

## Supplementary Material

Supplementary Table 1. Components of Restoration Time as a Function of Flood Depth (Source: FEMA. 2013).

Flood Depth (ft.)	Physical Restoration (Months)	Clean-up (Months)	Inspection Permits Approval (Months)	Contractor Availability (Months)	Total Restoration Time (Months)
0	3	1	2	3	9
4	6	1	2	3	12
8	9	1	2	3	15
8+	18	1	2	3	24

Supplementary Table 2. Upper Limit of Mean Increase (%) in Cost of Freeboard at the Time of Construction, by FEMA Flood Zone.

Freeboard (ft.)	A-Zone	Coastal A-Zone	V-Zone
BFE + 1	2.3	3.9	1.8
BFE + 2	4.5	4.8	3.6
BFE + 3	6.8	6.1	5.4
BFE + 4	9.1	8.1	7.2

Supplementary Table 3. Relationship between the actual cash value (ACV) and replacement cost (RC), example for a content with 10-year lifetime and considering linear depreciation.

Year	Replacement Cost (RC)	Actual Cash Value (ACV)	ACV/RC
0	50,000	50,000	100%
1	50,000	45,000	90%
2	50,000	40,000	80%
3	50,000	35,000	70%
4	50,000	30,000	60%
5	50,000	25,000	50%
6	50,000	20,000	40%
7	50,000	15,000	30%
8	50,000	10,000	20%
9	50,000	5,000	10%
10	50,000	0	0%
Mean	50,000	25,000	50%