

Resources for Smart Rebuilding After Hurricane Irma

Release Date: November 17, 2017

If your property was damaged by Hurricane Irma, there are resources available to help you build back stronger and safer to prevent damage from future disasters.

Start repairs to make your home safe and livable again as soon as possible. Get a building permit from your local building department before beginning structural work.

As you clean up debris, be sure to take photos of damaged property. Do not wait for a flood insurance adjuster or FEMA home inspector to come to your home.

Clean and Removal Assistance

Clean and Removal Assistance (CRA) has been approved for all designated counties in Florida for homeowners with disaster-related real property damage that did not qualify for Home Repair Assistance because the damage did not render the home uninhabitable. The award is a one-time fixed amount of \$500 per household under FEMA's Individual Assistance Program Other Needs Assistance (ONA).

The assistance is intended to be used to prevent additional loss, reduce potential health and safety concerns, and lessen contamination from floodwater.

You must meet the specific criteria to be eligible for payment. Eligibility requirements include:

- Your pre-disaster primary residence is in a county that is designated for Individual Assistance, and you can verify you owned the property and lived there before the disaster.
- You are able to verify your identity.
- An inspector has verified that floodwater caused damage to at least one item in the home.



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- Your home was not covered by flood or mobile home insurance at the time of the disaster.

You will be responsible for removing contaminants and disinfecting affected areas from disaster-caused flooding.

If you have mold or mildew in your flood-damaged home there are certain precautions that you must take to remove it safely. Information on dealing with mold is available online at the Florida Department of Health's webpage.

Rebuilding Stronger

Check out the online FEMA floodplain management publications on mitigating flood damage. The series includes topics like Above the Flood: Elevating Your Flood-prone House, Repairing Your Flood Damaged Home, Design Guidelines for Flood Damage Reduction, Answers to Questions about Substantially Damaged Buildings.

Go online for information on building science resources to assist with reconstruction after a hurricane.

FEMA Mitigation Specialists are available in home improvement stores to offer tips and techniques, proven methods to prevent or reduce damage from future disasters and approaches to building hazard-resistant homes. This information is for everyone. Topics covered include flood insurance, elevating utilities and rebuilding flooded homes.

Information is also available on mitigating against wind damage, such as hurricane shutters, roof connectors, and anchoring fuel tanks.

Mitigation specialists are also available at disaster recovery centers. To find a DRC near you, go to www.fema.gov/disaster-recovery-centers or call the FEMA Helpline. DRC information is also available on the FEMA Mobile App.

Information about protecting your property from the effects of future disasters is available online.

Financial Resources



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 Mitigation Loans**

An SBA mitigation loan may be available to you once you accept 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 may be eligible for additional funds 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 the structure to bring it 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.



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