

Fact Sheet: Check Permit Requirements Before Rebuilding Local Officials Determine Whether Home Sustained “Substantial Damage”

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It is important for Nebraskans to check with local building authorities about local or state permits that may be necessary before starting reconstruction after the severe storm, straight-line winds and flooding in March. These may include building permits, floodplain development permits, permits for repair of septic systems, and others.

To find out what state permits may be required, please visit the Nebraska Department of Natural Resources at dnr.nebraska.gov/floodplain for a list of local floodplain management contacts. If a lagoon was breached or a septic system became inundated, repairs may need to be permitted by the Department of Environmental Quality.

Local officials in Nebraska are inspecting homes damaged by the flooding to determine whether a structure was damaged to the extent that it will have to meet current codes when it is repaired.

A determination of “substantial damage” applies to a severely damaged home or other structure in a Special Flood Hazard Area, or flood zone, where the community participates in the National Flood Insurance Program (NFIP).



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Page 1 of 2

These determinations are made by communities. FEMA does not make substantial damage determinations.

Rebuilding a substantially damaged structure in a floodplain requires that the property be brought into compliance with local floodplain management regulations. You may decide to:

- Elevate the building to a height determined by local officials.
- Relocate the structure outside the floodplain.
- Demolish the home.
- Floodproof a non-residential structure.

If you are an NFIP policyholder whose home was damaged extensively by the flooding in March, you can ask your claims adjuster or insurance agent about Increased Cost of Compliance coverage. This coverage is a resource for flood insurance policyholders who need additional financial help to meet rebuilding requirements after a flood. Policyholders may receive up to \$30,000 through ICC to help meet the cost of complying with building codes and ordinances.

For more information on general flood insurance questions, contact your local floodplain administrator, NFIP at 800-427-4661, or your insurance agent. You can also email FloodSmart@dhs.gov to request information in a language other than English. Information also is available at [FEMA.gov](https://www.fema.gov) and [FloodSmart.gov](https://www.floodsmart.gov).

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