START:

Is the damaged structure located within your jurisdiction's Special Flood Hazard Area?

Yes → A building permit may\(^1\) be required, but no Floodplain Development Permit and no Substantial Damage Inspection is needed.

No → Was the structure built to current Floodplain Management Ordinance standards?

Yes → A building permit\(^1\) and a Floodplain Development Permit are needed. It is permissible to repair the structure to its pre-disaster state no matter the percentage of damage.

No → Conduct a Substantial Damage Inspection of the structure and make a Determination as to what percentage it is damaged.

Is the structure Substantially Damaged?

No → A building permit\(^1\) and a Floodplain Development Permit are required. The Substantial Damage Determination must be attached to the permit.

Yes → A building permit\(^1\) and a Floodplain Development Permit are required and the structure must be brought into compliance with the current Floodplain Management Ordinance standards.\(^2,3\)

\(^1\)Not all jurisdictions require building permits.

\(^2\)NOTE: The owner may be eligible for Increased Cost of Compliance assistance \(\text{IF}\) the structure is damaged by flood AND the owner has NFIP flood insurance.

\(^3\)NOTE: Reconstruction of a substantially damaged structure is new construction. No new habitable structures are permitted in the Floodway.