



FEMA



NATIONAL FLOOD  
INSURANCE PROGRAM

## Be aware before you repair.

Local floodplain management ordinances may require permitting and substantial damage assessments for flood-damaged structures.

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Is a permit required? Before considering new construction and repairs of flood-damaged property, Michigan residents should consult with local building officials to obtain the necessary permits.

Obtaining building permits is especially important for those with homes or businesses located within a FEMA-

mapped floodplain, or Special Flood Hazard Area (SFHA), because a structure determined by the community to be substantially damaged may trigger additional compliance requirements for reconstruction.

Building permits and substantial damage determinations are based on local codes and ordinances and assure residents and communities that all proposed work complies with current requirements. Repairs begun without proper permits may be in violation of local codes and ordinances.

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**What is substantial damage?** When a structure is damaged by an event of any origin (wind, flood, fire), is located in the SFHA, and for which costs to restore the structure to pre-damage condition would equal or exceed 50% of the market value it is determined by the community to be substantially damaged. A structure with this determination must be brought into compliance with local floodplain management and building code requirements.

For more information, please see FEMA's [Substantial Improvement/Substantial Damage Q&A guide](#).

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**Flood insurance is still available.** Flood risk might have changed. Homeowners, renters, and business owners should consider purchasing or renewing flood insurance. Flood insurance is available through the National Flood Insurance Program, and, in some cases, private insurers. Homeowners, renters, and business owners should contact their insurance agent for more information.



*Remember, in most cases, there is a 30-day waiting period for flood insurance to become effective. For more information, visit [Floodsmart.gov](http://Floodsmart.gov), or speak to an insurance agent today.*

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For more information on floodplain management requirements in Michigan, contact the Michigan [Department of Environment, Great Lakes, and Energy](#) by visiting <http://www.michigan.gov/floodplainmanagement> e-mailing [EGLE-WRD-MiWaters@michigan.gov](mailto:EGLE-WRD-MiWaters@michigan.gov) or calling 800-662-9278.