

# **Recovery and Rebuilding: Virtual Townhall**

## **Frequently Asked Questions**

### **Do we need to apply for a permit if we are replacing the electrical, plumbing, and mechanical in the home?**

Yes, you do need permits. You can get them through the trade permits, and do them separately, or do them altogether as a BLD Alterations permit. The owner has to fill out the Substantial Damage Improvement Form only if they are in a Special Flood Hazard Area.

### **Can you explain the owner-builder permit process?**

Any owner can perform property improvements on residential properties. The owner-builder acknowledgement form walks you through the steps. It is more or less a declaration that you are aware of your responsibilities of taking it on instead of hiring a general contractor.

### **To calculate Substantial Improvement, is that only structural, or does it include electrical, plumbing and HVAC too?**

It is all included in the square foot construction cost; if it's cabinetry or electrical, for example, that is included. Anything in the work area will be considered as well.

### **What is the timeline to process the permits?**

We ask that in your "scope of work" that you put in "storm damage." If you put this in, that will prioritize it above the other permits coming in. We are still balancing that with other projects – right now it's about 60% focusing on repair and recovery, and 40% on other projects. Trade permits can be issued same day; for building permits, our application review time is currently around three days and our plan review time is within 7-10 days.

### **What if I want to handle the permitting process virtually?**

With Q-Up Tampa, you can go through the permitting process virtually (<https://qup.tampa.gov/>) The City can set up what is like a Facetime call via a Teams Meeting and go through all the information with residents.

### **Can you explain the difference between a finished and unfinished space?**

In regard to Substantial Damage, unfinished would be an area that is not habitable space and has no drywall or material that is non-flood resistant. A garage is not habitable,

however there is a drywalled ceiling or possibly a wall between the garage and home. A typical unfinished area would be a screened porch or storage attic space.

**For both the Hazard Mitigation Grant Program (HMGP) and Flood Mitigation Assistance (FMA) Grant applications, what happens after they are submitted through local and state governments? Who do we contact for additional information?**

For Hillsborough County, you can reach out to Monica Martin ([martinmo@hillsboroughcounty.org](mailto:martinmo@hillsboroughcounty.org)) or Troy Salisbury ([salisburyt@hillsboroughcounty.org](mailto:salisburyt@hillsboroughcounty.org))

For City of Tampa, Whit Remer ([whit.remer@tampagov.net](mailto:whit.remer@tampagov.net))

For the State-Run Residential Mitigation program, you can reach out to the Florida Division of Emergency Management Residential Team ([residentialmitigation@em.myflorida.com](mailto:residentialmitigation@em.myflorida.com)) and they can provide more details of upcoming grant opportunities.

**What is the timeline for receiving funds from the HMGP or FMA Grants?**

Because it can take up to three years for the grant funds to be seen, and no construction can begin until you are under contract through the process, these grant programs are typically intended for those who want to make their structures more resilient before an event happens. These grant programs are not designed for recovery efforts, but for long-term mitigation efforts to help reduce the future risk.