

Fact Sheet: Do You Live in a Floodplain? Get Required Permits Before Rebuilding

Before considering new construction and repairs on property located in flood-hazard areas, contact your local building officials to obtain floodplain development permits.

Obtaining building permits is especially important for those with homes or businesses located within the 100-year floodplain. Floodplain development permits cannot be waived, and local governments cannot reduce or ignore the floodplain requirement. Permits are required for work on removing or replacing the roof, walls, siding, wallboard, plaster, insulation, paneling, cabinets, flooring, electrical system, plumbing, heating or air conditioning. Repair projects must meet community building codes and flood-damage prevention ordinances.

- Permits protect the residents, their families, communities, and buildings by ensuring all proposed work complies with current codes, standards, flood ordinances and construction techniques.
- Permits can provide a permanent record of compliance with elevation, and/or retrofitting requirements, which is useful information when selling your home and necessary for the flood insurance rating.
- Local permit offices can provide suggestions or literature on how to better protect your home or business from future disaster-related damages.
- Local permit offices can provide consumers with information on selecting licensed contractors and advice on protecting themselves from unscrupulous contractors.
- Residents are asked to start construction and repair only after they have received permits from their local building department.

Additional information on the National Flood Insurance Program can be found by visiting in the Internet at www.fema.gov/business/nfip and <https://www.fema.gov/news-release/2017/10/03/fact-sheet-do-you-live-floodplain-get-required-permits-rebuilding>