

Contact Local Officials Before Starting Repairs on Your Home or Business

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Before starting repairs on your home or business, check with local officials to find out if there are permit requirements or rebuilding regulations you need to follow to help protect from flood and other future hazards. Ensure the time and money you invest in rebuilding complies with regulations and local building codes. These actions may help keep you safe, preserve your property values and reduce your insurance costs.

Contact Local Officials Before Starting Repairs

- Reach out to your community's floodplain, building and permitting departments to determine if your home is in the floodplain and if so, what steps you need to take before beginning repairs if your home or business was damaged. You may need a floodplain development permit from your local official for repairs to your structure, regardless of the cause of damage, if you live in a regulated flood area.
- Structures in the Special Flood Hazard Area may require a local floodplain damage inspection to determine if they are substantially damaged or will be substantially improved.
 - Communities participating in the National Flood Insurance Program require that all new and substantially improved structures meet current, locally adopted elevation and flood safety requirements to help limit future flood risk and break the cycle of repeat flooding.
- Residential structures may need to be elevated, relocated or demolished, while non-residential structures may be eligible for flood-proofing. Knowing this early can help you make the best recovery decisions for your home or business. For more information, read [Answers to Questions About Substantially Improved/Substantially Damaged Buildings](#).
- Talk to local officials to ensure the time and money you invest in rebuilding complies with floodplain regulations and local building codes. These actions may help keep you safe, preserve your property values and reduce your



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insurance costs.

- Permits may be required for work on the roof, walls, siding, foundation, plumbing and heating and air conditioning systems.
- Permits also provide a permanent record of compliance with elevation and any retrofitting requirements, which is useful information when selling a home and getting insurance coverage.

Floodplain Development Permits and Fees

Floodplain development permits cannot be waived. However, communities may choose to waive the associated permit fees. Contact your community's floodplain manager for additional information about floodplain permits and rebuilding requirements.

Learn about mitigation funding for resilience rebuilding by visiting:

- [Increased Cost of Compliance Coverage | FEMA](#)
- [Mitigation Assistance Small Business Administration Disaster Loans | SBA](#)

For the latest information about New Mexico's recovery, visit fema.gov/disaster/4886. Follow FEMA Region 6 on Facebook at facebook.com/femaregion6 and on X at x.com/FEMARegion6

