An aerial photograph showing a vast expanse of floodwater that has inundated a rural landscape. A narrow strip of land, possibly a road or railway, runs vertically through the center of the image, partially submerged. In the far distance, a city skyline is visible under a hazy sky. The text 'Flood Preparedness & Substantial Damage Assessments' is overlaid in large, white, bold letters with a slight drop shadow.

Flood Preparedness & Substantial Damage Assessments

Substantial Improvement/Damage

- Improvements & repairs can be permitted for existing structures in the floodplain.
- Minor improvements and repairs can simply be permitted.
- If the repair or improvement is valued at more than half the value of the structure it is considered Substantial and is equated with new construction and must comply with your ordinance.

TITLE 455, NEBRASKA
ADMINISTRATIVE CODE,
CHAPTER 1 002.22:

*“Substantial improvement” shall mean any reconstruction, rehabilitation, addition, or other improvement of an obstruction, **the cost of which equals or exceeds 50 percent of the market value** of the obstruction before “start of construction” of the improvement. This includes obstructions which have incurred “substantial damage,” regardless of the actual repair work performed.*

Post Disaster Duties

- Repairs to structures in the floodplain **must** be permitted
- If the structure is damaged **more than 50% of it's value**, it needs to be brought into compliance with your floodplain ordinance
- Therefore, a **Substantial Damage Assessment (SDA)** must be performed before repairs can be permitted

44CFR60.3 (a)

...the community shall:

(1) Require permits for all proposed construction or other development in the community...

44CFR59.1

Development means any man-made change to improved or unimproved real estate, including but not limited to buildings or other structures...

Presenters

Chuck Chase, CFM

Outreach Coordinator

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(402) 471-9422



Adele Phillips, CFM

Flood Mitigation Planner

adele.phillips@nebraska.gov

(402) 471-9252



An aerial photograph showing a vast expanse of floodwater that has inundated a rural landscape. A long, straight road or levee runs through the center of the frame, flanked by rows of trees. In the far distance, a city skyline is visible on the horizon under a clear sky. The text "Disaster Preparedness" is overlaid in large white letters across the middle of the image.

Disaster Preparedness

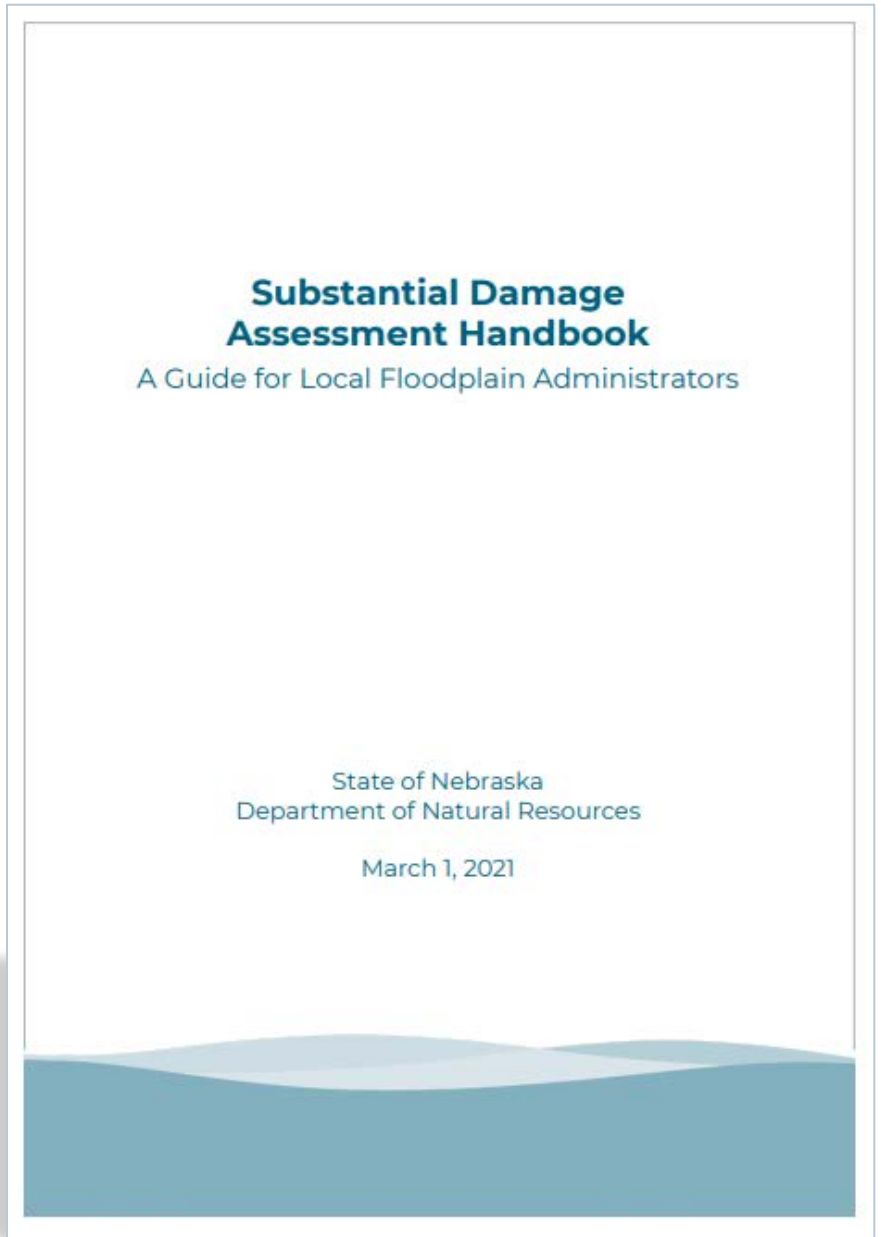
Known Hazards

- Floodplains are inherently hazardous places.
- Flooding is the most frequently reported hazard in Nebraska.
- In a 30 Year mortgage, a home has 26% chance of experiencing a flood.
- Climate models show that NE is getting wetter, and
- Storm events will:
 - Increase in frequency
 - Increase in scale / intensity
 - Decrease in predictability

New Resource

Online at NeDNR's
“Digital Desk Reference”

[https://dnr.nebraska.gov/
floodplain/digital-desk-
reference](https://dnr.nebraska.gov/floodplain/digital-desk-reference)



<https://dnr.nebraska.gov/floodplain/digital-desk-reference>

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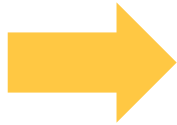
CONTACT



Post-Disaster Information



▶ Substantial Damage Assessment Handbook



▶ Substantial Damage Assessment Handbook:
Forms and Templates

▶ Other Publications

▶ FAQ & Other Helpful Information

Past Articles by Topic for Floodplain



Substantial Damage Assessment

We will start by discussing things that you can do anytime:

“Sunny Day” actions


Yet, prudence would dictate that **preparing prior** to a disaster is a **wisdom**.

Your position as Floodplain Administrator focused only on those properties within the floodplain, yet your duty as a community official may extend to all those affected by disaster.

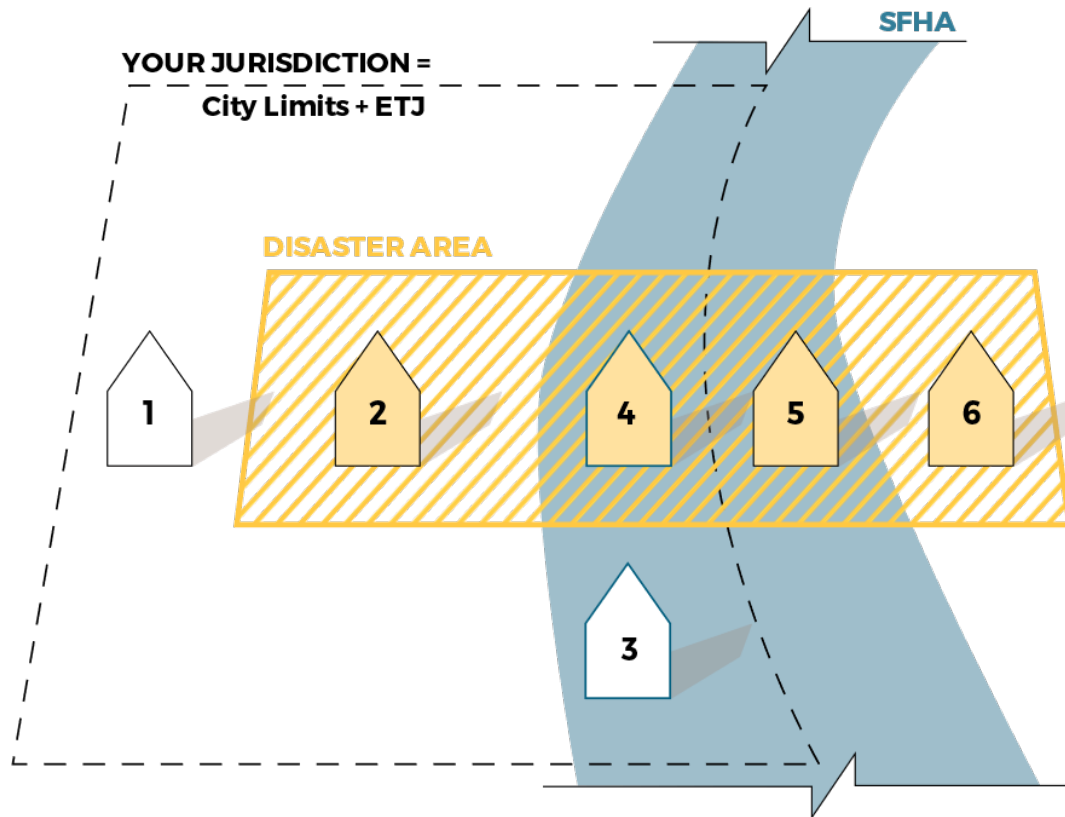


Sunny Day Actions

Pre-Disaster Planning

- Knowing your regulatory jurisdiction
 - Knowing which structures are at risk
 - Building a database
 - Making a plan
- 

Know Your Jurisdiction



1. In jurisdiction,
not impacted

2. In jurisdiction,
impacted,
not in SFHA

3. In jurisdiction,
not impacted,
in SFHA

4. In jurisdiction,
impacted,
in SFHA

5. Not in jurisdiction,
impacted,
in SFHA

6. Not in jurisdiction,
impacted,
not in SFHA

Not under Floodplain
Administrator purview;
Handbook does not apply.

Handbook applies;
use guidance in
“Pre-Disaster” section.

This Handbook Applies.
See the “SD Assessment
and Permit Requirement
Decision Tree.”

Not under Floodplain
Administrator purview;
Handbook does not apply.

Know Your Hazard Zones


Can you answer?

- Where is your jurisdiction's SFHA located?
- What structures exist in the SFHA?

Resources available:



- FIRM, FHBM
- NeDNR Interactive Map
- FEMA Flood Map Service Center (<https://msc.fema.gov/portal/home>)

Looking for a Flood Map? 

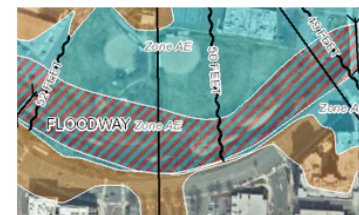
Enter an address, a place, or longitude/latitude coordinates:

Enter an address, a place, or longitude/latitude cc

Search

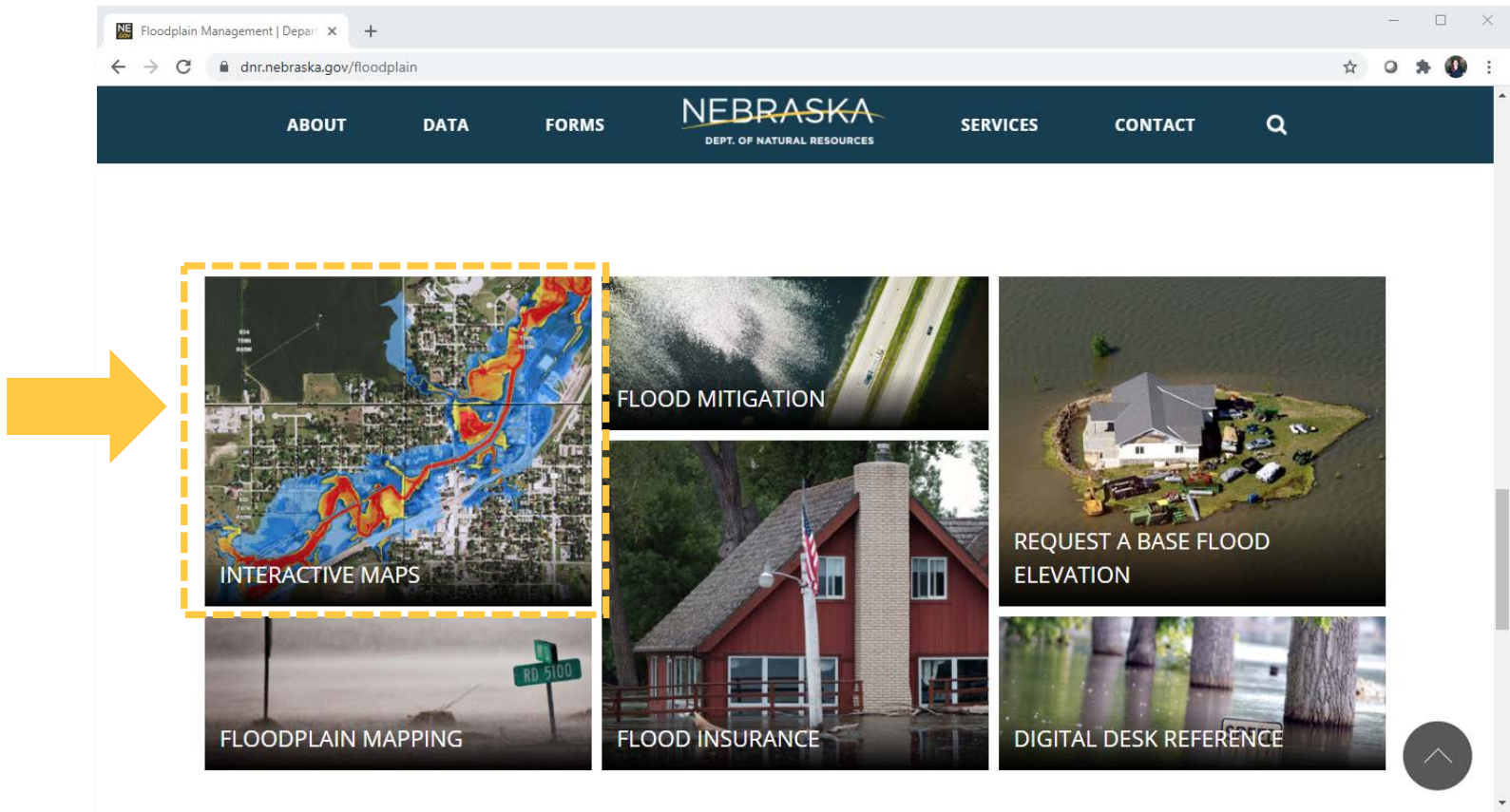
Looking for more than just a current flood map?

Visit [Search All Products](#) to access the full range of flood risk products for your community.



NeDNR Interactive Map

dnr.Nebraska.gov/floodplain



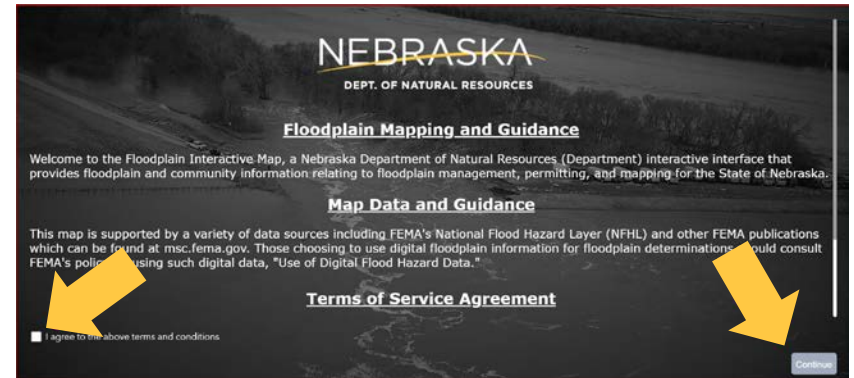
Floodplain Interactive Map

Agree and continue:

- Then give the map a minute to download.

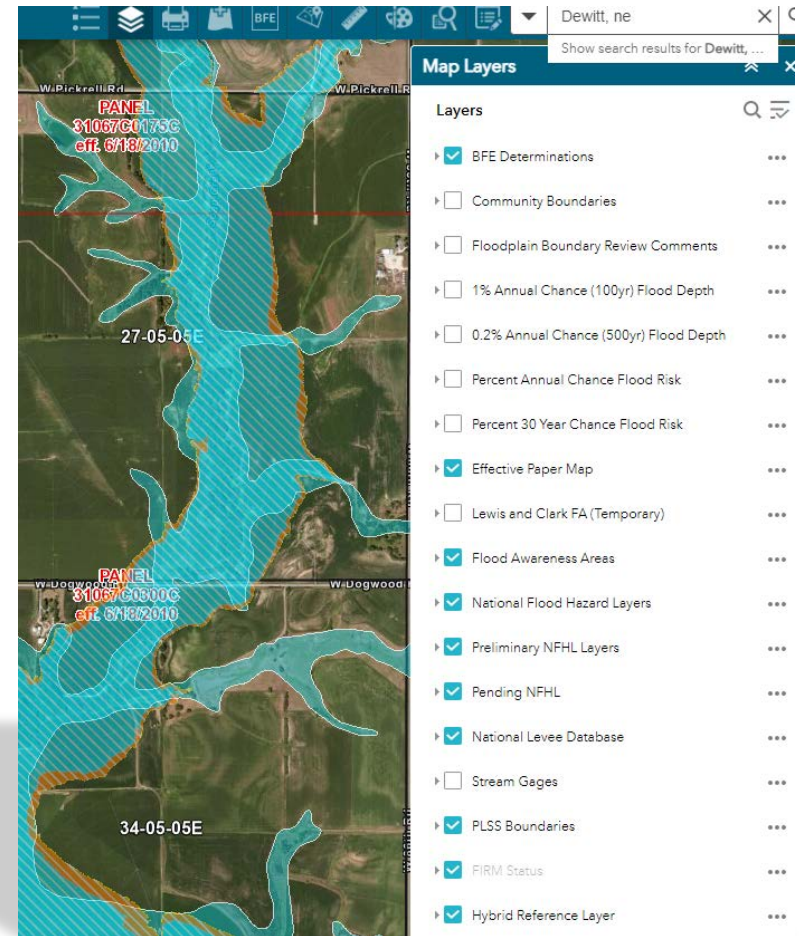
Zoom in to your property using:

- The roller on your mouse,
- The zoom button on the top left, or
- By searching the address or section (S-T-R) in the search box in the upper right



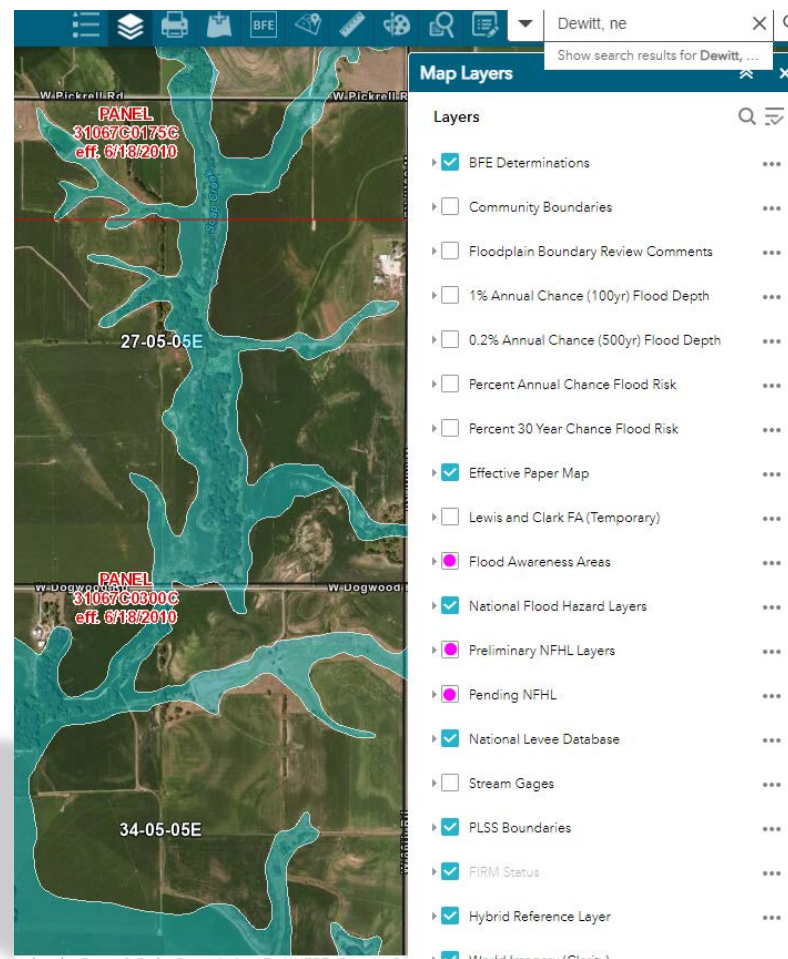
Too Many Layers?

- Sometimes there can be too much information shown on the Map
- Layers can easily be turned off or on by checking or unchecking the box in the Layers Menu

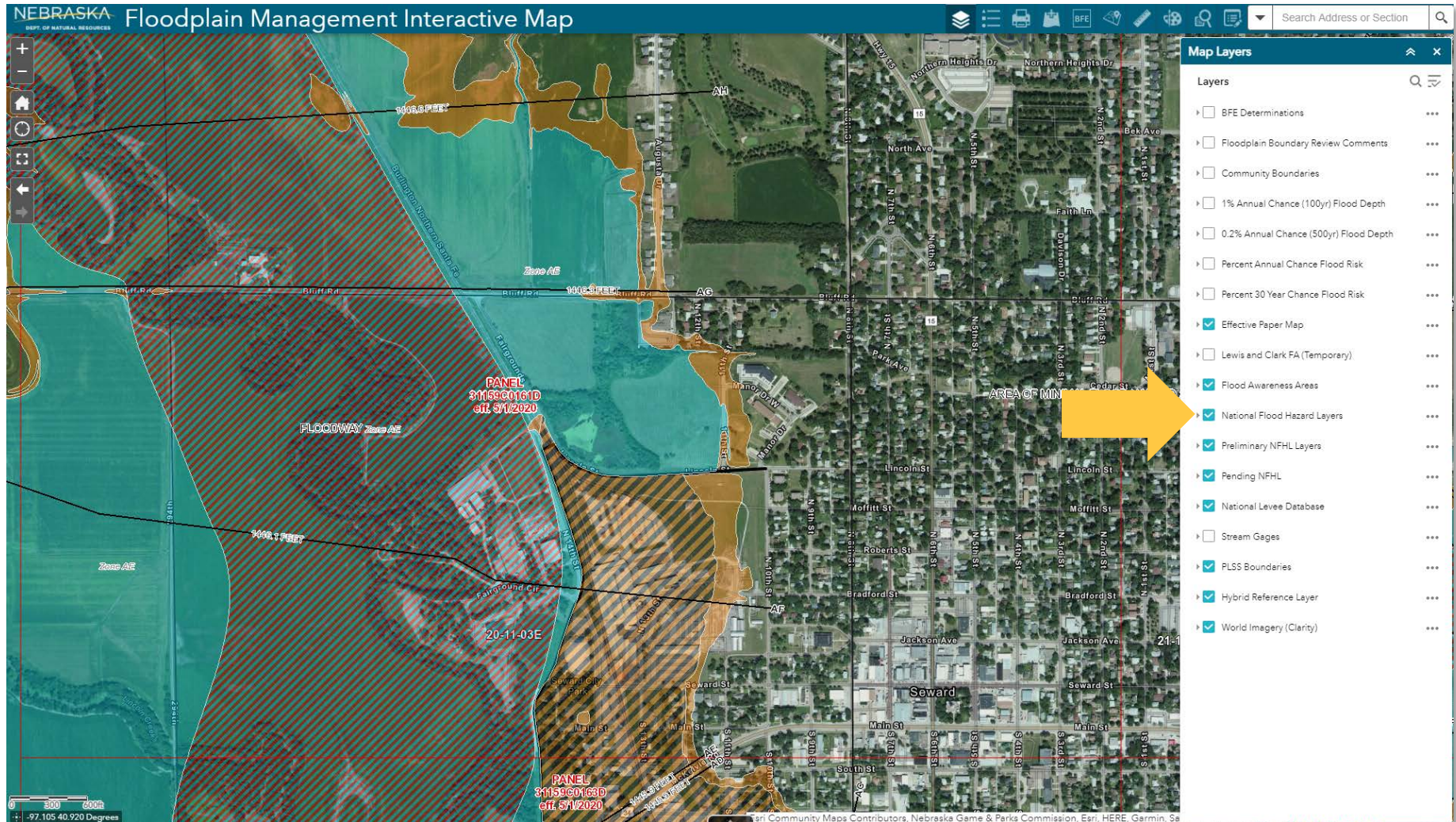


Regulatory Floodplain Only?

- To see **only** the regulatory FIRM and get rid of the confusing overlays, turn off these layers:
 - Flood Awareness Areas
 - Preliminary NFHL Layers
 - Pending NFHL

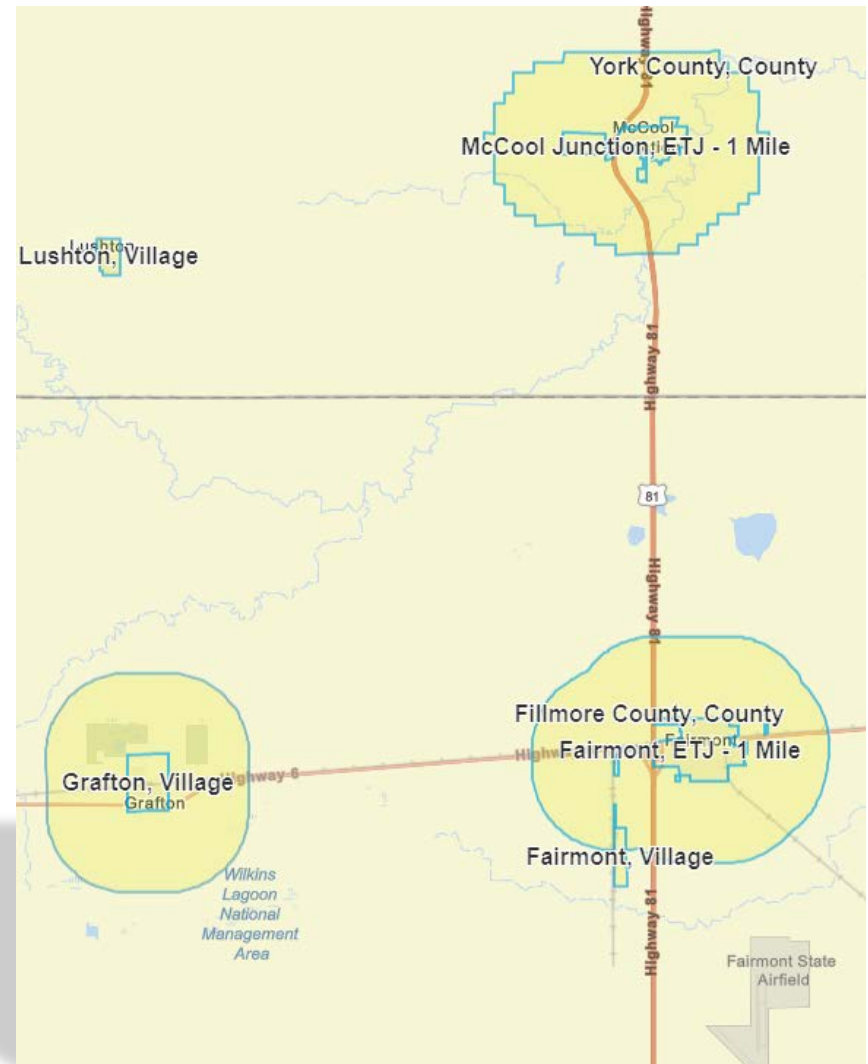


NFHL is Regulatory



Community Boundaries

- Some communities have a **1-mile Extra-Territorial Jurisdiction**, and some do not.
- Some ETJs follow property lines; others just extend as far as possible (creating a curved boundary).



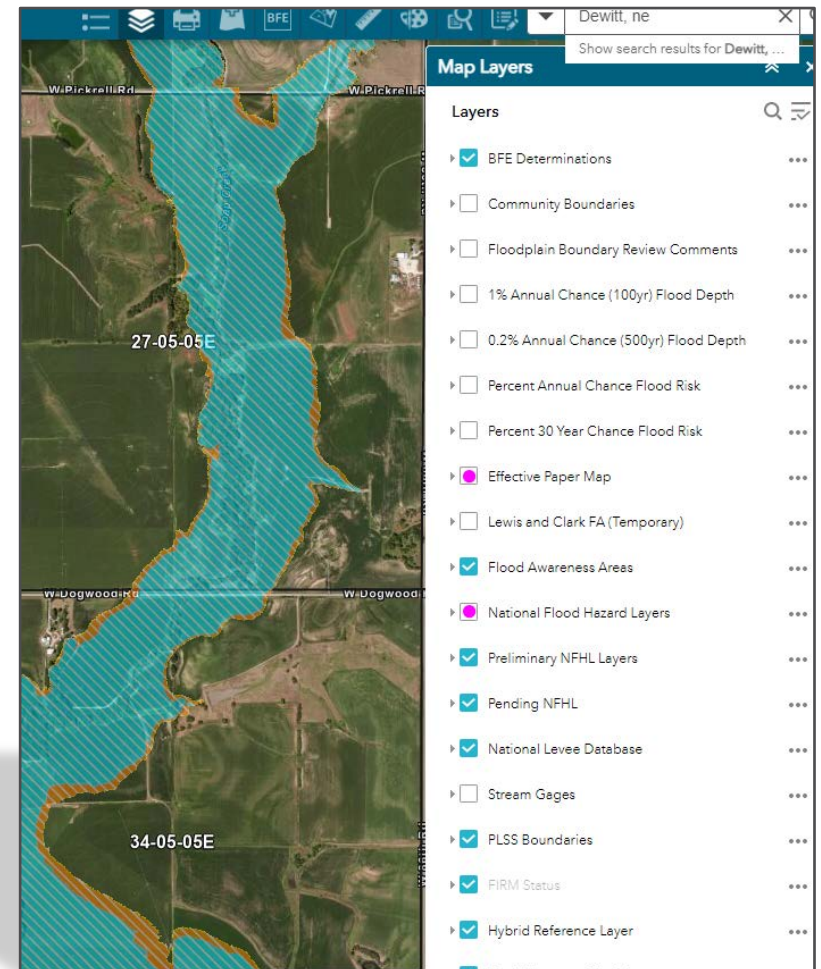
Find the Jurisdiction

- Sometimes an ETJ can extend beyond the county line.
- The house pictured in the floodplain is out in the country in Hall County... but is in the [jurisdiction](#) of Prosser in Adams County.

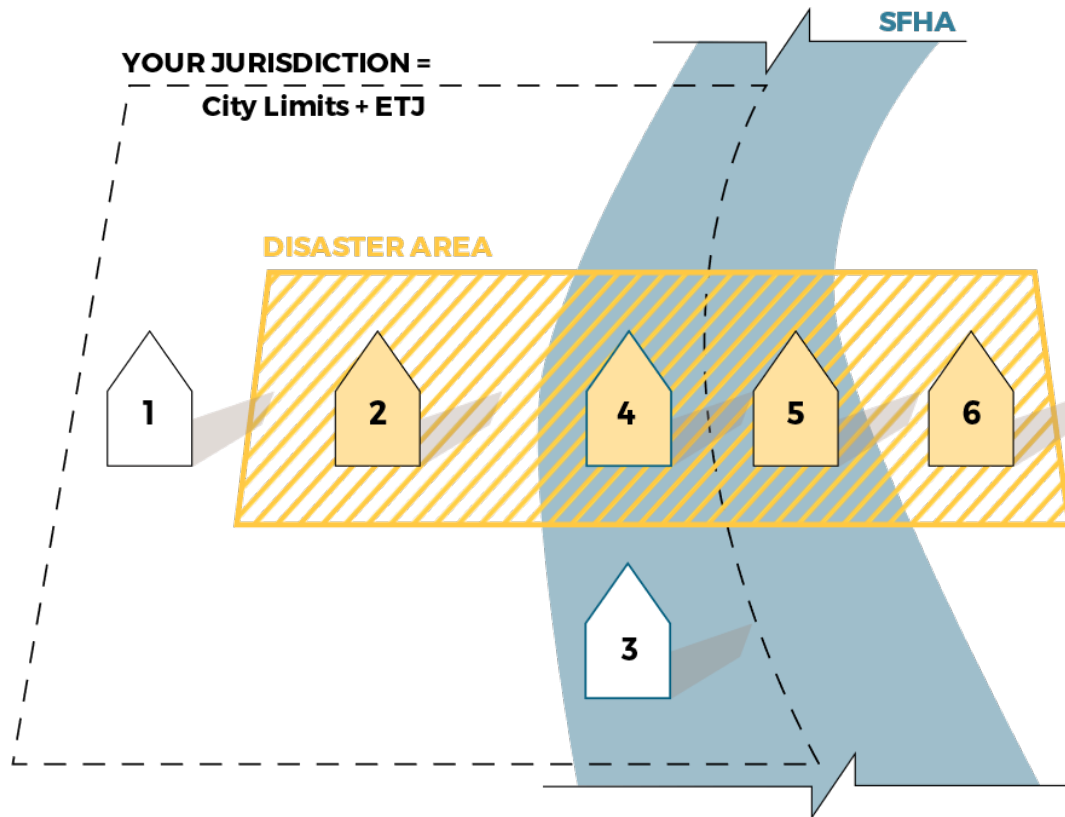


New Maps?

- To see the new maps or Best Available Data turn off either or both of these layers:
 - Effective Paper Map
 - National Flood Hazard Layer



Know Your Jurisdiction



1. In jurisdiction,
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3. In jurisdiction,
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impacted,
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**Not under Floodplain
Administrator purview;
Handbook does not apply.**

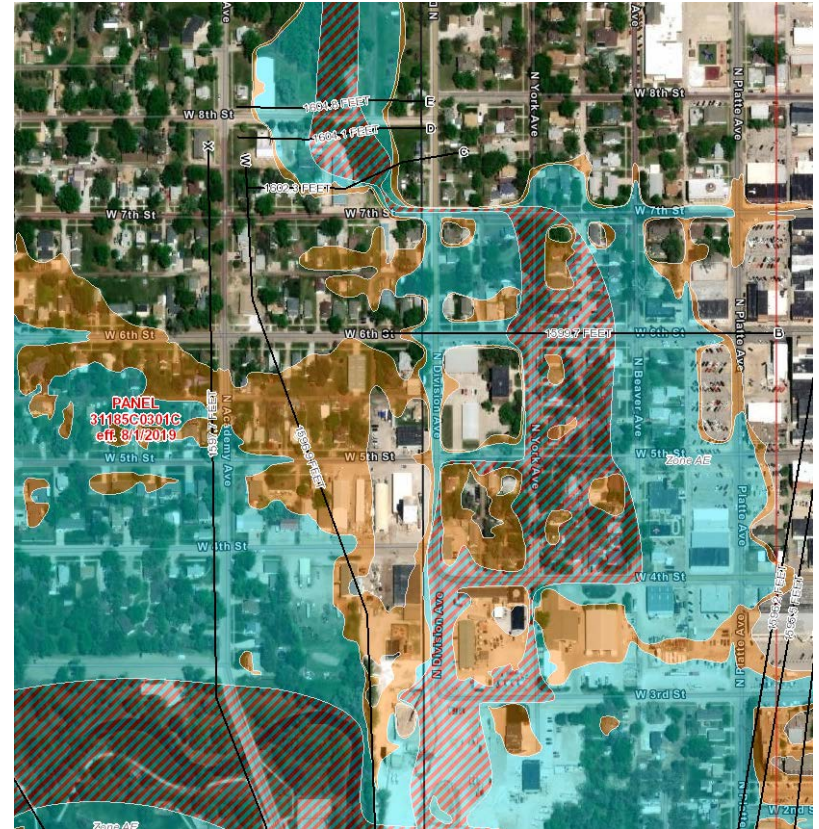
**Handbook applies;
use guidance in
“Pre-Disaster” section.**

**This Handbook Applies.
See the “SD Assessment
and Permit Requirement
Decision Tree.”**

**Not under Floodplain
Administrator purview;
Handbook does not apply.**

Identify the Structures in the Floodplain

- Before a disaster, you can take the time to identify existing structures in the floodplain
- Create a **Property Record Inventory** or database of structures in the floodplain
- Use the **SDE 3.0** to create the database to ensure



Assessors GIS Workshop

- If your county utilizes [GIS Workshop](#), they can provide a list of properties
- Simply fill out a work ticket
- Request properties in the 1% annual floodplain
- Provide a shapefile of your jurisdiction if gWorks does not already have it
- You may need to sort through to find which properties have no structures in the floodplain



SDE-3.0 Creating a Property Record Inventory

- Free software from FEMA for performing Substantial Damage Assessments
- Also good for creating a Property Record Inventory or database of properties with structures in the floodplain
- Stand alone software, not on a cloud



SDE-3.0 Enter Default Data

- Pre-populate up to 24 commonly used data fields
- Saves time
- Reduces typographic and consistency errors
- Data that needs to be referenced can be sought once
- The user can always overwrite any of the pre-populated data fields



Enter Default Data

Default Data

Check Spelling

Clear All Values

Delete

Save

Address / Structure Information

City:

Malcolm

State:

Nebraska

County/Parish:

Lancaster

Zip Code:

68402-

Year of Construction:

Datum:

Cost Information

Base Cost:

\$145.00

Inspector / Damage Information

Date Damage Occurred:

Cause of Damage:

Flood

Duration of Flood:

.00 Hours

Geographic Adjustment:

0

Cost Data Date:

Inspector Name:

Inspector Phone:

Assessment Date:

Cost Data Reference:

NFIP / Community Information

NFIP Community Name:

Village of Malcolm

NFIP Community ID:

310500

FIRM Panel Number:

FIRM Zone:

Make Selection...

Date of FIRM Panel:

Suffix:

Make Selection...

Base Flood Elevation

Regulatory Floodway:

Make Selection...

Space for Community Specific Information:



SDE-3.0 Add Properties

- Now you can enter individual data for properties you have identified
 - Properties in the floodplain
 - Possibly only those that are Pre-FIRM
 - Possibly only those with structures



Enter Individual Property Details

Property Details

Load Default Values

Check Spelling

Save

Property Data

Structure Owner First Name

Structure Owner Last Name

Street Number

Street Name

Street Suffix

City

State

County/Parish

Zip Code

Parcel Number

Lot Number

Year of Construction

Latitude

Longitude

Structure Type

NFIP Information

NFIP Community Name

NFIP Community ID

FIRM Panel Number

FIRM Zone

Date of FIRM Panel

Suffix

Base Flood Elevation

Regulatory Floodway

Custom Fields


Custom Field 1

Custom Field 2

Custom Field 3


Assessor Information-Owner

Much information can be gathered from the County Assessor's page:

- Owner's first and last name
 - Owner's telephone number
 - Community name (helpful if your jurisdiction is a county)
 - Zip code
 - Official structure address
 - Owner's mailing address (if different from structure address)
 - County name (for municipalities with jurisdiction covering multiple counties)
 - Lot and parcel number
- 

Assessor Information-Structure

The Assessor page also has a lot of information on the structure and its value.

- Date of construction
 - Type and number of units on the property
 - Habitable area (in square feet) per structure
 - Structure use (a required field on the SDE 3.0 program)
 - Number of stories
 - Construction type (e.g., wood frame, masonry)
 - Foundation type
 - Exterior material type (e.g., vinyl siding, brick veneer)
 - Attached or detached garage
 - A picture of the structure or structures
 - Adjusted tax assessed value of the structure
- 

SDE-3.0 Importing Batch Files

You can create property records in batches by using the enterprise import function with any of the following:

- Excel spreadsheet,
- Access database,
- CSV file, or
- XML file

More information regarding importing data is available in **Section 3** of FEMA's P-784 "Substantial Damage Estimator (SDE) User Manual and Field Workbook."



Database is Ready for Use

In the future when disaster strikes you will be able to pull up properties within the floodplain and perform Standard Damage Assessments (SDAs)

Please Select a Property


Structure Owner Name	Property Address	County/Parish	Parcel Number	Lot Number	Subdivision	Year of Construction
Doll R Assessed						
Matt Helzer	423 Howard Avenue	Howard				
Shandi Teltschik	1305 South 13th Street	Madison				
Doll R Appraised						
Becky Lerch	600 Elm Boulevard					
George Wagner	100 Capital Parkway					
John Laser,	243 Remington Point					
John Callen	555 Downunder Walk					
Test Minimum						
Robin Roan	102 Lafayette Street	Boone				
Bill Smith	210 3rd Avenue	Lancaster				

☐ Preload using default values.

New Property

Use Selected Property

Creating a “Post-Disaster Plan”

- Meeting locations
 - Staff members & responsibilities
 - Emergency or critical routes
 - Known stockpiles of emergency materials: fuel supplies, sandbags, generators, food banks.
 - List of contacts: council members, neighboring jurisdictions, state agencies, mutual aid agreements (police, fire...)
 - Plan for notifying the public and local officials
 - List of info and where to find: permit files, tax records.
 - Substantial damage assessment resources: SDA handbook, FEMA guides, and fieldwork tools.
- 

An aerial photograph showing a vast expanse of floodwater that has inundated a rural landscape. A long, straight road or railway line runs through the center of the image, flanked by trees and vegetation that are partially submerged. In the far distance, a city skyline is visible on the horizon under a clear sky. The text 'Substantial Damage Assessments' is overlaid in large, white, bold letters across the middle of the image.

Substantial Damage Assessments

Post Disaster Duties

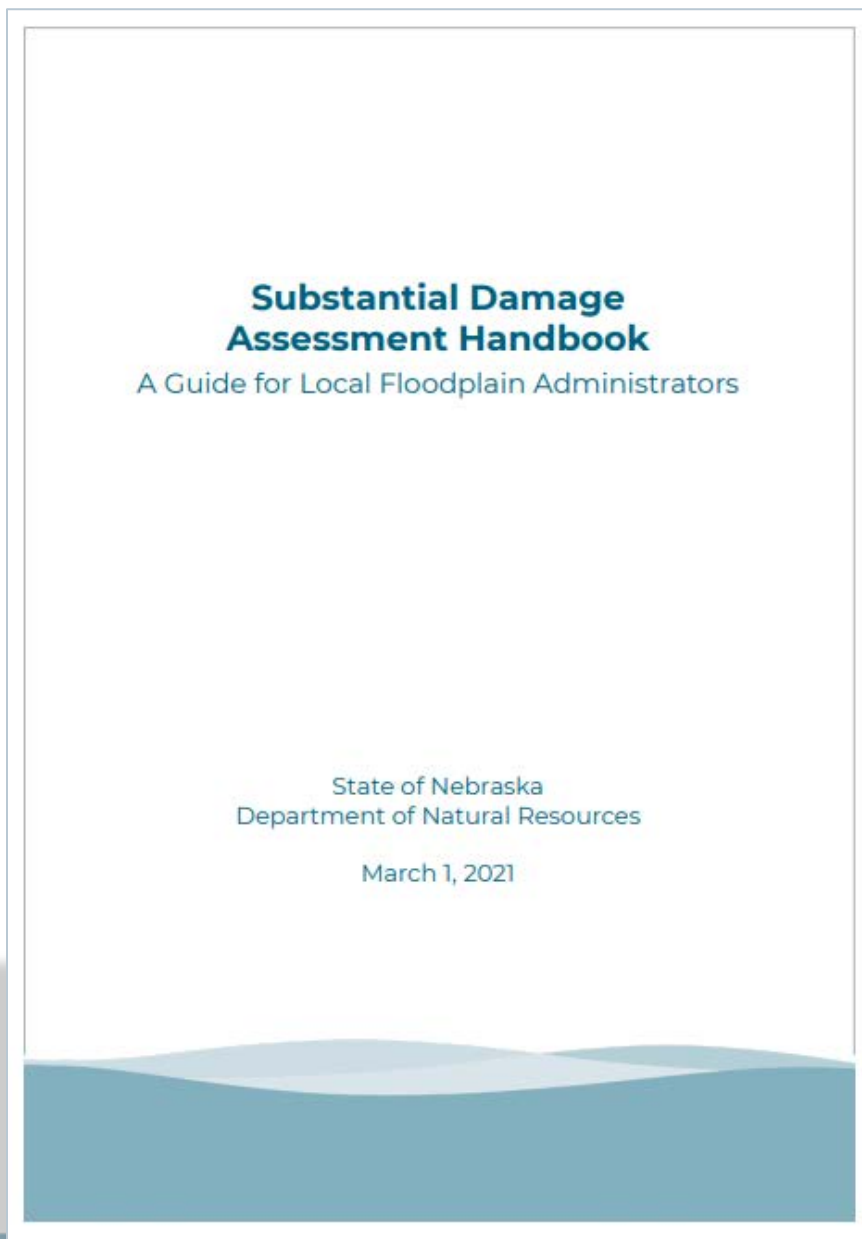
- Repairs to structures in the floodplain **must** be permitted
- If the structure is damaged **more than 50% of it's value**, it needs to be brought into compliance with your floodplain ordinance
- Therefore, a **Substantial Damage Assessment (SDA)** must be performed before repairs can be permitted



New Resource

Online at NeDNR's
“Digital Desk Reference”

[https://dnr.nebraska.gov/
floodplain/digital-desk-
reference](https://dnr.nebraska.gov/floodplain/digital-desk-reference)



<https://dnr.nebraska.gov/floodplain/digital-desk-reference>

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Forms and Templates

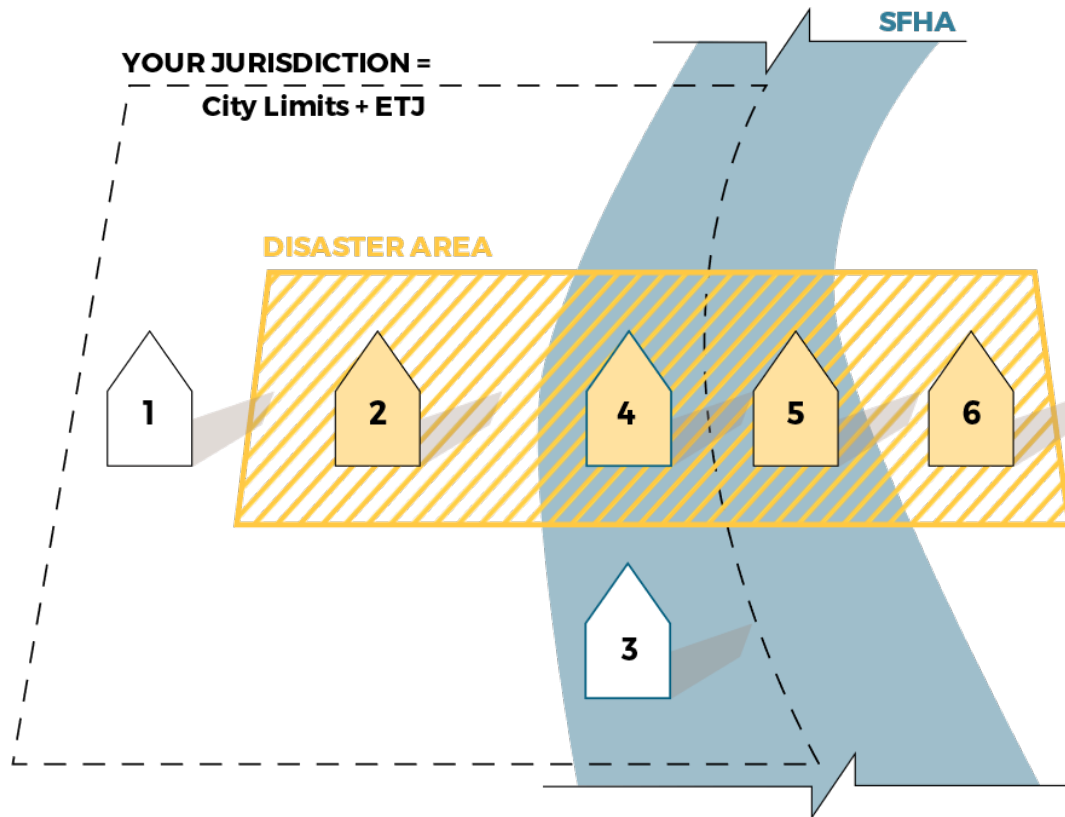
▶ Other Publications

▶ FAQ & Other Helpful Information

Past Articles by Topic for Floodplain



Know Your Jurisdiction



1. In jurisdiction,
not impacted

2. In jurisdiction,
impacted,
not in SFHA

3. In jurisdiction,
not impacted,
in SFHA

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in SFHA

5. Not in jurisdiction,
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in SFHA

6. Not in jurisdiction,
impacted,
not in SFHA

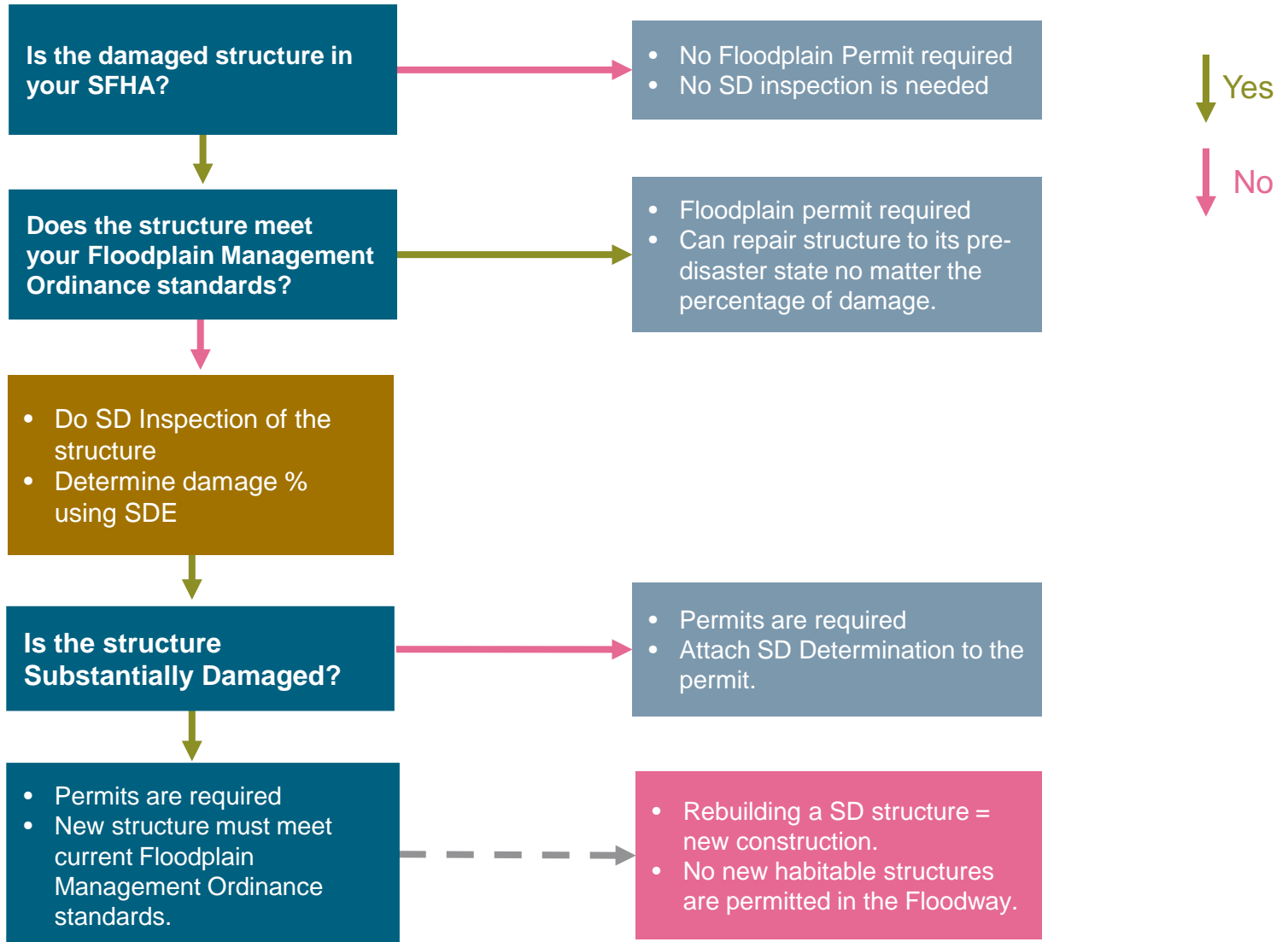
Not under Floodplain
Administrator purview;
Handbook does not apply.

Handbook applies;
use guidance in
“Pre-Disaster” section.

This Handbook Applies.
See the “SD Assessment
and Permit Requirement
Decision Tree.”

Not under Floodplain
Administrator purview;
Handbook does not apply.

SDA Decision Tree



“Post-Disaster”: The SDA Process

Step 1: Office review and Prerequisite 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



1. Office Review & Prerequisites


- ID structures exempt from SDA:
 1. Areas of SFHA *not* impacted by the disaster.
 2. Damaged structures located *outside* of the SFHA.
 3. Structures in compliance with current floodplain ordinance.

Immediate Outreach is Key

- **Community officials** should be prepared to answer questions throughout the post-disaster recovery phase
- **Public** needs to understand the recovery process.
 - Connect with the Public Information Officer for social media platform
 - Press releases to radio, newspaper, etc.

Keep Public Informed

Property owners, contractors, etc **need to know:**

- Structures need inspection before repair work starts.
 - What activities require a permit.
 - Substantial Damage requirement and compliance.
 - Availability of Increased Cost of Compliance (ICC) coverage with NFIP flood insurance policies for SFHA structures.
 - Caution about unlicensed contractors & fraudulent entities that may take advantage of disaster victims.
 - Opportunity to implement mitigations not required by ordinance.
- 

“Somebody Already Inspected My House”

A disaster event may trigger multiple forms of damage-scoping assessment:

- Rapid Needs Assessment
- Preliminary Damage Assessment
- Damage Assessment*
- Public Assistance Damage Assessment
- Substantial Damage Assessment*

2. The Curbside Review


- Drive through damaged areas of SFHA
 - Determine limits of disaster area
 - Draw disaster boundary on map
 - Number of structures
 - Structure types
 - Estimated levels of damage
 - ID health & safety issues

2. The Curbside Review

- Continued:
 - Note access issues
 - Depth of flooding above the first floor
 - Duration of flooding
 - Take photos to help prioritize field work back at the office


3. Substantial Damage Inspections

SD Inspections should ***collect accurate data as quickly as possible*** to complete an SD determination:

- A. Develop Substantial Damage Inspection schedule
 - B. Notify Authorities of Inspection Plans
 - C. Pilot Inspections
 - D. Conduct Substantial Damage Inspections
- 


3A. Develop a Substantial Damage Inspection Schedule:

Consider the following when determining which areas to **prioritize** for inspection:

- Areas with little to no apparent damage, allowing permits for minor repairs to be issued quickly
 - Areas where debris and contents have been removed from the structures, allowing for faster inspections
 - Areas with critical facilities that may be a community priority
 - Areas with a high density of development and many structures
 - Areas with temporary (debris) or permanent (gates) access issues
- 


3B. Notify Authorities of Inspection Plans

Prior to SD Inspections:


- Issue a public announcements or press release
 - Check in with the local fire, police, & EM on the purpose and timing of SD inspections
 - Inspectors should carry personal ID and letters of introduction from local officials
- 

3C. Pilot Inspections

Arrange for up to three pilot inspections for both residential and non-residential structures with various levels of damage.

- The purpose of the pilot inspections is to familiarize inspectors with the SDE data requirements, inspection procedures, and use of the SDE tool.
 - Demonstrate the consistent field procedure for performing SDE
 - Demonstrate the SDE tool to the inspectors
 - These structures can be the first entries in the SDE inventory
- 

3D. Conducting Substantial Damage Inspections

















- Perform SDA with respect
 - Have consistent procedure in all structures
 - Maintain consistent, unbiased judgement
 - Use the worksheets and guides in the Handbook to ensure consistency of inspection within your community
- 

3D. Worksheets and Guides

Helpful Resources Include:

- Worksheet Templates
- Exterior Inspection Guide
- Interior Inspection Guide
- Percent Damage Estimation Tables

Substantial Damage Assessment Handbook: Forms and Templates

-  Checklist 1 - Pre/Post Disaster Planning
-  Checklist 2 - Field Preparations
-  SDA Notice to Post on Structures
-  Example Press Release
-  NFIP and SD/SI Informational Handout
-  Included and Excluded Costs for Damage Repair Estimates
-  Right of Entry Certification and Release
-  Exterior Inspection Guide
-  Interior Inspection Guide
-  Percent Damage Estimation Tables
-  SDA Damage Inspection Worksheet - Residential
-  SDA Damage Inspection Worksheet - Non Residential
-  SDA and Permit Requirement Decision Tree
-  SD Determination Letter - Flood-Related Damage
-  SD Determination Letter - Not Flood-Related
-  Non-SD Determination Letter

<https://dnr.nebraska.gov/floodplain/digital-desk-reference>

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Past Articles by Topic for Floodplain



SDA Damage Inspection Worksheet - Residential -

COMMUNITY

NFIP Community ID (CID):

NFIP Community Name:

Latitude:

Longitude:

STRUCTURE

Structure Address:

City:

Zip:

County:

INSPECTION

Inspector Name:

Team #:

Assessment Date:

Date Damaged:

PHOTOS

Photo #: Direction facing: ☐ Northwest ☐ North ☐ Northeast ☐ East
☐ West ☐ Southwest ☐ South ☐ Southeast

Photo #: ☐ Northwest ☐ North ☐ Northeast ☐ East
☐ West ☐ Southwest ☐ South ☐ Southeast

STRUCTURE ATTRIBUTES

Year Constructed:

Residence Type: ☐ Single Family Residence ☐ Town or Row House ☐ Manufactured House

Exterior: ☐ One Story ☐ Two or More Stories

Foundation: ☐ Continuous Wall + Slab ☐ Basement ☐ Crawlspace
☐ Piles ☐ Slab-on-Grade ☐ Piers and Posts

Superstructure: ☐ Stud-Framed ☐ ICF
☐ Common Brick ☐ Masonry

Roof Coverings: ☐ Shingles ☐ Standing Seam (Metal)
☐ Clay Tile ☐ Slate

Exterior Finish: ☐ Siding or Stucco ☐ Exterior Insulated
☐ Brick Veneer ☐ Finishing System (EIFS) ☐ None (Common Brick or Structural)

HVAC System: ☐ None ☐ Heating or Cooling

Quality: ☐ Low ☐ Budget ☐ Average
☐ Good ☐ Excellent

Cause of Damage: ☐ Fire ☐ Flood ☐ Flood and Wind
☐ Seismic ☐ Wind ☐ Other

Flood Duration: ☐ Hours
☐ Days

Flood Depth Above Ground:
(Decimal Ft.)

Flood Depth Above 1st Floor:
(Decimal Ft.)

SDA Damage Inspection Worksheet Cont. - Residential -

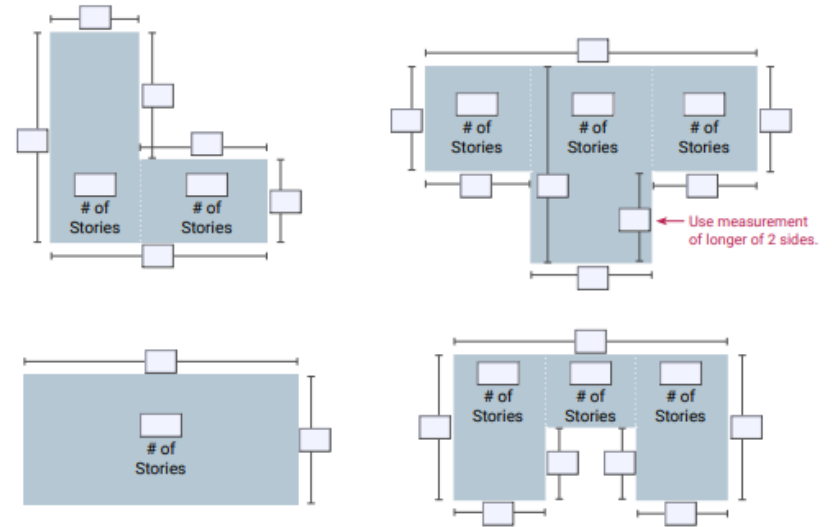
DEPRECIATION RATING

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

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"/>

SQ. FOOTAGE CALCULATOR



Processing Field Data

SDE Substantial Damage Estimator 3.0

Residential Assessment

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

Print Summary Report

Print Detailed Report

Check Spelling

Save

No Photo Available



Bill Smith

210 3rd Avenue
Malcolm
Nebraska

Damage Date:

Assessment Date:
3/8/2021

Percent Damaged:
%

Address	Structure/Damage/NFIP	Cost	Element Percentages	Output Summary	Photos
Subdivision / Community					
Subdivision: <input type="text"/>					
Parcel Number: <input type="text"/>					
Lot Number: <input type="text"/>					
Elevation of Lowest Floor: <input type="text"/>					
Datum: <input type="text"/>					
NFIP Community ID: <input type="text"/>					
NFIP Community Name: <input type="text"/>					
Latitude: <input type="text"/>					
Longitude: <input type="text"/>					
Structure Address					
Structure Owner First Name: <input type="text"/>					
Structure Owner Last Name: <input type="text"/>					
Street Number: <input type="text"/>					
Street Name: <input type="text"/>					
Street Suffix: <input type="text"/>					
City: <input type="text"/>					
State: <input type="text"/>					
County/Parish: <input type="text"/>					
Zip Code: <input type="text"/>					
Phone Number: <input type="text"/>					
Cell Phone Number: <input type="text"/>					
Mailing Address					
<input type="checkbox"/> Check if same as Structure Address.					
Mailing Owner First Name: <input type="text"/>					
Mailing Owner Last Name: <input type="text"/>					
Mailing Street Number: <input type="text"/>					
Mailing Street Name: <input type="text"/>					
Mailing Street Suffix: <input type="text"/>					
Mailing City: <input type="text"/>					
Mailing State: <input type="text"/>					
Mailing County/Parish: <input type="text"/>					
Mailing Zip Code: <input type="text"/>					
Mailing Phone Number: <input type="text"/>					
Mailing Care of: <input type="text"/>					
Custom Fields					
Custom Field 1: <input type="text"/>					
Custom Field 2: <input type="text"/>					
Custom Field 3: <input type="text"/>					

Structure/Damage/NFIP Page

SDE Substantial Damage Estimator 3.0

Residential Assessment

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

Print Summary Report

Print Detailed Report

Check Spelling

Save

No Photo Available



Bill Smith

210 3rd Avenue

Malcolm

Nebraska

Damage Date:

Assessment Date:

3/8/2021

Percent Damaged:

%

Address Structure/Damage/NFIP Cost Element Percentages Output Summary Photos Assessment of 3/8/2021

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:

Quality:

Make Selection...

Structure Information:

Inspector / Damage Information

Inspector Name:

Inspector Phone:

Assessment Date:

3/8/2021

Date Damage Occurred:

3/8/2021

Cause of Damage:

Make Selection...

☐ Damage Undetermined

Make Selection...

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:

310500

FIRM Panel Number:

Suffix:

Make Selection...

Date of FIRM Panel:

3/5/2021

FIRM Zone:

Make Selection...

Base Flood Elevation

Regulatory Floodway:

Make Selection...

Space for Community Specific Information:

Cost

Residential Assessment

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

Print Summary Report

Print Detailed Report

Check Spelling

Save

Address Structure/Damage/NFIP Cost Element Percentages Output Summary Photos Assessment of 3/8/2021 Assessment of 3/8/2021 Assessment of 3/8/2021

No Photo Available



Bill Smith

210 3rd Avenue
Malcolm
Nebraska

Damage Date:
3/8/2021 3:03 PM

Assessment Date:
3/8/2021

Percent Damaged:
%

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
	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:

3/8/2021

Depreciation Rating:

Make Selection...

Depreciation Percentage:

0.0%

Computed Actual Cash Value:

\$0.00

Calculating the Percentage Depreciation

- As you can see by the red push-pin you are required to input a

Depreciation Percentage

- Never fear, if you choose a Depreciation Rating from the box above, the Percentage will be calculated for you.

Computed Actual Cash Value

Total Adjustments:	\$0.00
Replacement Cost:	\$362,500.00
Replacement Cost Per Sq Ft:	\$145.00

Cost Data Reference:

Cost Data Date:

Depreciation Rating:

Depreciation Percentage:

Computed Actual Cash Value:

\$274,775.00



Element Percentage

SDE Substantial Damage Estimator 3.0

Residential Assessment

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

[Print Summary Report](#)[Print Detailed Report](#)[Check Spelling](#)[Save](#)

No Photo Available



Bill Smith

210 3rd Avenue
Malcolm
Nebraska

Damage Date:
3/8/2021 3:03 PM

Assessment Date:
3/8/2021

Percent Damaged:
37.4 %

Address Structure/Damage/NFIP Cost Element Percentages Output Summary Photos Assessment of 3/8/2021 Assessment of 3/8/2021 Assessment of 3/8/2021

Element Percentages

Element:	Percent Damaged:	Element Percentage:	Element Cost:	Damage Values:
Foundation:	<input type="text" value="10.0%"/>	11.9 %	\$43,137.50	\$4,313.75
Superstructure:	<input type="text" value="15.0%"/>	13.3 %	\$48,212.50	\$7,231.88
Roof Covering:	<input type="text" value="0.0%"/>	4.3 %	\$15,587.50	\$0.00
Exterior Finish:	<input type="text" value="20.0%"/>	6.9 %	\$25,012.50	\$5,002.50
Doors and Windows:	<input type="text" value="10.0%"/>	15.6 %	\$56,550.00	\$5,655.00
Cabinets and Countertops:	<input type="text" value="50.0%"/>	4.4 %	\$15,950.00	\$7,975.00
Floor Finish:	<input type="text" value="100.0%"/>	7.7 %	\$27,912.50	\$27,912.50
Plumbing:	<input type="text" value="10.0%"/>	8.4 %	\$30,450.00	\$3,045.00
Electrical:	<input type="text" value="40.0%"/>	4.8 %	\$17,400.00	\$6,960.00
Appliances:	<input type="text" value="100.0%"/>	4.1 %	\$14,862.50	\$14,862.50
Interior Finish:	<input type="text" value="25.0%"/>	13.0 %	\$47,125.00	\$11,781.25
HVAC:	<input type="text" value="40.0%"/>	5.6 %	\$20,300.00	\$8,120.00
			Replacement Cost:	Computed Damages:
			\$362,500.00	\$102,859.38

SDE Output

SDE Substantial Damage Estimator 3.0

Residential Assessment

No Photo Available



Bill Smith

210 3rd Avenue
Malcolm
Nebraska

Damage Date:
3/8/2021 3:03 PM

Assessment Date:
3/8/2021

Percent Damaged:
37.4 %

Address Structure/Damage/INFP Cost Element Percentages Output Summary Photos Assessment of 3/8/2021 Assessment of 3/8/2021 Assessment of 3/8/2021

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

Print Summary Report

Print Detailed Report

Check Spelling

Save

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

Percent Damaged:

37.4 %

Not Substantially Damaged

User Entered Data (Optional)

Market Value Determination

Professional Market Appraisal:

\$0.00

Tax Assessed Value:

\$0.00

Tax Factor Adjustment: ?

0.00

Adjusted Tax Assessed Value:

\$0.00

Cost of Damage

Contractor Estimate:

\$0.00

Community Estimate:

\$0.00

Damage Summary

Replacement Cost:

\$362,500.00

Computed Damages:

\$102,859.38

Depreciation Percentage:

24.2 %

Computed Actual Cash Value:

\$274,775.00

Percent of Existing Improvements
and Repairs Pre-Disaster:

0.00

Repair/Reconstruction Percentage:

37.4 %

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

Assessed Value, Contractor Estimate, Etc.

- If you have acceptable values for Market Values or repair costs, you can input them in the **User Entered Data** field
- Keep records of the documents you used to make these determinations and file them with the permit and SDE Report

out Summary Photos Assessment of 3/8/2022

User Entered Data (Optional)

Market Value Determination

Professional Market Appraisal:
\$0.00

Tax Assessed Value:
\$0.00

Tax Factor Adjustment: ?
0.00

Adjusted Tax Assessed Value:
\$0.00

Cost of Damage

Contractor Estimate:
\$0.00

Community Estimate:
\$0.00


Uploading Pictures

- You can easily upload multiple pictures
- Having a picture of the structure prior to the disaster can be invaluable!
- Using the second button, simply select a photo to upload
- Include a description:
 - Street number
 - Street name and suffix
 - Team number
 - Photo date

Photo Upload

Please do not attach more than a combined 3 MBs of photos to each assessment.


Use Integrated CameraSelect Photo to UploadEdit Selected Photo



Enter Description:

Update/Save Description Name

Click on a photo for more details:



d3ec631d-c077-4a2e-a2

Delete

☒ Default Image

Create a Report


Print Summary Reports for:

- Property owners along with a permit for repairs
- Detailed reports for your records

Substantial Damage Estimator

Subdivision		Community	
Subdivision	Bev. of Lowest Floor	NFIP Community Name	Village of Malcolm
Parcel #	ft.	NFIP Community ID #	310500
Lot #	Datum	Latitude	Longitude

Structure Address	
Owner's Name	Smith, Bill
Street Address	210 3rd Avenue
City	Malcolm
County/Parish	Lancaster
State	Nebraska
Zip	68402
Phone	



Structure Information	
Year of Construction	
Residence Type	Single Family Residence
Quality	

Damage Information		Residence Information	
Date of Assessment	03/08/2021	Date of Damage	03/08/2021
Inspector Name		Cause of Damage	
Inspector Phone		Duration of Flood	0
		Est. Depth of Flood Above Lowest Floor	

NFIP Information				
Firm Panel #	Suffix	Date of FIRM Panel	Firm Zone	BFE
		03/05/2021		
Regulatory Roadway				

Percent Damaged		
● Basis for Value of Structure	● Percent Damaged	● Basis for Cost of Repairs
\$274,775.00	37.4 %	\$102,859.38
Computed Actual Cash Value	Not Substantially Damaged	Computed Damages

Damage Summary			
Replacement Cost	\$302,500.00	Computed Damages	\$102,859.38
Depreciation %	24.2 %	Percent of Existing Improvements and Repairs Pre-Disaster	0.0 %
Computed Actual Cash Value*	\$274,775.00	Repair/Reconstruction %	37.4 %
		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	
Tax Assessed Value	\$0.00		\$0.00
Factor Adjustment	0	Community Estimate	
Adjusted Tax Assessed Value	\$0.00		\$0.00

● Authorized Local Official: _____ Signature _____ Authorized Local Official: _____ Printed Name _____

Tuesday, March 9, 2021 Page 1 of 1

Create a Report

Assessment record before generating a report.

Print Summary Report

Print Detailed Report

Check Spelling

Save

2021 Assessment of 3/8/2021

Report Viewer

1 of 1 Page Width Find | Next

Substantial Damage Estimator


Subdivision		Community	
Subdivision	Elev. of Lowest Floor	NFIP Community Name	Village of Malcolm
Parcel #	ft.	NFIP Community ID #	310500
Lot #	Datum	Latitude	Longitude

Structure Address

Owner's Name	Smith, Bill
Street Address	210 3rd Avenue
City	Malcolm
County/Parish	Lancaster
State	Nebraska
Zip	68402
Phone	

Structure Information

Year of Construction	
Residence Type	Single Family Residence



Create a Report

Percent Damaged

Basis for Value of Structure

● \$274,775.00

Computed Actual Cash Value

Percent Damaged

● 37.4 %

Not Substantially Damaged

Basis for Cost of Repairs

● \$102,859.38

Computed Damages

Damage Summary

Replacement Cost \$382,500.00

Depreciation % 24.2 %

Computed Actual Cash Value* \$274,775.00 ●

Computed Damages \$102,859.38

Percent of Existing Improvements and Repairs Pre-Disaster 0.0 %

Repair/Reconstruction % 37.4 %

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 ●

Tax Assessed Value \$0.00 ●

Factor Adjustment 0

Adjusted Tax Assessed Value \$0.00 ●

Contractor Estimate

\$0.00

Community Estimate

\$0.00

Authorized Local Official :

Signature

Authorized Local Official :

Printed Name

Tuesday, March 9, 2021

Page 1 of 1

Filing Documentation


Lot 2- Blk 04-Plan 77R45446-Ext. 3

Lot 3- Par 01-Plan 87R45448-Ext. 1

Blk A-Plan 87R45448-Ext. 1

Record Keeping

Necessary documents and permit records:

- Development permit application + all attachments (site plans)
 - SD determination + supporting docs
 - Building inspection records
 - Engineered openings design documents
 - Evidence historic structures will maintain status
 - Variance proceedings
 - Elevation certificate (before occupancy certificate)
- 

TrahFilm.com



For-ev-er

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