



BUILDING PERMITS IN THE FLOOD PLAIN

National Flood Insurance Program (NFIP)

The 50 % Rule

As a condition of eligibility to participate in the National Flood Insurance Program (NFIP), the City of Salina has adopted a set of flood plain maps and flood plain regulations meeting minimum federal requirements. The NFIP is administered by the Federal Emergency Management Agency (FEMA). There are two parts to the program. The first is a requirement that flood insurance be purchased by borrowers on federally insured loans made on properties located in a 100 year flood plain. The second is the regulation of new construction in the 100 year flood plain. The Building Services and Planning Divisions are responsible for enforcing the flood plain regulations locally to maintain the city's eligibility for flood insurance and disaster assistance.

SUBSTANTIAL DAMAGE

Pre-FIRM buildings (structures built prior to February 5, 1986) must be elevated to the base (100 year) flood elevation if damaged by any cause for which repair costs are 50% or more of the value of the building. The cause of damage could be from flooding, fire, earthquake, wind or man. This applies to all buildings in a designated special flood hazard area (100-year floodplain), regardless if the building has flood insurance coverage.

The costs to repair must be calculated for full repair to "before-damage" condition, even if the owner elects to do less. The total costs of repair include both structural and finish material and labor.

SUBSTANTIAL IMPROVEMENT

When a Pre-FIRM building (structure built prior to February 5, 1986) is proposed to be remodeled, renovated, rehabilitated, added to, or in any way improved, the proposed modifications or additions must be evaluated by City staff to determine whether they constitute a "**substantial improvement**". If the total costs of improvement are 50% or more of the building value, the building must come into compliance with National Flood Insurance Program (NFIP) standards just like "substantial damage". "**Total costs**" mean all structural costs, as well as all finish materials, built-in appliances, hardware, in addition to profit and overhead. The "building value" or value of improvements = the market value of structure only. Land and exterior improvements, such as accessory structures, landscaping, paving, fencing, etc., are excluded. Market value = appraised value of the existing building. A certified appraisal may be submitted in lieu of using the County Appraiser's value.

*Completion of the attached application for substantial improvement review will provide City staff with the information necessary to determine whether your proposed project constitutes a substantial improvement and is subject to FEMA's minimum elevation requirements.