

Hurricanes Laura and Delta survivors: What to know before building or repairing

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As you rebuild after Hurricanes Laura and Delta, take steps to make your home more resilient to future disasters. For example, elevating your home or relocating it to a safer location may be needed. Below are tips and resources to help build a safer, stronger home.

Elevating Your Flood Damaged Home to Avoid Future Damage

Louisiana homeowners rebuilding after Laura and Delta 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.



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- Events can and do happen that are bigger than the 1% annual chance event. 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; flood resistant materials and/or install sewer backflow valves.

To learn about these techniques and others, call 866-579-0820 to speak to a Community Education and Outreach (CEO) 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. Contact your local code officials before beginning any construction to ensure you will meet all local building requirements.

- 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 heating and air-conditioning 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. Next to insurance, the U.S. Small Business Administration (SBA) is the primary source of federal disaster assistance for the long-term rebuilding of your disaster-damaged private property.

You may be eligible as well for assistance to rebuild stronger and safer if you have an 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 disasterloan.sba.gov/ela.

SBA has established a Virtual Disaster Loan Outreach Center that is open Mondays – Sundays, 8 am to 8 pm EDT. You can apply online at <https://disasterloanassistance.sba.gov>.

Interest rates can be as low as 3 percent for businesses, 2.75 percent for private nonprofit organizations and 1.188 percent for homeowners and renters with terms up to 30 years. Loan amounts and terms are set by SBA and are based on each applicant's financial condition

SBA customer service representative can be reached via email at FOCWAssistance@sba.gov or by phone at 800-659-2955. SBA will answer



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specific questions about how a disaster loan may help each survivor recover from the disaster damage and will provide one-on-one assistance in completing applications for these loans.

The filing deadline to return applications for physical property damage for Hurricane Laura is Nov. 27, 2020. The filing deadline for Hurricane Delta is Dec. 15, 2020.

SBA Mitigation Loans

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% 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 an NFIP flood insurance policy and a building that is determined, by your local community, to be substantially damaged by flood 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. 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.

Historic flood risk may not be the same risk you face today or in the future. Take the proper steps to ensure the safety and security of your home and family.

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. You can also visit, <https://www.fema.gov/grants/mitigation>

To view mitigation resources visit fema.connectsolutions.com/lamit/ or call 866-579-0820 to speak to a Mitigation Specialist.

For the latest information on Hurricane Laura, visit www.fema.gov/disaster/4559. For information on Hurricane Delta, visit www.fema.gov/disaster/4570 or follow the FEMA Region 6 Twitter account at twitter.com/FEMARegion6.

