

Frequently Asked Questions Regarding Substantial Damage

Q: I received a “substantial damage” letter. What do I do?

A: The next step is to fill out the attached [Substantial Damage Determination form](#), which accompanies the letter you received in the mail. After you submit this form to Floodfocus@tampagov.net, you may need to elevate your home or flood proof your business if your structure is deemed substantially damaged.

Q: If I receive the “substantial damage” letter, does this mean it has already been determined that my structure is substantially damaged?

A: No, not yet. After the hurricanes, the City of Tampa conducted a visual assessment of structures within the flood hazard area, determining the extent of damage. From there, the assessment determines if the structure requires a substantial damage determination before any remodeling or improvements may be completed. If you received a letter but had no damage or believe your damage was minimal in nature, please fill out the form and send it in so that we may review the information and work with you.

Q: Is there a chance I have already filled out this form?

A: Yes, if you have already applied for a permit to fix your structure, then this form has already been completed as a part of the permit process.

Q: How do I look up the allowable repair value for my property?

A: The Hillsborough County Property Appraiser offers an [online 50% Rule improvement calculator to help](#).

Q: What if I had work performed on my home or business but did not obtain a permit?

A: If you have received the Substantial Damage letter, it means your structure resides *inside* the Special Flood Hazard Area where the City of Tampa participates in the National Flood Insurance Program. Completing the Substantial Damage/Improvement Determination ensures the City’s participation in the program and provides a significant reduction in the community’s flood insurance premiums. If you are *outside* of the special flood hazard area, the substantial damage determination does *not* apply to you, but the safest way to proceed is to obtain a permit. All fees associated with permits to correct damage caused by Hurricanes Helene and Milton have been waived.

If you have had work done in your home or business and did not have a permit, we encourage you to contact the City of Tampa, even if the work is done. Our team will work with you to ensure everything is documented correctly. Please contact floodfocus@tampagov.net

Q: What if I received a letter but have no damage?

A: If there was no damage, please email floodfocus@tampagov.net with your address and explanation of the lack of damage.