

# Hurricane Zeta Survivors: What to Know Before Rebuilding or Repairing

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As you rebuild or repair after Hurricane Zeta, take steps to make your home more resilient to future disasters. Here are some tips and resources to help build a safer, stronger home.

## **Elevating your flood-damaged home to avoid future damage**

Louisiana homeowners rebuilding after Zeta may have to elevate their homes to meet community floodplain management regulations. Communities participating in the National Flood Insurance Program (NFIP) require all new and improved homes be built or elevated to or above Base Flood Elevation (BFE) plus any additional flood protection level required by your community (usually called freeboard).

- BFE is the height you can expect water to rise or exceed from a 1% annual chance of flooding.
- Find out the BFE requirement from your local officials.
- Events can and do happen that are more frequent than the 1% annual chance. Rebuilding higher than the minimum requirement is always a wise decision and saves on flood-insurance premiums.

## **If you are not able to elevate your home:**

There are simple actions you may take to lessen the impact of floods. For instance, elevating your utilities like the washer, dryer, HVAC, and/or electrical outlets and using flood--resistant materials. Inspect or install sewer backflow valves.



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To learn about these techniques and others, call 833-FEMA-4-US or 833-336-2487 to speak to a Community Education and Outreach Specialist, or visit, <https://fema.connectsolutions.com/lamit>.

## **Contact local officials about permitting before you start work**

The first step is to obtain any necessary permits and follow all local building codes when rebuilding or making repairs. Contacting your local officials will help ensure the time and money you invest in repairing and rebuilding meets all local codes and ordinances.

- Permits may be required for work on parts of your home like the roof, walls, siding, foundation, plumbing and the HVAC system.
- If you live in a high-risk flood zone, you also need a permit for floodplain development from your local officials.

## **Funding Resources to Build Back Stronger, Safer**

There are resources available to help you build back stronger and safer after a disaster

### **Increased Cost of Compliance:**

If you have an NFIP flood insurance policy and a building that is determined by your local community officials to be substantially damaged by flooding 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 property into compliance with state or community floodplain-management laws or ordinances. This funding is known as Increased Cost of Compliance (ICC). Your claims adjuster or insurance agent will be able to provide more information on ICC, and you should talk to your local floodplain or permitting office about substantial damage assessments.



## Hazard Mitigation Assistance:

FEMA also provides grant funding for certain kinds of mitigation projects under the Hazard Mitigation Assistance Program. This funding must be accessed via your local government. Contact your local emergency management agency for more information. Or visit <https://www.fema.gov/grants/mitigation>

To view mitigation resources visit [fema.connectsolutions.com/lamit/](https://fema.connectsolutions.com/lamit/) or call 866-579-0820 to speak to a mitigation specialist.

## SBA Low-Interest Disaster Loans:

After you apply for disaster assistance, you may be referred to the U.S. Small Business Administration. The SBA may contact survivors to offer them a low-interest fixed interest rate disaster loan. Homeowners and renters who receive an application for an SBA loan should complete the application even if they decide not to take it.

- Disaster loans up to \$200,000 are available to homeowners to repair or replace damaged or destroyed real estate.
- Homeowners and renters are eligible for up to \$40,000 to repair or replace damaged or destroyed personal property.
- For businesses of any size and certain nonprofits: up to \$2 million for property damage.
- Businesses of any size and private nonprofit organizations may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory, and other business assets. These loans cover losses that are not fully covered by insurance or other recoveries.
- For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, nonprofit organizations of any size, SBA offers Economic Injury Disaster Loans to help meet working capital needs caused by the disaster.
- Economic Injury Disaster Loan assistance is available regardless of whether the business suffered any property damage.



**Businesses and residents can** apply online at [www.sba.gov/funding-programs/disaster-assistance](http://www.sba.gov/funding-programs/disaster-assistance). For questions and assistance completing an application, call 800-659-2955 or email [FOCWAAssistance@sba.gov](mailto:FOCWAAssistance@sba.gov).

### **SBA Mitigation Loans:**

If approved for a Small Business Administration (SBA) disaster loan, you may be eligible for additional funds to cover the cost of mitigation, including elevation. Mitigation funding is limited to 20% of the total amount of physical damage to real and personal property as verified by the SBA to a maximum loan amount of \$200,000. Mitigation activity does not have to be included in the original loan application. For more information, visit <https://disasterloan.sba.gov/ela> or call (800) 659-2955.

The deadline to register for federal disaster assistance for damage sustained during Hurricane Zeta is March 15.

If you have any questions, call the FEMA Helpline at 800-621-3362. For TTY, call 800-462-7585. Those who use a relay service such as a videophone, InnoCaption or CapTel should alert FEMA as to the specific number assigned to that service.

For the latest information on Hurricane Zeta, visit [Louisiana Hurricane Zeta \(DR-4577-LA\)](#). Follow the FEMA Region 6 Twitter account at [twitter.com/FEMARegion6](https://twitter.com/FEMARegion6).



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