



**Hillsborough
County Florida**

ENGINEERING & OPERATIONS

PO Box 1110, Tampa, FL 33601-1110

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**INFORMATION REGARDING THE SUBSTANTIAL DAMAGE REQUIREMENT
NOTICE TO PROPERTY OWNERS**

Due to the impacts of Hurricanes Helene and Milton across our community, residential and commercial structures may have received substantial damage. Substantial damage is outlined by the Federal Emergency Management Agency (FEMA) National Flood Insurance Program (NFIP) as damage to a structure where the value of the repair or improvement is more than 50 percent of the market value of the structure.

If the structure is located in a FEMA Special Flood Hazard Area (SFHA), which includes flood zones A, AE, V, VE, AO, AH, AR, or A99, substantially damaged buildings are required to be brought into full compliance with the current flood damage prevention regulations (Florida Building Code).

These regulations are required by the NFIP to protect life and mitigate against future flood damages. Enforcement of these laws is required for federally-backed flood insurance to be made available to Hillsborough County residents and property owners.

To determine compliance with the FEMA substantial damage requirement, additional documentation may be required as well as additional evaluation by County Building and Code Enforcement officials. Hillsborough County's Substantial Damage/Substantial Improvement Guidelines may be able to assist you through the process. The information and worksheets can be found by visiting [HCFL.gov/sdig](https://hcfll.gov/sdig). These worksheets, once completed, will be evaluated with the permit application to determine if the proposed scope of work is considered a substantial improvement, or repair of substantial damage.

Hillsborough County residents with a home in a FEMA SFHA that experienced water intrusion or sustained wind damage should contact Development Services for guidance on permit requirements at permitting@HCFI.gov as soon as possible. For properties to remain in compliance, Hillsborough County requires a permit application for any work that requires a permit to return the structure to pre-storm condition. Permit applications should be submitted through the Hillsborough County Portal [HillsGovHub](https://hills.gov/hub).

For more information, please see the below resources.

- Hillsborough County Permit Portal -[HillsGovHub](https://hills.gov/hub)
 - o <https://hcfll.gov/businesses/hillsgovhub>
- Permitting Checklists and Submittal Requirements (Commercial)

- <https://hcfl.gov/businesses/hillsgovhub/commercial-construction-checklists-and-requirements>
- Permitting Checklists and Submittal Requirements (Residential)
 - <https://hcfl.gov/businesses/hillsgovhub/residential-and-mobile-home-checklists>
- Hillsborough County Substantial Damage / Substantial Improvement Guidelines
 - [HCFL.gov/sdig](https://hcfl.gov/sdig)
- FEMA Flood Zone Viewer
 - <https://msc.fema.gov/portal/search>
- FEMA Substantial Damage Requirement Quick Guide
 - <https://www.fema.gov/fact-sheet/substantial-damage-quick-guide>
- Hillsborough County Property Appraiser 50 Percent Improvement Calculator
 - <https://www.hcpafl.org/Home/FEMA-50-Rule>

For questions regarding the information provided in this letter, please call (833) HC Storm or (833) 427-8676, the County's storm information and helpline.

Sincerely,
Hillsborough County