

# FEMA and SBA Can Help with Mitigation Repairs to Your Fire- or Flood-Damaged Property

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As part of its commitment to helping make communities stronger and more resilient, FEMA provides assistance to eligible homeowners affected by the South Fork and Salt Fires and flooding to help repair or rebuild stronger, more durable homes.

If your property was damaged by the wildfires and floods, you may be eligible for financial assistance from FEMA's Individuals and Households Program (IHP). Additional Home Repair Assistance may be available to you for specific mitigation measures based on the cause and amount of damage to your home.

In addition, you may qualify for a long-term, low-interest disaster loan from the U.S. Small Business Administration (SBA) that can be used to make property improvements that may prevent future damage and save lives.

After receiving your eligibility letter from FEMA, you may receive a follow up letter explaining the mitigation measures. Home Repair Assistance from FEMA for mitigation measures is limited and will only be provided for elements of the home that were present and functional before they were damaged by the fires or flooding.

## HOMEOWNERS WITH HOMES DAMAGED BY WILDFIRE SOOT AND ASH MAY RECEIVE FUNDS FOR:

- Covering attic vents, crawlspace vents, and vents in enclosures below decks to prevent fire damage.
- Installing non-combustible gutters and leaf guards to prevent fire damage.

### Vent Screen Mitigation Measures



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- Covering attic vents, crawlspace vents, and vents in enclosures below decks may prevent embers from entering and spreading fires to the interior of your home.
- FEMA recommends installing screens over any attic vents, crawlspace vents, or vents in enclosures below decks if the vent openings do not have screens or if existing screen openings are larger than ¼ inch.

### **Guard Mitigation Measures**

- Installing gutters and downspouts made of non-combustible materials (e.g., galvanized steel, copper, and aluminum) and metal mesh screens or metal hoods into gutters may reduce the chance of embers igniting any leaves or debris in your gutters.

## **HOMEOWNERS WITH FLOOD DAMAGED HOMES MAY RECEIVE FUNDS FOR:**

- Roof repair to withstand higher winds and help prevent water infiltration.
- Elevating a water heater or furnace to avoid future flood damage.
- Elevating or moving an electrical panel to avoid future flood damage.

### **Roof Repair Mitigation**

- For asphalt shingle roofs, FEMA recommends replacing damaged or destroyed shingles with new shingles designed to withstand wind speed velocity of up to 116 miles per hour.
- Homeowners with asphalt shingle roofs who receive funds for roof repair mitigation should verify the replacement asphalt shingle packages are labeled to indicate compliance with federal standards for wind resistance.
- For extensive roof damage, funds may also include costs for a heavier rubberized membrane to be applied before shingles are replaced and thicker sheathing material to help reduce or eliminate interior water damage.
- For non-shingle roofs, the funds can be used for design and installation techniques that can improve roof performance against the disaster risks for your geographic area.

### **Furnace and Water Heater Mitigation Measures**



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- Elevating a furnace or water heater above the floor may help reduce the likelihood of future flood damage.
- FEMA recommends elevating a damaged or destroyed furnace or water heater on a framed platform.
- Before elevating a furnace or water heater, you should check with your local utility company to find out if any requirements would limit elevation of these items.

### **Main Electrical Panel Mitigation Measures**

- Elevating or relocating electrical panels may help reduce the likelihood of future flood damage.
- Utility company requirements and the National Electrical Code place limits on where electrical service equipment can be located. Before elevating an electrical panel, you should check with your local utility company to find out if any requirements would limit elevation or relocation of an electrical panel.

State, tribal, and local government requirements may differ from FEMA's guidance and recommendations. Therefore, before including the recommended mitigation measures into home repairs, you should work with your local building department to make sure all requirements are being met.

If the damage was caused by flooding and your community participates in the National Flood Insurance Program, you should contact your local floodplain administrator to learn more about flood mitigation measures appropriate to your home type and geographic area. (To contact your State Floodplain Manager, visit [floods.org](https://www.floods.org) and click on State Floodplain Managers State Contacts.)

If you have questions regarding your hazard mitigation award or other IHP assistance, call the FEMA Helpline at 800-621-3362 between 5 a.m. and 9 p.m., MT for more information. Help is available in most languages. If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA your number for that service.

### **GETTING MITIGATION HELP FROM THE U.S. SMALL BUSINESS ADMINISTRATION (SBA)**



Up to two years after your SBA disaster loan is approved, you can request a loan increase of up to 20% to make building upgrades. Mitigation increases can be up to \$500,000 for homeowners and \$2 million for businesses. Even simple mitigation projects can strengthen your home or business so you can avoid damage and unexpected remediation expenditures in the future.

Call SBA at 800-659-2955 to ask about increasing your loan for mitigation purposes or visit <https://www.sba.gov/funding-programs/disaster-assistance/mitigation-assistance> for more information. Deaf and hard-of-hearing individuals may call 7-1-1. There is no cost to apply, and you are under no obligation to accept a loan if approved.



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