

## Example Press Release

### RESIDENTS IN [ JURISDICTION ] WITH DISASTER DAMAGE REMINDED OF PERMIT REQUIREMENTS

As property owners in [ jurisdiction ] contemplate clean up and repairs following the recent [ disaster ], the [ jurisdiction permit office ] is reminding residents to obtaining local permits before repairing or rebuilding damaged structures in the special flood hazard area.

The permits are required as part of local government participation in the National Flood Insurance Program (NFIP), providing eligibility for flood insurance, flood disaster assistance, state and federal grants and loans, and buyout funds for flood-prone properties throughout the community.

Local floodplain management ordinances require that permits be obtained for any construction or development activity in a floodplain area, including the repair or reconstruction of structures damaged by a disaster.

Repairs to damaged buildings can be permitted, however, special conditions apply to substantially damaged buildings (those in which the total cost of repairs is  $\geq 50\%$  of the structure's pre-disaster market value). If a building is found to be substantially damaged, regulations require that repairs include bringing the structure into full compliance with the local floodplain ordinance. In some cases, doing so may require repairs that include elevating or flood proofing the structure to reduce the potential for future flood damage.

The cost to repair must be calculated for full repair to "pre-damaged" condition, even if the owner elects to do less. The total cost to repair includes structural and finish materials as well as labor. If labor and materials have been donated, they must still be assigned a value. If local building codes require the structure to be repaired according to certain standards, these additional costs must be included in the full repair cost for the structure.

State and federal assistance may be available to property owners to reduce the chances of future flood damage. Mitigation assistance may cover costs of relocation, or for elevating or purchasing flood-damaged structures. If damage is caused by a flood, flood insurance may also provide up to \$30,000 to protect a structure from future flooding through a claims process known as ICC (Increased Cost of Compliance). The property owner must have had flood insurance for ICC to become available.

Property owners and residents with [ disaster ]-damaged buildings should contact [ local building, zoning or floodplain administrator ] for more information on repair and reconstruction permits.