

Floodplain Administrator's Name, Title  
Address  
Community Name, Zip Code

Date

Property Owner  
Address  
Community Name, Zip Code

Dear Property Owner:

Insert Community Name participates in the National Flood Insurance Program (NFIP). All communities that participate in the NFIP have adopted locally enforced flood hazard area regulations. These regulations contain standards for new, substantially damaged and/or substantially improved structures in identified Special Flood Hazard Areas (SFHA, or the 1% annual chance floodplain, commonly known as 100-year floodplain). In accordance with these regulations, Insert Community Name conducted substantial damage determinations for all structures built in the SFHA. **Based on this inspection, your property has been determined to be substantially damaged by the Lake Champlain flooding event that occurred at the end of April through May, 2011.**

Comment [RJP1]: Change depending on your community's source of flooding

Comment [RJP2]: Change as needed

A substantially damaged structure is one that has damage that equals or exceeds 50 percent of the market value of the structure. The damage estimate would be made regardless of the repairs and improvements that may be planned at this time. **To maintain our community's participation status in the NFIP, and ensure that your future flood risk is reduced, your structure must be brought into compliance with local flood hazard area regulations.** Please contact Insert Name of Local Floodplain Administrator to discuss options for bringing the structure into compliance and to obtain a local flood hazard area development permit for this work. If you choose to contest this determination, please provide a qualified contractor's estimate of all repairs and improvements and/or a recent appraisal of the market value of your structure from the past Insert Time Period.

There are several funding sources that may be available to help pay for the cost of bringing your structure into compliance. If you have a flood insurance policy and your structure is located in the SFHA, your structure may be eligible for Increased Cost of Compliance (ICC) funds. ICC provides up to \$30,000 to relocate, elevate or demolish structures or dry-floodproof non-residential structures that must comply with local flood hazard area regulations after a substantial damage determination. Please contact your flood insurance agent to learn more about whether or not your structure may be eligible for ICC funds.

If the event that damaged your structure results in a Presidential disaster declaration, Hazard Mitigation Grant Program (HMGP) funds become available to mitigate flood-prone structures. Other FEMA mitigation grants programs may also be available, including: Flood Mitigation Assistance (FMA), Pre-Disaster Mitigation (PDM), and Repetitive Flood Claims (RFC).

Failure to bring this structure into compliance is a violation of local flood hazard area regulations. Section Insert Violation and Penalties Section # of local floodplain regulations contains possible ramifications for failure to comply. Failure to comply will also result in much higher flood insurance premiums for you and/or future owners of the property.

Please contact Insert Name of Local Floodplain Administrator at Insert Phone Number to discuss this matter further. Thank you for your cooperation during this difficult recovery period.

Sincerely,

Name of Local Floodplain Administrator, Title

