

Elevating Your Home? What You Need to Know and Do

Release Date: Tháng 6 25, 2018

Are you 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 require all homes being substantially improved, or homes that have sustained substantial damage, to be built or elevated at or above the Base Flood Elevation.

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, be sure to check with local building officials. They are responsible for enforcing local elevation requirements, even in areas where the Base Flood Elevation has not been established.
- Rebuilding above the minimum requirement is always a wise decision and saves on flood insurance premiums.

Programs available to assist with construction costs

- If you are a homeowner who lives in a Special Flood Hazard Area, has an NFIP policy, and your home was substantially damaged, you may be eligible for Increased Cost of Compliance coverage up to \$30,000.
 - o This can pay all or part of the cost to elevate your home to the current Base Flood Elevation.
- 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 flood damage has occurred twice in the past 10 years, and the cost of repairing the flood-damage, on average,



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equaled or exceeded 25 percent of the property market value at the time of each flood.

The 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.
 - o Local communities—not individual survivors—are eligible for mitigation grants.
 - o To qualify, homeowners must meet all eligibility criteria and then apply through their local community, which applies to the state of Florida.
 - o The state subsequently submits applications to FEMA for review and approval.
 - o 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>.

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