



Hurricane Debby Home Repair Requirements and Hazard Mitigation Measures

Do You Need to Repair Storm-Related Damage to Your Property?

While you can't prevent a natural disaster from happening, there are ways to secure your property to minimize damage and make your home and your future more resilient.

Permit Requirements for Homeowners

The State of Florida requires you to get a permit for most construction and repair projects, even small ones. The following items will be required by homeowners to obtain hurricane repair permits:

- Valid form of identification or a recorded warranty deed to determine ownership.
- Determine if a permit is required for: (Demolition, Building, Floodplain, Electrical, Mechanical, Plumbing, Roof) based on the scope of work.
- Additional information may be required based on the type and scope of work to be done.

If your local community official determines your home to be substantially or repetitively damaged by flood, you may be required to bring the structure into compliance with the community's local floodplain management ordinance.

If you have a flood insurance policy issued through the National Flood Insurance Program (NFIP), you may qualify for an additional claim under coverage called Increased Cost of Compliance. For more information, talk to your insurance agent.

To find local building contacts:

[Municipal Directory \(floridaleagueofcities.com\)](http://floridaleagueofcities.com) If you live in a municipality.

[Directory – Florida Association of Counties \(fl-counties.com\)](http://fl-counties.com) if you live in an unincorporated area of the county. To contact your local Floodplain Administrator, please contact Florida Division of Emergency Management's (FDEM's) Office of Floodplain Management at (850) 815-4556 or floods@em.myflorida.com.

General Protective Measures

Have a go-kit and make an emergency plan. Instructions and templates are available from <https://www.ready.gov/florida>. Consider purchasing a generator. If you install one, elevate it above the flood elevation.

Store important documents and sentimental items like photographs above the flood elevation (preferably on an upper floor). Contractors should be licensed and insured. The State of Florida provides residents the ability to look up contractor licensing information online at <https://www.myfloridalicense.com/w111.asp>.

Be sure to consult with a licensed contractor and the local building department before making any repairs or structural.

Homeowners Insurance Concerns and Complaints

For concerns and complaints on homeowners private market flood, and other forms of insurance: Office of the Insurance Consumer Advocate at www.MyFloridaCFO.com/Division/ICA or via email at YourFLVoice@MyFloridaCFO.com and the Florida Department of Financial Services Division of Consumer Services at www.MyFloridaCFO.com/Division/Consumers or via the toll-free Insurance Consumer Helpline at 1.877.693.5236.

Mitigation Options for Homeowners - Tips to Consider When Repairing Your Home

- Anywhere it rains and along all coastlines, it can flood. Protect your investment in your home by purchasing flood insurance, even if you do not live in a high-risk flood zone.
- Elevate your home's lowest floor above the elevation required by the Florida Building Code or your community. Reducing Damage can lower flood insurance premiums and reduce the risk from increased future flood levels.
- Elevate or floodproof HVAC and/or mechanical units, ductwork, electrical systems, and other utilities above the required elevation to reduce flood damage and repair costs.
- Install flood openings in foundation walls, garages, and other enclosed areas. Flood openings, also called flood vents, reduce damage to walls by allowing water to flow through and drain out.
- Use flood-resistant materials in areas of your home that flood, like replacing carpeting with tiles or using flood-resistant insulation to prevent water from doing major damage. Consider installing waterproof membrane to exterior walls to limit shallow flooding.
- Install a backflow valve on your sewer system to prevent sewage backing up into your home.

Wind Mitigation Options

- Install hurricane shutters to protect windows and glass doors.
- Gable end roofs are more susceptible to high wind than other roof types. If you have a gable end roof, add bracings to reinforce the roof. Fasten the roof to the walls with hurricane straps.
- Reinforce garage doors and double-entry doors to prevent failure under wind pressure.
- Maintain your property. Anything from loose shingles to tree branches can become a windborne missile. The distance between your home and any tree should be greater than a full-grown tree's height.

Residential Mitigation

The Bureau provides support for local governments regarding residential mitigation activities. If you are a resident of Florida and interested in learning more about mitigation grant funding for your property, please email ResidentialMitigation@em.myflorida.com with your name, city, and your specific question or situation. Someone from the team will get back with you as soon as possible.

Building Performance resources that you may find helpful:

- [Mitigation | Florida Disaster](#)
- [Protect Your Home from Flooding Low-cost Projects You Can Do Yourself \(fema.gov\)](#)
- [Protect Your Property from Natural Hazards Brochures | FEMA.gov](#)
- [Building Science | FEMA.gov](#)

For Additional Disaster Information and Resources Visit: <https://www.floridadisaster.org/updates>

Impacted homeowners and renters in Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Manatee, Sarasota, Suwannee and Taylor counties can apply now

3 WAYS TO APPLY

- Visit DisasterAssistance.gov
- Download the FEMA app
- Call (800) 621-3362

For more information, visit FloridaDisaster.org/Updates | Fema.gov/Disaster/4806