



## SUBSTANTIAL DAMAGE AND SUBSTANTIAL IMPROVEMENT REQUIREMENTS

The National Flood Insurance Program requires that, if a building is damaged by any means (fire, flood, wind, etc.) or improved and the cost of reconstruction, rehabilitation, addition or other improvements equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new building. In summary, the building must:

- (1) Be elevated above the base flood elevation, be adequately anchored to prevent flotation, COLLAPSE, OR LATERAL movement;
- (2) Be constructed with materials resistant to flood damage;
- (3) Be constructed with all utilities designed to prevent water from entering or accumulating within the components during flooding. It is mandatory to have all permit applications reviewed by the Construction Office.

Click the FEMA link below for information relative to Substantial Damage/Substantial Improvement for your review.

<https://www.fema.gov/news-release/20200220/fact-sheet-nfip-substantial-damage-what-does-it-mean-0>

For more information, reach out to the Nassau Bay Building Department at [nb.permits@nassaubay.com](mailto:nb.permits@nassaubay.com)