

Permits Required Before Rebuilding

If your home was damaged by Hurricanes Milton, Helene or Debby, contact your community’s local floodplain manager or building and permitting departments to determine what steps you’ll need to take before starting repairs.

Rebuilding After a Hurricane

Every part of a building – from roofs, walls, and siding to plumbing, septic systems and heating/air conditioning systems – may require a permit before you start to rebuild. A permit may also be needed for demolition.

Permits protect owners, residents, communities and buildings by making sure repairs and/or construction meet current building codes, standards, floodplain ordinances and construction techniques. Permits also provide a permanent record of compliance with elevation and/or retrofitting requirements, which is valuable information when selling the structure or obtaining flood insurance coverage.

Rebuilding in a Floodplain

Obtaining a development/building permit is required for those whose homes or businesses are located within a Special Flood Hazard Area (SFHA). Building permits are based on current local codes, floodplain management ordinances, and the Florida Building Code that are enforced locally, not by FEMA.

Contact your community’s building department to find information on locally approved and licensed contractors. These offices can provide suggestions on consumer protection against unscrupulous contractors, as well as how to protect homes or businesses from future disaster-related damage.

Be Aware

If proper permits are not obtained, residents may be subject to stop-work orders, fines or penalties issued by local authorities. Some communities may choose to waive permit fees but the requirement to obtain the permits themselves cannot be waived.

FEMA does not recommend or endorse contractors, and officials warn people to be wary of contractors who claim they are authorized by FEMA. They are not.

For the latest information about Hurricane Milton recovery, visit [fema.gov/disaster/4834](https://www.fema.gov/disaster/4834). For Hurricane Helene recovery information, visit [fema.gov/disaster/4828](https://www.fema.gov/disaster/4828). For Hurricane Debby recovery information, visit [fema.gov/disaster/4806](https://www.fema.gov/disaster/4806). Follow FEMA on X at [x.com/femaregion4](https://twitter.com/femaregion4) or on Facebook at [facebook.com/fema](https://www.facebook.com/fema).

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