A TEMPLATE

for a

SUBSTANTIAL DAMAGE MANAGEMENT PLAN

*The purpose of this template is to help a community produce the written plan that describes its strategy for managing its vulnerability to substantial damage. The written document is required to receive CRS credit in element SDP1—substantial damage management plan—in Section 512.d of the* CRS Coordinator’s Manual*. The written plan must both describe the community’s overall strategy for managing its vulnerability to substantial damage and also document that the community used the six-step process required by the CRS in the development of the plan.*

*This document can be used as a combination template and checklist. Use of this template is not required. As with all CRS activities, communities are encouraged to develop a plan tailored to their own needs. The written document does not need to conform to this template, as long as it adequately explains every component of the plan and the processes that are required for CRS credit. This template is intended to be used in conjunction with the CRS guide to this credit,* Developing a Substantial Damage Management Plan*, available on the* [*CRS Resources website*](https://crsresources.org/500-2/)*.*

*With a series of suggested paragraphs or instructions for those paragraphs, this template provides sections and subsections through which a community can demonstrate that it has met all seven of the required credit criteria and that is has followed the required six-step planning process. Throughout this template, instructions to the community are in italicized type.*

# Contents

*[This table of contents corresponds to this template. A community should generate a table of contents that reflects the organization of its own plan.]*

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# INTRODUCTION

This section of the plan discusses the community’s motivation for undertaking a strategy for managing substantial damage, the contributions of various departments and organizations, a table of contents, acknowledgments, and any other information to provide background. It also states the formal process by which the community’s governing body received the plan (credit criterion (5)) and by which the plan is made available to the state and the Federal Emergency Management Agency if requested (credit criterion (7). Refer to page 3 in Developing a Substantial Damage Management Plan.

This plan was submitted to the [*insert name of the community’s governing body*] on [*give date*] by . . . .[*describe process, including cover letter, presentation, etc. as appropriate*.]

This plan is available for transmittal to the FEMA Regional Office, Region [*insert Region number*] and to the [*name of state*] NFIP State Coordinating Office from  . . . .[*name, position, and contact information of community staff person with digital and/or paper copies of the plan*].

# Regulatory and Legislative Authority

This section of the plan corresponds to credit criteria (1) and (2) in element SDP. It must include a review of the community’s legal authority for regulating substantial damage/improvements (ordinance, building codes, etc.) and its adopted definitions that meet or exceed the NFIP minimum standards. and identify areas and structures that are potentially vulnerable to substantial damage. Refer to pages 2–3 in Developing a Substantial Damage Management Plan.

The [*community name*]’s substantial improvement/substantial damage language and definitions are established in [*description and citation*] and state that . . .  [*include verbatim adopted language*]

[*Only for communities that are receiving or requesting credit for element CSI—cumulative substantial damage/substantial improvement and/or credit for element LSI—lower threshold for substantial damage/improvement*]:
[*Community name*] has additional regulations/definitions/policies for [*cumulative substantial damage/improvement*], [*lower substantial damage threshold*], [*others*]. This language states that [*include verbatim adopted language*] and can be found at [*description and citation*].

**Note:**  A community that is requesting/receiving CRS credit for element CSI for applying cumulative substantial damage must refer to and explain that definition here and also describe the community’s process for tracking damage and improvements cumulatively. Likewise, a community that is requesting/receiving credit for having a lower threshold for substantial improvement (element LSI), that definition and any applicable procedures must be integrated into the community’s substantial damage management plan and included in this section of the plan document.

# Assessment of Vulnerability to Substantial Damage

This section of the plan corresponds to Step 1 of the required CRS planning process, under credit criterion (3). It must describe and track previous substantial damage or substantial improvements in the community; identify and characterize areas and structures within the Special Flood Hazard Areas (SFHA) that are potentially vulnerable to substantial damage; describe other vulnerable buildings or areas; and discuss other flood factors that were considered during the assessment. Refer to pages 5–9 in Developing a Substantial Damage Management Plan.

The following agreements enable [*community’s name*] to access external substantial damage resources in the event additional assistance is required:  . . . . [*list, describe, and give citations if available*]

## Prior Substantial Damage

[*Provide a brief description of the primary flood risk areas in the community.*]

[*Provide a short summary of the community’s flood history.*]

[*Describe the circumstances, locations, and dates of the community’s previous conduct of substantial damage determinations.*]

[*Describe the community’s procedure for tracking cumulative damage or improvements. Include spreadsheet if available.*]

## Properties Vulnerable to Substantial Damage

[*Here list all buildings in the SFHA that may be at risk for substantial damage, and any other buildings the community considers vulnerable. Note that specific information about each of the buildings is required under Step 4 and in this template is included under “Property Database,” below. A community may combine discussion of the list itself with its discussion of the database if it wishes to do so.*]

The [*community name* ]’s substantial damage areas have been identified as . . . .[*provide general locations*].

[*Describe how the substantial damage areas were defined, including references to source materials.*]

[*Insert the list of the potential substantial damage properties or state where the list can be found (page number in the plan, stand-alone table, digital file, etc.).*]

[*Insert the map of the potential substantial damage properties or state where the map can be found (page number in the plan, stand-alone document, digital file, etc.).*]

*[Describe the procedure for reviewing the community’s inventory of structures and the map, and how both will be updated. Give a specific time frame or schedule and state the person/position/department that is responsible for the review and update.*]

[*Give a general description of the buildings on your community’s potential substantial damage list, such as proportion of residential compared to commercial, occupancy category (single vs. multi-family, etc.), and/or type of construction (manufactured home, slab-on-grade, etc.*]

[*List and describe any other potential substantial damage areas not shown on the Flood Insurance Rate Map and/or other factors taken into consideration in developing the list and map.*]

# The Substantial Damage Management Team

This section of the plan corresponds to Step 2 of the required CRS planning process under credit criterion (3). It must describe how the community’s substantial damage management team was formed, what roles and tasks constitute the continuous management, how the team will function if a flood or other damaging event occurs, and how the team will be augmented with additional resources if needed. Refer to pages 10–11 in Developing a Substantial Damage Management Plan.

Based on the regulatory authority found in [*insert reference/citation to regulations listed in previous section*], *[insert responsible staff member(s), position, etc.*] is responsible for overall implementation of [*community name*]’s substantial damage management strategy and plan.  . . . .[*Describe how authority and responsibility for the substantial damage management plan and strategy are allocated.*]

[*Insert a list of the team members, along with their titles and associated responsibilities. Note that for CRS purposes, the names of specific individuals are not needed here.*]

[*Community name*] will also make use of the following staff and/or departments to conduct damage determinations after a damaging event. [*Insert list of staff, positions, departments, (assessor, law enforcement, clerical, etc.) If a table or matrix was generated to track training, availability, or expertise, it could be included here.*]

[*Insert the organizational chart of the substantial damage management team, if available.*]

[*List and describe other personnel, or sources of personnel, potentially available for damage determinations if a major event occurs (mutual aid agreements, state team, etc.).*]

# Post-flood Actions

This section of the plan corresponds to Step 3 of the required CRS planning process under credit criterion (3). Here the community should lay out the specific actions needed to complete damage inspections in the field after a flood or other event as well as the administrative process for making determinations of substantial damage. Also covered in this section are training of team members and communication with property owners and community officials. Refer to pages 11–15 in Developing a Substantial Damage Management Plan.

## Communication and Coordination

[*Describe how the substantial damage team will be trained, with what resources, by what process, and on what schedule.*]

The [*designated member of substantial damage management team*] will provide an annual update or annual evaluation report to the [*board, council, other governing body*] on [*community name*]’s management of substantial damage, its regulations, and the procedures in place to administer and enforce the regulations. These updates will occur . . . .[*give schedule*] by . . . .[*describe process*].

Updates to this plan and/or annual evaluation reports are available for transmittal to the FEMA Regional Office, Region [*insert Region number*] and to the [*name of state*] NFIP State Coordinating Office from [*name, position, and contact information of community staff person with digital and/or paper copies of the plan*].

[*Community name*]’s approach to informing its residents and property owners about vulnerability to and mitigation of substantial damage is to . . . [*Describe the distribution of, and provide copies of, information about substantial damage and mitigation information that will be provided to the public throughout the year and after a flood (letters, press releases, handouts, etc.). If a matrix, table, or spreadsheet is used to track outreach on substantial damage, it could be included here.*]

## Substantial Damage Determination Process

[*Community name*] will ensure that properties are inspected and preliminary damage estimates made within [*give time frame after the event*], by the following process . . . .[*describe how preliminary damage inspections are done, who has responsibility for which tasks, etc.. If a “triage” method of screening and categorizing buildings according to the extent of estimated damage is used, that can be reported here, inserting tables or spreadsheet if available.*]

[*Community name*] will use the following staff and procedures to ensure properties are inspected and make determinations of substantial damage . . . .[*describe how inspections are accomplished, and how determinations of substantial damage will be done, both in the field and in the office, who has responsibility for which tasks, etc..*]

The “market value” of damaged structures will be set by using . . . .[*state what valuation data are used—appraisals, depreciated replacement costs, or tax-assessed values.*]

[*Describe who will obtain the market values, how, and when.*]

Other data needed for the damage determinations (name, address, depth of flooding, building data, etc.) will be obtained by . . . .[*give person responsible, what procedure and source will be, and time frame.*] [*List other data that will be needed.*]

[*Only for communities requesting or receiving CRS credit for enforcing a lower substantial damage threshold (element LSI) and/or for applying a cumulative substantial damage measurement to each structure (element CSI):
Describe the procedure by which the lower threshold and/or the cumulative standard are applied, tracked, and enforced after an event.*]

[*Community name*] will use the following means to notify property owners that substantial damage determinations will be taking place . . . .[*list and describe letters, door-to-door, public meetings, etc.. Include copies or samples if available.*]

The owners of buildings determined to be substantially damaged will be notified of the determination by . . . .[*describe how, by whom, schedule, follow-up procedures. If a table or spreadsheet is used to track notifications and follow-up, it could be included here.*]

[*Describe how compliance with the substantial damage regulations will be monitored (who, when, how)*.]

If the property owner fails to comply or ignores the substantial damage determination, [*community name*]’s enforcement or compliance process is . . . .[*describe procedure and responsible person/department*]

*[Describe the appeals process for property owners who dispute the substantial damage determination. Include how to make an appeal, who will review, who will make decisions, and a schedule.*]

# The Property Database

This section of the plan corresponds to Step 4 of the required CRS planning process under credit criterion (3). It describes the process by which the database was generated, incorporates the database itself either by inclusion or reference, lists the data items stored for each property (required items plus others the community wishes to use), and discusses missing or desired data. Refer to pages 15–18 in Developing a Substantial Damage Management Plan.

[*Describe the database (paper list, stand-alone spreadsheet, Excel®, FEMA’s SDE, etc.), including a copy if possible. If the database is digital, state where it is located and who has access to it.*]

[*List all the information items (fields) included for each property in the database, including both the required items as well as any additional pieces of information the community maintains on each property .*]

[*Describe how the data were obtained (list sources).*]

[*Discuss the pieces of data that are missing and those that the community would like to add to the database in the future. Describe how the community plans to pursue those improvements.*]

[*Describe the method by which compliance with the federal Privacy Act was ensured when using data with personal identifiers.*]

[*Note that communities requesting or receiving credit in element SDP2 for populating FEMA’s SDE database may wish to insert that discussion here rather than have a separate section as shown below.*]

# Pre-event Action on Substantial Damage

This section of the plan corresponds to Step 5 of the required CRS planning process under credit criterion (3), the ongoing (pre-event) actions to manage vulnerability to substantial damage. At least one action is required to help educate the community—residents and/or elected officials--about substantial damage (or substantial improvement) requirements. Training for the substantial damage management team is also considered a pre-event action, as is informing residents in substantial damage areas about mitigation options. Refer to pages 18–19 in Developing a Substantial Damage Management Plan.

[*Describe the annual activity(ies), including schedule, how the activity was done and by whom. Include copies of any materials that were used (press releases, handouts, flyers, presentations, etc.).*]

Community leaders in *[community’s name*] will be updated and informed of substantial damage requirements by . . . .[*describe process (include copies of minutes, presentations, letters, brochure, etc.)*]

[*Note that communities requesting or receiving credit in element SDP3 for considering mitigation options for all properties vulnerable to substantial damage may wish to insert that discussion here rather than have a separate section as shown below.*]

# Evaluation of the Plan

This section of the plan corresponds to Step 6 of the required CRS planning process under credit criterion (3) and to credit criterion (6). It must cover how and when the community will perform the annual evaluation, share it with local officials, and perform needed updates. It should also address how the community will re-examine the plan after a flood. Refer to pages 19–20 in Developing a Substantial Damage Management Plan.

## Annual Evaluation Procedure

[*Describe the procedure, schedule, and person(s) responsible for conducting the annual evaluation of the substantial damage management plan.*]

[*List the issues to be considered in the annual evaluation of the plan, noting that, at a minimum, all six planning steps must be reviewed.*]

[*Describe the schedule, procedure, and person responsible for producing the report that summarizes the annual evaluation*. *Include how it is made available for cycle verification.*]

*[Describe how, when, and by whom the annual evaluation report will be submitted to the community’s governing body and otherwise shared with community officials.*]

[*Describe the schedule and procedure for ensuring that the plan is updated as needed, in the absence of damaging events, and how such updated plan is made ready for the cycle verification.*]

[*Describe any steps take to adhere to the provision of the federal Privacy Act and any applicable local or state requirements for protecting personal information.*]

## Post-event Evaluation Procedure

The substantial damage management plan will be updated after each major flood or other damaging event to re-evaluate [*community name*]’s substantial damage management strategy and to update the substantial damage inventory and map. That update will occur within \_\_\_\_\_\_\_\_\_\_\_\_\_\_[*weeks/months; other schedule*] of the event.

# Populating FEMA’s SDE (SDP2 Credit)

This section of the plan is needed only if the community is requesting or receiving credit in element SDP2—pre-populating FEMA’s Substantial Damage Estimator software (or alternative software) with the community’s own building inventory. Refer to pages 20–22 in Developing a Substantial Damage Management Plan and to Importing Data into FEMA’s SDE.

The properties identified in step 1 of the SDP and the data gathered in step 4 of the SDP were reviewed by [*insert responsible person(s)*] to ensure that all of them were included in the SDE. [*Describe review process, person responsible, schedule, etc.*]

[*Person(s) and position(s) responsible*] located and compiled the information for each property, ensure that it was in the necessary format, and entered the data into FEMA’s SDE software.  . . . . [*Describe procedure, schedule, etc.*]

[*Insert a screen shot of the SDE page that shows that the properties and associate data have all been entered.*]

The following items of information were not available at the time of populating the SDE [*List properties that have blank fields and list which fields are blank.]* The reason this information is missing is that . . .  *[Explain] [Community name]* will obtain this missing information by *[Describe strategy, person(s) responsible, schedule, etc.*]

[*Include the database as an appendix, or state where it is housed and can be accessed.*]

The community’s SDE database will be periodically updated by . . . .[*Describe person responsible, schedule, process for update, and schedule*]

# Considering Mitigation Options (SDP3 Credit)

This section of the plan is included only if the community is requesting or receiving credit in element SDP3—identification of mitigation measures for each property subject to substantial damage. Refer to pages 22–24 in Developing a Substantial Damage Management Plan.

[*Describe the process by which each of the properties identified in Step 1 received consideration of mitigation alternatives. Include who participated, sources of information, building types, etc.* ]

[*For each neighborhood, area, or building, describe the mitigation options that were considered and which were determined to be feasible and why. If a matrix was used to catalog the options, it may be included here.*]

Funding options for each mitigation alternative were developed by . . . . [*Describe the process, sources of information*]

Residents and property owners in the substantial damage areas received information about the mitigation options and funding . . . *[describe outreach method, when it was done, by whom*]

# Appendix

[*Here include any additional information needed and/or referred to in the rest of the document.*]