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OFFICE OF  
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— Stronger, Safer Florida —

## Attorney General Ashley Moody News Release

### Attorney General Moody Urges FEMA to Ease Burden on Families Recovering from Hurricanes Helene and Milton



TALLAHASSEE, Fla.—Attorney General Ashley Moody is calling on the Federal Emergency Management Agency to ease the burden on Florida families still recovering from Hurricanes Helene and Milton. In the aftermath of the storms, strict regulations by the National Flood Insurance Plan are preventing many families from rebuilding or repairing homes. Attorney General Moody is calling on the federal government to ease these regulations and consider making variances available to help Floridians rebuild.

**Attorney General Ashley Moody** said, “Florida was recently devastated by Hurricanes Helene and Milton, leaving some Floridians with only debris in the places where homes once stood. While the recovery process has begun, burdensome regulations are making it so people cannot afford to repair damage and could force them to leave the communities they love. I’m calling on FEMA to ease the burden on these families who are struggling to rebuild on limited budgets.”

In a letter to Acting Federal Insurance Assistant Administrator Jeffery Jackson, Attorney General Moody states, “While the rebuilding process continues, a disturbing issue has come to light. Many homes affected by Hurricanes Helene and Milton are participants in the National Flood Insurance Plan (NFIP), which is administered by FEMA. According to multiple reports, NFIP regulations are preventing many of these homes from being rebuilt or repaired. According to

NFIP regulations, homes that need 'substantial improvements' must be rebuilt to specific flood-resistant building code standards...Essentially, this means that if a citizen has any damage to their home that would cost half the pre-storm value of their home to be repaired, no other work on the home can be performed without updating the entire home to NFIP's specifications."

Attorney General Moody also points out, "While it is preferable for any home to be built to the most current standards, many of those suffering most from the storms lived in older homes in low-income areas and do not have the resources to fundamentally rebuild their homes...In circumstances like this, many people will simply abandon their home and, possibly, have no choice but to leave the community they love altogether."

Attorney General Moody is asking FEMA to consider making variances available in more circumstances and increase the money available to bring homes up to FEMA's NFIP standards.

To read the full letter, click [here](#).

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