



Understanding the Hillsborough County *FEMA 50% Rule* Process

Do you live in a ***Special Flood Hazard Area*** and have a home or structure that was damaged during Hurricanes Helene or Milton?



Complete the ***Substantial Damage Packet***.

All permits – repair, elevation, relocation, demo, etc. – will need a ***Substantial Damage Packet*** to be completed and will be further reviewed by Hillsborough County Development Services.

**All repairs within a Special Flood Hazard Area require a permit.*

After the review,
**does your home or
structure meet the
Substantial Damage
criteria?**

YES

Step 1: Work with a design professional to determine which mitigation strategy will bring your home or structure into compliance with [current floodplain requirements](#). Options may include:

- Elevate the structure
- Relocate the structure
- Demolish and rebuild

Step 2: [Obtain required permits](#).

Step 3: Proceed with construction within the scope of the permit.

Step 4: Schedule inspections as required by the County.

NO

Step 1: Visit [HillsGovHub](#) to apply for all necessary permits.

Step 2: Ensure any repairs comply with [current building and zoning codes](#).

Step 3: [Obtain required permits](#) for repairs or reconstruction.

Step 4: Proceed with repairs within the scope of the permit.

Step 5: Schedule inspections as required by the County.

Scan the QR code to access all
the resources or visit
[HCFL.gov/HillsGovHub](https://www.hcfl.gov/HillsGovHub)

