



December 11, 2017
DR-4337-FL NR 132
State News Desk: (850) 921-0217
FEMA News Desk: (850) 559-3395

News Release

Contact Local Officials Before Starting Work on Your Property

ORLANDO, Fla. – If you have substantial damage from Hurricane Irma and are rebuilding or making repairs, you should contact your community’s floodplain management or building officials. Additionally, it is important to get the proper permits for things like plumbing, electrical system, foundation and structural repairs.

Typically, substantial damage is damage of any origin sustained by a structure where the cost of restoring the structure to its pre-event condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. Definitions of substantial damage differ by community.

Why It’s Important

Whether or not your home has substantial damage may impact the way you need to rebuild. Local officials can help determine the level of damage, the work needed to repair or replace the damaged structure and if additional work will be needed to comply with local codes and ordinances. For example:

- A structure located in a floodplain must be brought into compliance with local regulations if a local official determines it is substantially damaged. Local building departments may have adopted standards higher than FEMA’s that property owners would have to comply with when rebuilding.
- Owners who decide to rebuild may need to elevate their structures, or change them in some other way to comply with local regulations and avoid future flood losses. Those who own non-residential structures may need to flood-proof their building.
- Property owners who have flood insurance and a substantially damaged building in a floodplain may be able to get additional funds for costs related to complying with local regulations. Contact your insurance agent for more information. You can find contact information for your community online at www.floridadisaster.org/Mitigation/SFMP/Index.htm.

You may appeal a substantial damage determination with your local officials if you disagree with their decision.

If you have specific questions about your flood insurance policy or flood insurance claim, please call the FEMA Helpline (**800-621-3362**) for **voice** or **711 VRS**, or **800-662-7585** for **TTY**.

For more recovery information, visit www.FEMA.gov/IrmaFL, or follow us [@FEMARegion4 on Twitter](https://twitter.com/FEMARegion4) and on [FEMA's Facebook page](#).

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FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.

FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

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