



# LEE'S SUMMIT MISSOURI

---

## **Substantial Damage Management Plan Summary** **August 2023**

The City of Lee's Summit participates in the National Flood Insurance Program (NFIP) to allow the Federal Emergency Management Agency (FEMA) to offer flood insurance protection to all residents and property owners within the City. In addition, the City participates in FEMA's Community Rating System (CRS) Program, which provides discounts on flood insurance to residents of communities who implement measures beyond the minimum NFIP standards.

The City's floodplain ordinance, found within the Unified Development Ordinance (UDO), includes a minimum requirement to track substantial damage and substantial improvements on structures within the floodplain. Substantial Damage is defined as damage of any origin sustained by a structure located within a floodplain whereby the cost of restoring the structure to its pre-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. Substantial Improvement is defined as any combination of reconstruction, alteration, or improvement to a building within the floodplain, taking place over a 10-year period, in which the cumulative percentage of improvement equals or exceeds 50 percent of the current market value of the building.

Development of a Substantial Damage Plan (SDP) exceeds the NFIP minimum standards and counts toward increased CRS credit. Therefore, the City prepared and submitted an SDP to FEMA's CRS Program for approval. The intent of the SDP is to increase awareness of flood risk areas and ensure that a strategy is in place for determining substantial damage and enforcing substantial damage requirements, if a flood occurs. The SDP requires a six-step planning process to ensure development of a comprehensive plan that involves a vulnerability assessment, establishment of post-event procedures, utilization of a database to maintain substantial damage records, and plan implementation. The SDP and all related evaluation reports or updates must be provided to elected officials on an annual basis.

Portions of the SDP appendices include personally identifiable information; therefore, the data included in Appendices A, B, and C that are attached to this summary have been removed to protect privacy.

It should be noted that the SDP only focuses on structures within the floodplain that are primarily subject to flash flooding from a nearby creek. The SDP does not address flooding related to lack of public infrastructure.