

# Elevating Your Home: What You Need to Know and Do

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If you are a Florida homeowner rebuilding after Hurricane Irma you may have to elevate your home to meet community floodplain management regulations.

Communities participating in the National Flood Insurance Program (NFIP) require all homes being substantially improved, or homes that have sustained substantial damage, to be built or elevated to or above the Base Flood Elevation (BFE).

Substantial Improvement is a term used by NFIP and refers to the reconstruction or improvement of a structure that has been substantially damaged.

Substantial damage is also 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 building you own that was affected by Hurricane Irma.

## Rules for elevation

- You must follow floodplain ordinance requirements and get the proper permits when rebuilding. This will not only make your home safer but will save money on your federal flood insurance premiums.
- Before rebuilding in a Special Flood Hazard Area (SFHA), be sure to check with local building officials. They are responsible for enforcing local elevation requirements, even in areas where the BFE has not been established.
- Rebuilding higher than the minimum requirement is always a wise decision and saves on flood insurance premiums.

## Programs available to assist with construction costs

- If you live in an SFHA and are a homeowner with an NFIP policy whose home was substantially damaged you may be eligible for Increased Cost of Compliance (ICC) coverage of up to \$30,000. This can pay all or part of the cost to elevate your home to the current effective BFE.



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Page 1 of 3

- You may be eligible for ICC coverage if your local floodplain building official determines either:

- o Your structure is substantially damaged, meaning the cost to repair the flood damaged structure is 50 percent or more of its pre-disaster market value; or

- o Your property sustained repetitive damage, meaning that flood damage has occurred twice in the past 10 years, and the cost of repairing the flood damage, on average, equaled or exceeded 25 percent of the property market value at the time of each flood. Those two flood damage events must have resulted in flood insurance claim payments, and the community's floodplain management ordinance must have a repetitive loss provision.

- An in-depth FEMA booklet about the process of elevating your home is available online.
- FEMA's Homeowner's Guide to Retrofitting provides further information about elevating your house.
- FEMA's Hazard Mitigation Grant Program, Flood Mitigation Assistance Program and Pre- Disaster Mitigation Grant Program all include property elevations as an eligible project type. Your local community, not individual survivors, must apply for mitigation grants. To qualify, you must meet all eligibility criteria and then apply through your local community, which applies to the State. The State subsequently submits applications to FEMA for review and approval. Project approval is necessary before construction can begin.
- Mitigation information from Florida's Division of Emergency Management is available online at: <https://floridadisaster.org/Mitigation/index.htm>.
- The U.S. Small Business Administration (SBA) is the federal government's primary source of funding for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private non-profit organizations, homeowners and renters fund repairs or rebuilding efforts with low-interest disaster loans. These loans cover losses not fully compensated by insurance or other sources and do not duplicate benefits of other agencies or organizations.

- o Loans can be increased by up to 20 percent of the verified physical loss for mitigation measures (not to exceed \$200,000) including:

? Building elevation;



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Page 2 of 3

? Retaining walls;

? Seawalls;

? Sump pumps; and

? Relocating utilities.

- For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling 800-659-2955, emailing [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov), or visiting SBA's website at <https://www.sba.gov/disaster-assistance/hurricane-irma>. Deaf and hard-of-hearing individuals may call 800-877-8339. The deadline to apply for an SBA disaster loan is Nov. 24, 2017.

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Page 3 of 3