



FEMA

# LOUISIANA HURRICANE LAURA (DR-4559-LA)

## ESF 15 - EXTERNAL AFFAIRS

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DR-4559-LA NR 010  
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# Fact Sheet

### **Save Money, Time by Contacting Local Officials Before Rebuilding Home**

Move your Hurricane Laura recovery forward by making sure you have the right information before you repair and rebuild your storm-damaged home.

Contact your community's floodplain, building and permitting departments to determine if you need a local permit to begin repairs and if you need to start the local inspection process to determine if your home or business is substantially damaged. Rebuilding the right way now could save you money and time later.

### **Contact Local Officials About Permitting Before You Start Work**

It's important to talk to your local officials to 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.

### **Understand What Substantial Damage Means**

Some Laura survivors may have a substantially damaged home.

Substantial damage generally applies to structures in the high-risk flood zones where the cost of restoring the structure equals or exceeds 50% of the structure's pre-damage market value. Some communities enforce a more restrictive definition.

If your community determines that a structure is substantially damaged from any source, including water and wind, it may need to be elevated, relocated or demolished or meet other local requirements. You may appeal a determination if you disagree with their decision.

Get more information from your local floodplain administrator by looking up your city or parish at [floods.dotd.la.gov/la/floods/Community\\_Contacts.aspx](http://floods.dotd.la.gov/la/floods/Community_Contacts.aspx).

### **Elevating Your Flood Damaged Home to Avoid Future Damage**

Louisiana homeowners rebuilding after Laura may have to elevate their homes to meet community floodplain management regulations. Communities participating in the National Flood Insurance Program require all new and improved homes be built or elevated to or above Base Flood Elevation (BFE).

BFE is the height you can expect water to rise or exceed from a 1 % annual chance flood.

Find out the BFE requirement from your local officials. Rebuilding higher than the minimum requirement is always a wise decision and saves on flood insurance premiums.

### **NFIP Policyholders: Ask Your Claims Adjuster or Agent About Increased Cost of Compliance**

If you are an NFIP policyholder whose home was damaged extensively by flooding, you can ask your flood insurance claims adjuster or insurance agent about Increased Cost of Compliance coverage.

Policyholders may receive up to \$30,000 through ICC to help meet the cost of complying with building codes and ordinances. For more information, visit [www.fema.gov/floodplain-management/financial-help/increased-cost-compliance](http://www.fema.gov/floodplain-management/financial-help/increased-cost-compliance)

For specific questions about your Hurricane Laura insurance claim under a homeowner, renter or flood insurance policy, contact your insurance agent or company; search for insurance company information at [www.lidi.la.gov/onlineservices/ActiveCompanySearch/](http://www.lidi.la.gov/onlineservices/ActiveCompanySearch/). For more information on the NFIP call 877-336-2627.

For the latest information on Hurricane Laura, visit [www.fema.gov/disaster/4559](http://www.fema.gov/disaster/4559) or follow the FEMA Region 6 Twitter account at [twitter.com/FEMARegion6](https://twitter.com/FEMARegion6).

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