Repair or Rebuilding After a Flood Flowchart

Flood Occurs

A. First response officials evaluate, evacuate and rescue
B. Roads opened and public utilities restored
C. Inspections to verify safe to enter or view building

NOW, WHAT CAN I DO WITH MY HOME / BUSINESS?

Is building **in 1% Annual Chance (100-year) Floodplain**? See maps at your community, or at DNR or FEMA websites*

YES

Is building **Substantially Damaged?** (cost to restore to pre-flood condition is 50% or more of structure's market value)

YES/???

Community is **required** to do inspection and collect data to determine if building was Substantially Damaged

NO

Follow other community regulations for repair and rebuilding (e.g., building code, wetland / shoreland management ordinances, etc.)

NO

A. Community issues permit for repair in floodplain
B. Follow other community regulations for repair and rebuilding (e.g., building code, wetland / shoreland management ordinances, etc.)

NO

Was building determined to be **Substantially Damaged?**

YES

Community sends Substantial Damage determination letter to building owner

NO

Is building in **FLOODWAY?**

YES

YES

Is there a buildable spot on parcel outside of **FLOODWAY?**

NO

A. Community issues permit for work to repair and bring building up to current standards (in area outside of floodway if building was in floodway). For example, elevated on fill to required elevation or get Conditional Use Permit (CUP) to use alternative elevation methods (if community allows)

B. Follow other community regulations for repair and rebuilding (e.g., building code, wetland / shoreland management ordinances, etc.)

C. Community receives surveyed "as-built" documentation that verifies building meets permit requirements

D. Community issues Certificate of Occupancy (if a state building code community) or equivalent approval to use building

A. Building **cannot** be reconstructed in the floodway

B. Use flood insurance claim (or look at options for buyout or other assistance) to build at another location

*Websites to see FEMA maps: (1) DNR Lake & Flood Elevations Online (LFEO)
(2) Minnesota Post-Flood Substantial Damage Playbook for Local Officials
(2) FEMA Flood Map Service Center