

Build Back Stronger and Safer After Irma

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ORLANDO, Fla. – As you rebuild after Hurricane Irma, take steps to make your home more resilient to future disasters.

The first step is to obtain any necessary permits and follow all local building codes when rebuilding or making repairs. Contact your local code officials before beginning any construction to ensure you will meet all local building requirements.

There are resources available to help you build back stronger and safer after a disaster. Next to insurance, the U.S. Small Business Administration (SBA) is the primary source of money for the long-term rebuilding of your disaster-damaged private property.

You also may be eligible for assistance to rebuild stronger and safer if you have a National Flood Insurance Program (NFIP) policy. Increased Cost of Compliance (ICC) may provide additional funding to help you repair or rebuild your home.

SBA Low-interest Disaster Loans

After registering with FEMA, you may apply for an SBA low-interest disaster loan. Go online using the Electronic Loan Application via SBA's secure website at <https://disasterloan.sba.gov/ela>. You also may visit a FEMA disaster recovery center and meet with an SBA representative in person. To locate the nearest center, call the FEMA Helpline at **800-621-3362**, use the [FEMA app](#) for smart phones or go online to www.fema.gov/DRC.

The filing deadline to return applications for physical property damage is Nov. 24, 2017.

If SBA determines you are eligible for a loan, you are under no obligation to accept it.

SBA Mitigation Loans



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If you accept a low-interest disaster loan, you may be eligible for additional funds from SBA to cover the cost of improvements that will protect your property against future damage. Examples of mitigation improvements include retaining walls, seawalls, sump pumps, and even safe rooms and storm shelters.

SBA mitigation loan money would be in addition to the amount of the approved low-interest disaster loan, but may not exceed 20 percent of the total amount of physical damage to real property, as verified by SBA, to a maximum of \$200,000 for home loans. SBA approval of the mitigating measures will be required before any loan increase.

Increased Cost of Compliance

If you have a NFIP flood insurance policy and a substantially damaged building in a Special Flood Hazard Area you may be able to use additional funds from your policy (up to \$30,000) to help defray the costs of elevating, relocating or demolishing a structure to bring the building into compliance with state or community floodplain management laws or ordinances. This funding is known as Increased Cost of Compliance (ICC).

[Substantial damage](#) is a term used by NFIP. You should contact your local building official to find out why or how a substantial damage determination was made on a structure affected by Hurricane Irma.

Your claims adjuster or insurance agent will be able to provide more information on ICC. You may also get details online at [Increased Cost of Compliance Coverage: How You Can Benefit](#).

You may register for FEMA assistance before Nov. 24, 2017 in one of the following ways:

- Online at www.DisasterAssistance.gov or through the [FEMA App](#).
- If you don't have Internet access, you can call 800-621-3362.
- People who have a speech disability or hearing loss and use TTY should call 800-462-7585.
- For those who use 711 or Video Relay Service (VRS), call 800-621-3362.
- These toll-free telephone numbers will operate from 7 a.m. to 11 p.m. (EST) seven days a week until further notice.



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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](#).

FEMA mitigation specialist set up at a table inside of a Home Depot, speaking to a resident.

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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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