

How to Rebuild After a Disaster:

Practical Information for Builders, Contractors and the Public

In the recovery stage after a disaster, the natural impulse is to immediately begin work on rebuilding and worry about the details later. This can lead to costly mistakes and delays in getting permits or certificates of occupancy. This handout gives builders, contractors and homeowners some guidance on what it required when rebuilding your home or building.

Scope of Permit:

The general rule applicable to renovations or additions is that any areas that are not included in the scope of work for the project do not need to be brought up to code, unless not doing so would create a dangerous situation. For example: if you have a split-level home and only the lower level was flooded, you will need to remove and replace any damaged drywall and insulation in the flooded walls. All of the insulation that is exposed by removing the drywall must be replaced with insulation that meets the requirements of the current code. This would also apply to any exposed electrical, plumbing or mechanical systems or components.



Of course, there are exceptions to this rule. If you are reconstructing a flooded home or building built to an earlier code and need to repair or replace structural elements, the new elements must conform to the current code. The remainder of the structural components must only meet the design loads applicable when the building was originally built, provided no dangerous condition is created.

The code is specific about the definition of repairs: “The patching, restoration or minor replacement of materials, elements, components, equipment or fixtures for the purposes of maintaining those materials elements, components, equipment or fixtures in good or sound condition.” Repairs may be done with “like” materials, meaning that there is no requirement to upgrade to current code. Replacing carpet without replacing or repairing the floor framing is a repair.

Under this definition, replacing broken glass in windows is a repair and can be done with just the glass, but replacing the entire window becomes a renovation and the new window must meet current code. All renovations, alterations and additions do require permits.

Flood Hazard Zones:

Understanding Flood Hazard Zones is also critical in flood recovery work. Many homes and buildings may have not been in a flood hazard zone when they were built but may be in one now. Flood hazard zones can get larger or even new ones emerge as upstream development increases and less rain is absorbed into the landscape. If you are unsure about your flood hazard zone status, ask your local Building Official. Structures in flood hazard zones that sustain damage will be required to comply with the Flood-Resistant Construction section of the code if the cost of renovation or reconstruction exceeds 50% of the value of the building prior to the damage. Please see our flyer on Homes in Flood Hazard Zones for more information.

Most important of all is to communicate with your building department. They are professionals whose job is to help you build a safe and durable home or building.