

What Permits Do I Need?

A Homeowner's Guide to Flood-Related Repairs

Before starting any flood-related repairs, contact the Department of Business and Neighborhood Services (DBNS) at PermitQuestions@indy.gov or 317-327-7800.

If your property is located in a flood zone, you will need a floodplain development permit (FLD) before making any repairs. **A FLD is also a prerequisite for other permits; they can only be issued after you obtain a FLD.** (See reverse side for more info.)

Before applying for permits, document everything.

Take photos of your property before removing any damaged items or fittings. Photos may help with disaster relief and/or insurance claims.

Email DBNS to start the permitting process.

To find out what permits you may need to repair your home, email DBNS at PermitQuestions@indy.gov and describe the work you would like to do. Be sure to mention that your project is related to the flood event.

If your property was damaged by flooding, you may be eligible for suspended permit fees.

Can I get a permit now and start the work later?

Wrecking permits are only valid for 30 days. For other types of permits, plan to start work within six months. Extensions may be available in limited circumstances.

Work that does not require a permit:

- Tearing out and replacing damaged drywall in a single-family home.
- Removing and replacing fixtures and finishes (cabinets, toilets, carpets, etc.) in a single-family home.
- Replacing one water heater with another
- Replacing windows and doors with new windows and doors that are the same size and in the same location in a single-family home (a.k.a. "like for like").
- Removal/replacement of insulation in a single-family home.
- Temporary bracing/shoring of walls to prevent further damage.
- Re-roofing a single-family residence, as long as no more than one rafter is replaced and no more than 128 square feet of roof decking (e.g., OSB) is removed. You can also replace shingles on a residential structure without a permit.
- Placing a dumpster entirely within your driveway or yard. Long-term dumpster placement on private property would require additional approvals.

Permits a Homeowner May Need

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Floodplain Development Permits: What Homeowners Need to Know

Assume you will need a flood development permit. If your property is located in a flood zone, you will likely need a floodplain development permit (FLD) before repairing your home. Please note that DBNS cannot issue a local floodplain permit until the required state permit has been issued.

A FLD permit is required for any manmade changes to a property located in the flood zone. Routine maintenance and upkeep are generally the only alterations that do not require a FLD.

Demolition is considered development under the floodplain ordinance. Please obtain a FLD permit before demolishing a structure located in a flood zone.

Wrecking Permits

You need a wrecking/demolition permit (WRK) if you plan to remove or demolish a structure or part of a structure. If there has been damage to two walls and the roof, assume you will need a WRK. Only licensed wrecking contractors are able to pull WRK permits.

Improvement Location Permits

After receiving a flood development permit, you may need an improvement location permit (ILP). You need an ILP any time you are building a new structure or changing the height or footprint of an existing structure. Anything that requires an ILP will also require a structural permit.

Structural Permits

You need a structural permit (STR) any time you are:

- Replacing or adding any framing. This includes interior framing that is not load-bearing.
- Removing and replacing roof trusses and joists, more than one roof rafter, or more than 128 square feet of roof decking (e.g., OSB).
- Building a new structure, even if it is identical to a previous structure that was demolished.
- Replacing windows and/or doors with something different than what was there before.
- Completing foundation repairs or replacements.
- Building something that requires an ILP.

Craft Permits

If any electrical, plumbing, or mechanical systems need to be repaired or replaced, you will likely need a permit. Only certified professionals are able to pull electrical (ELE), plumbing (PLM), and heating/cooling (HTG) permits.