

Louisiana Business Report Article Discusses FEMA’s “Substantial Damage” Standard for Home Repair

Article By:

Michael R. Rhea

[Tom Cook’s article](#) in the Baton Rouge Business Report provides helpful insight on the meaning and application of **Federal Emergency Management Agency, FEMA’s** “substantial damage” standard to Baton Rouge homeowners affected by the August floods. Cook explains that determining “substantial damage” is a bit of “a mystery,” and that online research of the term may prove bewildering.

In short, Cook explains that affected structures are inspected by FEMA representatives who estimate damage to said structures in terms of a damage percentage. Using the percentage rating, FEMA determines an overall building damage calculation. FEMA compiles these determinations of damaged homes and provides them to municipal building departments for use in determining whether to issue a building permit with or without raising the damaged home’s slab elevation—a potentially costly endeavor for affected homeowners.

Ultimately, Cook points out that “the final decision lies with the municipalit[ies],” which Cook describes as having “worked hard to make the process as painless as possible.” Under this framework, Cook believes that very few homes will be rendered worthless due to costly slab elevation requirements.

© 2025 Bracewell LLP

National Law Review, Volume VI, Number 334

Source URL: <https://natlawreview.com/article/louisiana-business-report-article-discusses-fema-s-substantial-damage-standard-home>