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FEMA – News Desk – 501-918-3400
ADEM – Tommy Jackson – 501-683-6700
SBA – Rick Jenkins – 916-735-1500

Fact sheet

REBUILDING RESPONSIBILITIES INCLUDE REGULATIONS AND GUIDELINES

Rebuilding after a disaster is a complex process with many players. Restoring or rebuilding from scratch can involve funding from federal agencies and regulation by state laws, local ordinances and building codes. How are all of these rebuilding responsibilities allocated between property owners and government agencies? Here are several guiding principles:

- 1. Local government rules.** Local ordinances and building regulations are the starting point. As property owners begin to repair or rebuild properties, they need guidance and building permits from local officials. Local authorities determine where and how structures will be rebuilt in each community.
- 2. Federal flood maps guide.** Maps are issued by the Federal Emergency Management Agency (FEMA) to local governments in flood-prone communities to guide reconstruction decisions. Local governments that adopt Flood Insurance Rate Maps (FIRMs), enforce the standards and have an approved hazard mitigation plan are eligible to receive grants and mitigation funding from FEMA, which will pay to strengthen or flood-proof public works projects.
- 3. Flood insurance is available for homeowners and business owners.** When local governments adopt and enforce FIRMs, their citizens become eligible to purchase National Flood Insurance, widely recognized as one of the great bargains in insurance. Rates are based on specific flood hazard zones and how high the home or business stands above the one percent flood zone.
- 4. Federal agencies provide funding.**
 - FEMA provides money for community flood-proofing projects. These mitigation grants are available to local governments that adopt advisory base flood elevation maps.
 - The National Flood Insurance Program offers flood insurance to eligible homes and businesses within the participating community. Anywhere water can rise or surge, even in upland regions of the nation, an NFIP policy should be viewed as essential coverage. Rates are even lower outside of high-risk flood zones.
 - An insurance policy under the NFIP may provide an important additional benefit: Increased Cost of Compliance (ICC) coverage of up to \$30,000 may be available to elevate, flood-proof, relocate or demolish a home or business which has been found to be substantially or repeatedly damaged by flooding and which has binding flood insurance coverage and is required by the community to mitigate the property.

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The Arkansas Department of Emergency Management (ADEM) is the state's homeland security and emergency management agency. The agency works to identify and lessen the effects of emergencies, disasters and threats to Arkansas by developing effective prevention, preparedness, mitigation, response and recovery actions for all disasters and emergencies.

FEMA coordinates the federal government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters, whether natural or man-made, including acts of terrorism.

SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses of all sizes, and private non-profit organizations fund repairs or rebuilding efforts, and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations.

Editors: For more information on Arkansas disaster recovery, visit www.fema.gov or <http://www.adem.arkansas.gov/>.

Disaster recovery assistance is available to any individual without regard to race, color, sex, religion, national origin, age, disability, English proficiency or economic status.