

## **BEFORE YOU DRIVE A NAIL, ASK ABOUT A BUILDING PERMIT**

**TRENTON, N.J.** -- As Sandy survivors begin making repairs to their homes, there's one important tool they may need in their toolbox - a building permit.

State and federal disaster recovery officials are urging citizens who are ready to begin repairs to first check with their local building officials to determine whether a permit to repair or rebuild is needed.

In particular, most jurisdictions require some kind of permit for electrical work, plumbing and repairs for structural damage, such as foundations and exterior walls, among other things.

"We know folks are eager to get their lives back to normal as soon as possible, so it's tempting to jump-start the repair process," said Gracia Szczech, FEMA's Federal Coordinating Officer for New Jersey.

"We want to remind everyone to check with their local building offices to find out if permits are needed and, if so, for what kinds of repairs."

Local building codes and ordinances are generally put into place to ensure safe construction and sound land-use practices.

Many communities also have additional ordinances that govern floodplain management. These local ordinances regulate building requirements in flood-prone areas to help save lives and protect property from future disasters. Floodplain ordinances are a necessary first step for residents in a city or community to be able to purchase flood insurance.

Compliance with local codes and ordinances - particularly floodplain management - can result in best-possible rates for flood insurance. Failure to comply with floodplain management ordinances can result in higher flood insurance rates for policy holders or the inability for an individual to purchase a flood insurance policy.

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