

**Association of State FloodPlain Managers**  
**2809 Fish Hatchery Road, Suite 204 Madison, WI 53713**  
**Phone: 608-274-0123 Fax: 274-0696**  
**Website: *www.floods.org* Email: *asfpm@floods.org***

**Resolution on Substantial Damage**

Losing the use of a home or business from flood, fire, wind or other casualty is an event that tears at the financial and emotional well being of families impacted by these tragedies. These losses additionally are a drain to the public at large due to the use of taxpayer dollars for public emergency response, disaster relief, and disaster recovery efforts.

Many victims following this intrusion into their daily life will try to deny the reality of their loss, deny vulnerability to other losses, and express a desire to return to everyday “normal” living. Unfortunately in flood prone areas it is known with certainty that a given structure will be the home or business setting for the same or another grouping of victims.

Because of this known flood loss it is imperative that when appropriate, measures be taken to minimize future potential flood damages through flood mitigation techniques. Regardless of the source of damage when a structure is damaged in excess of 50% of its market value, for the purposes of the National flood Insurance Program the structure is substantially damaged. A substantially damaged structure is one that must be reconstructed so that the entire structure meets the floodplain management standards of new construction.

Pressure to ignore this substantial damage resolution can be great as victims strive to rapidly return to their normal life. Pressures to yield to these concerns out of a sense of compassion to the victims is also large. But, unfortunately yielding to the short term vision is neither prudent nor compassionate. Yielding at this time only leads to this set or another set of people to be victimized by the next flood; leading to additional tax payer relief and human suffering.

Now Therefore be it resolved by the Association of State Floodplain Managers that:

1. FEMA, State, and Local Officials be supported in their stand to enforce substantial damage regulations.
2. That the Chair of the ASFPM appoint a task force to identify mechanisms, public and private, that would assist property owners in meeting the requirements of the substantial damage provisions of the NFIP.

Approved by the ASFPM Board of Directors on December 16, 1992.