

Building Permits for Flood Damaged Properties Questions and Answers

This guide is provided for information purposes only. It is not intended to be a legal document.

Anyone whose property was damaged by the flood should register with FEMA before making any repairs to their property. If you do not register with FEMA, you will not be able to get financial and other assistance that may be available. You can register with FEMA by calling 1-800-621-FEMA. You may also register on-line by going to www.fema.gov.

If you make repairs before you have registered with FEMA and allowed them to complete an assessment, you may jeopardize any assistance otherwise available.

Once you have registered with FEMA, start thinking about repairs to your property.

Do I need a Metro permit to repair my property?

A building permit is required prior to making repairs to flood damaged homes and buildings.

While building permits are not required for ordinary maintenance and repairs . . . the repair of a flood damaged home or building is far from 'ordinary'.

While there are no permits required to do the "demolition" and "clean-up" associated with the project (the removal of drywall and damaged carpet, doors, etc.), a building permit is required prior to installation of the drywall and prior to repair of any electrical, plumbing, or mechanical (HVAC) system damage.

Is Metro denying permits for rebuilding flood damaged buildings?

No. Metro is issuing building permits everyday for repairs to flood damaged homes and businesses. However, if your home is located in a floodplain or a floodway, you may not be able to receive a permit the same day as you apply. In the floodplain, Metro must assess houses to see if they are substantially damaged. In most cases, unless your one story home had more than 3 feet of water, or your two story home had less than 6 feet of water, it will not be substantially damaged.

Once this assessment is made, you can generally get a building permit within a few days of applying. If your property suffered substantial damage, you will be advised how to proceed.

So Metro is issuing building permits for flood damage repairs?

Absolutely.

- You can get a permit the same day you apply if:
 - Your houses is not in the flood plain (Metro will verify this when you apply).
 - There is a "Letter of Map Amendment" (This a letter from FEMA saying that a home is not in a floodplain, even though the map shows a floodplain there. If you know you have one, bring it with you. Otherwise, Metro will verify this when you apply).

- If you have an elevation certificate that shows your house is built in compliance with current Metro Storm Water Requirements (If you know you have one, bring it with you. Otherwise, Metro will verify this when you apply).
- You can get a building permit within a few days of applying:
 - If a quick assessment of your property shows it is not substantially damaged. (Metro will do the quick assessment within a few days of your application for a permit.)
 - If you have a detailed contractor's estimate showing that your home is not substantially damaged. (If Metro's quick assessment shows potentially substantial damage, your contractor's estimate may overrule the quick assessment.)

How do I get a building permit to rebuild my structures?

Go to the Metro Office Building, 800 2nd Avenue South. (Parking is free for flood victims.) Office hours are 7:30 AM to 4:00 PM Monday through Friday. Saturday hours may also be published.

On the first floor, go to the Flood Desk directly straight past the elevator ahead when you enter the front door. Here, you'll be asked to complete a form that collects some basic information about you and your property damaged by the flood. Next, a Metro worker will determine if your property is in the flood plain or flood way. If it is not, you may proceed directly to Codes (third floor) and leave with your building permit.

If your property is in the flood plain or flood way, additional information is required before your permit is issued. Some of that additional information may be available, and you may still get your permit the same day you apply. If not, in most cases, your permit will be issued within a few days of your application.