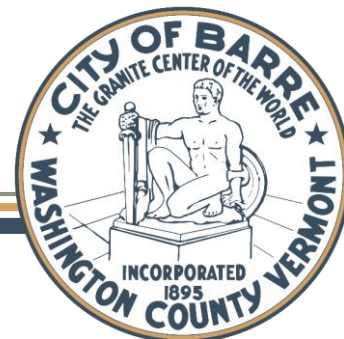


SUBSTANTIAL DAMAGE INFORMATIONAL MEETING

NICOLAS STORELLICASTRO
CITY MANAGER
JANUARY 30, 2024

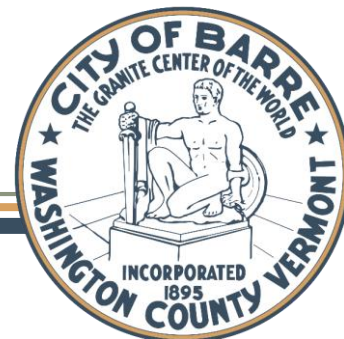


WHY DID I GET THIS LETTER?

- After a review of several sources of information (walk-around survey, review by Code Enforcement, review of flood footage, and reports from disaster recovery organizations), your home was **TENTATIVELY** determined to be Substantially Damaged.

From the letter:

The Barre City Planning/Permitting Office, FEMA and Vermont State representatives conducted a walk-around survey of flooded buildings in the City on July 26, 2023. Barre City Code Enforcement and Fire Department officers also worked on the various tagging of structures for safety after the flood as well. A review of your building from this work indicated that the structure was affected by the July 10-11, 2023 flood, and has been **tentatively** determined to be **Substantially Damaged**. A final determination will be made after January 12, 2024, therefore we must hear from you with the information requested below by December 31, 2023.



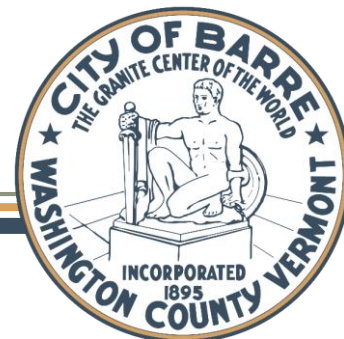
WHAT IS SUBSTANTIAL DAMAGE?

- Substantial Damage is a term used by FEMA that uses a formula to quantify in percentage form the damage that was caused to a property by a flood.
 - A house that has damage equal to or greater than 50% of the pre-flood assessed value is deemed Substantially Damaged.

From the letter:

What is Substantial Damage (SD)?

Substantial Damage means damage of any origin sustained by a structure whereby the cost of restoring the structure to its **before-damaged** condition would equal or exceed 50% of the assessed value of the structure before the damage occurred.



EXAMPLES OF HOW TO CALCULATE SUBSTANTIAL DAMAGE

Example 1:

Assessed Value before flood damage: \$100,000

Cost to restore structure to pre-damaged condition: \$20,000

Do the math: $\$20,000 \text{ damage} / \$100,000 \text{ assessed value} = 20\%$

Result: 20% is LESS than 50% → NOT Substantially Damaged

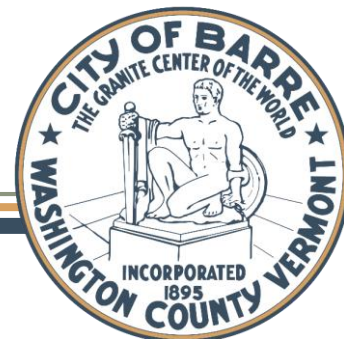
Example 2:

Assessed Value before flood damage: \$100,000

Cost to restore structure to pre-damaged condition: \$65,000

Do the math: $\$65,000 \text{ damage} / \$100,000 \text{ assessed value} = 65\%$

Result: 65% is GREATER than 50% → YES Substantially Damaged



WHAT DID I NEED TO DO AFTER RECEIVING THE LETTER?

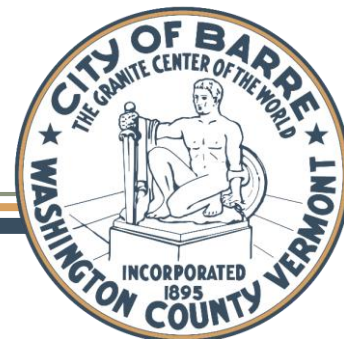
- Come see the Planning and Permitting Office in City Hall to show documentation of the cost to repair your structure to pre-flood conditions so we can make a final Substantial Damage determination.

From the letter:

What we need from you **BY DECEMBER 31, 2023:**

Documentation of the cost to repair your structure to pre-damage condition, so that we can make the final Substantial Damage determination. If we do not receive any documentation from you by December 31, 2023, we will determine your structure(s) to be Substantially Damaged.

Due to applications that are still in process, and others that have not yet engaged, we have not held anyone to the December 31 deadline.



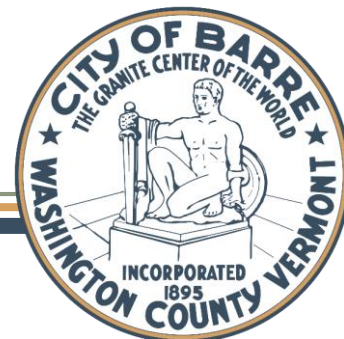
WHY DO I NEED PERMITS?

- Your building is in the flood plain, and as a result any repairs **REQUIRE** a flood hazard permit. If you...
 - **HAVE NOT YET STARTED MAKING REPAIRS BUT INTEND TO**, please come get a permit so you're ready when you start
 - **HAVE MADE REPAIRS ALREADY WITHOUT A PERMIT**, please come obtain the necessary permits to make sure you are in compliance.
 - **DO NOT PLAN ON MAKING REPAIRS**, no permit is necessary at this time – contact us to let us know. (Eventually permits will be required.)

From the letter:

Because your structure(s) is located in the regulatory floodplain, **any repairs to your building require a flood hazard permit**, and potentially building, electrical and zoning permits from our office. **Before you remove, alter, reconstruct, replace or improve, you MUST obtain permits from the City's permitting office.**

If you have undertaken repairs to your structure and neglected to obtain the necessary permits, you continue to be out of compliance. You may find once permitting occurs, that you will need to alter or even raise your building up.



WHY IS THE CITY DOING THIS?

- The City of Barre participates in the **National Flood Insurance Program (NFIP)** and as a result we are **REQUIRED** to enforce flood regulations by our Flood Hazard Area Regulations and FEMA.
- If we fail to enforce these regulations, we will be out of compliance with NFIP and that will result in loss of flood insurance for residents and businesses in the City.

From the letter:

Why we need it:

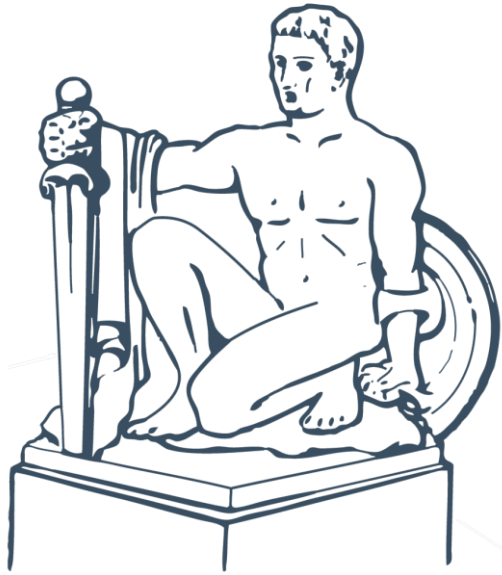
The City participates in the National Flood Insurance Program (NFIP) and therefore have Flood Regulations that must be enforced. It is required by our Flood Hazard Ordinance and FEMA. If we fail to enforce this Ordinance, we will be out of compliance with the NFIP, which will have serious repercussions to your flood insurance values if you carry such insurance.



WHERE CAN I GET HELP OR ANSWERS TO MY QUESTIONS?

- **Janet Shatney**, City of Barre Planning, Permitting & Assessing Services Director
 - (802) 476-0245, PPADirector@barrecity.org
- **Michelle La Barge-Burke**, City of Barre Permit Administrator
 - (802) 476-0245, PermitAdmin@barrecity.org
- **Barre Up**, the City's independent long-term recovery group
 - (802) 227-2635, info@barreup.org





THANK YOU

QUESTIONS?

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