

Repair/Renovation after the Flood

If you have Flood Insurance – contact your insurance agent and work directly with them to get a loss estimate.

Whereas this area has been declared a disaster due to the flood, disaster relief centers have been set up to assist individuals with recovery. Register and visit the disaster relief center for this area – located at 55 Prescott Road, Raymond, NH. Call 1-800-462-7586 to register.

If your home is located in the flood plain and is below the 100 year flood elevation (if you got flooded, it is likely you are below the 100-year flood elevation), Fremont has Flood Plain regulations that may affect how you renovate or make repairs to your building. These regulations are required by the National Flood Insurance Program to protect the health and safety of individuals located within the flood plains and to provide adequate protection of investments from future flood damages. Fremont must adopt and enforce these regulations in order that flood insurance is made available to community property owners.

If you have been able to return to some degree of normalcy AND your building has not yet been declared “substantially damaged”; take appropriate actions with the building department to record building and trade permits as required. Pay particular attention to getting your oil tanks and/or propane tanks properly secured as required.

If you have received a notification that your building has been “substantially damaged” you must work directly with the building official to obtain the proper permits before proceeding to repair and recover from this flood event. If you have been declared substantially damaged local ordinance requires that you elevate your lowest floor above the Base Flood Elevation (BFE) level. Likewise, all electrical and mechanical (heating, HVAC, duct work, etc) must be located at or above the BFE

Substantial damage means damage to the building whereby the cost of restoring the structure to its pre-damage condition would equal or exceed 50% of the market value of the structure before the damage occurred. Fremont uses the current assessed value of your building (excluding land) as recorded by the appraisal from the tax assessors office as the fair market value of the building. You must submit a detailed cost estimate for the reconstruction or repair of all damages created by the flood. Typically this estimate can be the insurance proof of loss statement prepared by your insurance company. In lieu of the insurance forms you may submit a signed document or affidavit prepared by a professional contractor which provides a detailed cost of repair.

If you are planning on removing the existing structure and prior to the start of demolition you must acquire a demolition permit through the town’s permitting process. You should submit an “as built” of your existing structure as part of the demolition application process. This will insure proper record as to the building footprint and location prior to demolition. This will protect your interest during the reconstruction steps. Contact the

building official for a list of land survey professionals that might be able to provide the 'as built' site plan. The zoning regulations provide for all non-conforming structures to be replaced with a similar structure which has the same building footprint and setbacks; provided the construction is started within one year of the loss.

As part of the rebuilding process of elevating your structure you will be required to provide a certification as to the location of the lowest habitable floor in relation to the base flood elevation. This is needed to insure that your structure is elevated above the BFE. (It is suggested that you consider elevating the structure to 2 feet above the BFE to get better flood plain insurance rates.)

A full discussion with the building official should be planned to fully understand all of the provisions and requirements for new construction or substantial improvements before actually starting the work. Certain steps are required by you to insure that you protect your rights to rebuild. Let the building official know of your plans through the permitting process. Contact Thom Roy at 603-895-2226 x18.