

Frequently Asked Questions for Property Owners

About the Program

What is the Substantial Damage Property Assistance Program?

The Indiana Department of Homeland Security (IDHS) Substantial Damage Property Assistance Program helps local communities and property owners navigate substantial damage requirements following recent disasters.

The program provides technical assistance to eligible counties and municipalities to support the evaluation and documentation of affected residential and commercial structures in regulated floodplains. It also provides property owners with access to information and guidance through the Substantial Damage Property Assistance Line.

Who is eligible to receive assistance through the program?

Technical assistance is available to FEMA Public Assistance-declared counties and their local municipalities participating in the program. IDHS will provide eligible counties and jurisdictions with additional information about program participation and available assistance.

Property owners with questions about the substantial damage process may contact the Substantial Damage Property Assistance Line at **833-495-9888**, Monday through Friday from **9 a.m. to 6 p.m. EST**.

Understanding Substantial Damage

What does “substantial damage” mean?

Substantial damage generally means that the cost to restore a structure to its pre-damage condition equals or exceeds **50% of the structure’s market value before the damage occurred**.

FEMA establishes the 50% threshold as a minimum standard. Local floodplain ordinances may have different or additional requirements.

Why does my property need to be evaluated?

Communities participating in the National Flood Insurance Program are responsible for administering and enforcing their local floodplain management requirements. Following a

disaster, this can include evaluating damaged structures in regulated floodplains to determine whether they are substantially damaged.

Does substantial damage apply only to flood damage?

No. A substantial damage determination considers the cost to repair damage to the structure, regardless of the cause of the damage.

What happens if my property is determined to be substantially damaged?

A substantial damage determination may affect how your property can be repaired or rebuilt. Depending on your community's floodplain requirements and the property, you may need to take additional steps to bring the structure into compliance with current floodplain regulations.

Your local officials can provide information about the specific requirements that apply to your property.

Does a substantial damage determination mean my property has to be demolished?

Not necessarily. A substantial damage determination means that certain floodplain requirements may apply when repairing or rebuilding the structure. The requirements will depend on the property, the proposed repairs and applicable local regulations.

Contact your local floodplain or permitting officials for information specific to your property.

Does this program provide financial assistance and/or funding for repair?

No. This program provides technical assistance to local governments.

Property Assessments and Determinations

Who determines whether my property is substantially damaged?

Your local government makes the official substantial damage determination.

The Substantial Damage Property Assistance Program can provide technical support and information, but neither program staff nor the assistance line makes the final determination for a property.

Will someone need to inspect my property?

An evaluation of the damaged structure will be necessary as part of the substantial damage determination process. Your local government can provide information about how assessments are being conducted in your community and whether access to your property is needed.

Is a substantial damage assessment the same as an insurance inspection?

No. A substantial damage assessment is conducted for floodplain management and regulatory purposes. It is separate from an inspection or damage estimate performed by an insurance company or adjuster.

Is a substantial damage determination based on the value of my land?

Generally, no. The substantial damage calculation compares the cost to restore the **structure** to its pre-damage condition with the pre-damage market value of the **structure**. Land value is not included in the structure's market value for this calculation.

Can I begin repairs before the assessment is complete?

Property owners should contact their local permitting or floodplain officials before beginning repairs. Permits or other approvals may be required and starting certain work before the required reviews are completed could affect the permitting process.

Getting Help

What can the Substantial Damage Property Assistance Line help me with?

Call center staff can:

- Explain the substantial damage assessment process
- Answer general questions about permitting and rebuilding
- Help you understand potential next steps
- Connect you with appropriate local officials or recovery resources when additional assistance is needed

Can the assistance line tell me whether my property is substantially damaged?

No. The assistance line can explain the process and provide general guidance, but it **cannot make or change a substantial damage determination**.

Official determinations are made by local governments in accordance with their floodplain ordinances.

Can the assistance line tell me whether I can rebuild my property?

Call center staff can provide general information about rebuilding requirements and help connect you with the appropriate resources. Decisions about permits, substantial damage determinations and requirements for a specific property are made by the appropriate local officials.

What should I have available when I call?

If available, it may be helpful to have your property address and any information you have received from your local government about the damage assessment, permitting or rebuilding process.

You do not need to have all of this information before calling for general assistance.

Who should I contact if I have questions about my specific property?

For questions about an official substantial damage determination, permits or requirements that apply to your specific property, contact your local floodplain administrator, building department or permitting office.

For general information about the substantial damage process or help identifying the appropriate resource, call the **Substantial Damage Property Assistance Line at 833-495-9888**, Monday through Friday from **9 a.m. to 6 p.m.**