm – 8:00pm CT

The Letter of Map Revision – Virtual

Thursday, February 19, 2026

9:00am – 10:00am CT

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QUESTIONS?

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