

Save Money, Time by Contacting Local Officials Before Rebuilding Your Home

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Move your storm recovery forward by making sure you have the right information before you repair and rebuild your storm-damaged home. Contact your community's building and permitting departments to determine if you need a local permit to begin repairs. Rebuilding the right way now could save you money and time later.

Contact Local Officials About Permitting Before You Start Work

It's important to talk to your local officials to ensure the time and money you invest in repairing and rebuilding meets all local codes and ordinances.

Every part of a building—from roofs, walls and siding to plumbing, septic systems and heating/air conditioning systems—may require a permit before rebuilding. A permit may also be needed for demolition.

Permits protect owners, residents, communities and buildings by making sure repairs and/or construction meet current building codes, standards, floodplain ordinances and construction techniques. Permits also provide a permanent record of compliance with elevation and/or retrofitting requirements, which is valuable information when selling the structure or obtaining flood insurance coverage.

Understand What Substantial Damage Means

Some Oklahoma residents may have a substantially damaged home. Substantial damage generally applies to structures where the cost of restoring the structure equals or exceeds 50% of the structure's pre-damage market value. Some communities enforce a more restrictive definition.

If your community determines that a structure is substantially damaged from any source, including water and wind, it may need to be elevated, relocated or demolished or meet other local requirements. You may appeal a determination if



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you disagree with their decision.

Get more information by contacting your community's building and permitting departments. For contact information, use the [Special Flood Hazard Areas floodplain administrator lookup](#) on the Oklahoma Water Resources Board, State NFIP Coordination site. Also, view FEMA's [Answers to Questions About Substantially Improved/Substantially Damaged Buildings](#).

Elevating Your Flood Damaged Home to Avoid Future Damage

Oklahoma homeowners rebuilding after the severe storms, tornadoes and flooding may have to elevate their homes to meet community floodplain management regulations. Communities participating in the National Flood Insurance Program require all new and improved homes be built or elevated to or above Base Flood Elevation (BFE).

BFE is the height you can expect water to rise or exceed from a 1% annual chance flood.

Find out the BFE requirement from your local officials. Rebuilding higher than the minimum requirement is always a wise decision and a higher distance from the ground to your first floor can help you save on your flood insurance premium.

BE AWARE

Officials warn that if proper permits are not obtained, residents may be subject to stop-work orders, fines or penalties.

FEMA does not recommend or endorse contractors, and officials warn people to be leery of contractors who claim they are authorized by FEMA. They are not.

For specific questions about your insurance claim under a homeowner, renter or flood insurance policy, contact your insurance agent or company. For more information on the NFIP call 877-336-2627.

For Oklahoma mitigation specific questions, please call 833-336-2487 or 833-FEMA-4-US, visit our website at <https://fema.connectsolutions.com/okmit> or email us at FEMA-OKMit@fema.dhs.gov.



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