



Okaloosa County Storm Post-storm Permitting Guide/Plan

The Okaloosa County Growth Management Department is here for you and is committed to helping you return to your home or business as soon as possible following a storm. Use this guide to identify permits, submit repair applications, and arrange inspections after a hurricane or tropical storm quickly.

For emergency equipment replacement or repairs, see the next-business-day application rule on page 2.

This guide applies to properties for which Okaloosa County is the building permitting authority. This includes all unincorporated areas of the County and properties within the Cities of Shalimar, Cinco Bayou, and Laurel Hill. If your property is inside another municipality, contact your respective City building permitting staff.

Quick start summary after a storm:

1. **Follow official reentry instructions.** Do not enter a building with apparent structural damage or unsafe electrical conditions. Call 911 for an immediate threat to life.
2. **Photograph** damage before cleanup when it is safe to do so. **Keep estimates, contracts, receipts, and a record of emergency work.**
3. **Check your flood zone** and contact Growth Management before permanent repairs to a damaged building in a flood hazard area. Type your address into the County's flood information portal to obtain your flood zone: <https://okaloosacountyfl.withforerunner.com/>
4. **Confirm your contractor's license and the permits needed for the entire repair project.** Submit the application and schedule required inspections.
5. **Obtain required permits before permanent repairs.**

Post Disaster Permitting Assistance and Service Locations

Location	Address	Telephone
Shalimar	1250 N Eglin Parkway Suite 301, Shalimar, FL 32579	850 651 7180
Crestview	812 E James Lee Boulevard Crestview, FL 32539	850 689 5080

Email: gmbuildingpermitting@myokaloosa.com

Online applications and inspections:

https://energovweb.myokaloosa.com/energov_prod/selfservice/

County permitting information: <https://myokaloosa.com/gm/building/permitting>

Check the County website or call before traveling. Storm closures, reopening hours, alternate counters, and submission instructions during outages will be announced for each event.



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Fees waivers and possible Board action

Regular adopted fees apply unless and until the Okaloosa County Board of County Commissioners approves a storm-related fee waiver or reduction. Any future action will specify eligible work, covered fees, effective dates, and any refund provisions. Do not assume that a waiver will be approved or apply retroactively.

The current fee schedule is available here: <https://myokaloosa.com/gm/building/fees> .

Fees depend on the work, valuation, and applicable trade permits; plan review, inspection, and statutory surcharges may apply. Ask staff for the amount for your project. A County waiver does not automatically waive state surcharges or another agency's charges.

Repairs and replacements that require permits

The following common recovery projects generally require a permit. Scope, building type, and floodplain conditions determine the required documents and reviews. Ask staff before starting work if the repair is not listed. **Okaloosa County staff is prioritizing any permit required for storm related restoration or repairs.**

Work	Permit or review needed
Roofing	Reroofing and roof repairs requiring a permit; identify any damaged decking, framing, or connections.
Electrical	Service or meter equipment, panels, wiring repairs or replacement, and permanent generator connections. Coordinate reconnection with the utility. For quick power restoration, licensed contractors may use the emergency process described below that allows work to be done prior to permitting.
Mechanical plumbing and gas	HVAC equipment replacement and repairs to regulated plumbing, gas piping, or equipment.
Windows and doors	Replacement windows, exterior doors, garage doors, and regulated opening protection.
Building damage	Structural repairs, damaged framing, wall or roof assemblies, and interior reconstruction involving regulated systems or fire-rated assemblies.
Other structures	Repair or rebuilding of decks, stairs, docks, seawalls, pool enclosures, accessory buildings, and manufactured-home installations or anchoring, as applicable.
Demolition	Demolition of buildings or structures; commercial demolition may also require asbestos documentation.



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Emergency equipment repairs - Florida Building Code §105.2.1.

Florida allows emergency equipment repairs or replacement to begin before a permit is issued, but the permit application must follow by the next working business day. It applies to an emergency situation; the governor's emergency declaration is not required. This provision changes the timing of permitting, rather than eliminating the permit or applicable code and inspection requirements. Urgent equipment repair needed to address an immediate hazard or restore an essential building service—for example, emergency repair of damaged electrical service equipment is typically covered by this provision.

Emergency inspections by private providers—§553.791(13), Florida Statutes.

For emergency equipment replacements and repairs subject to the Building Code's emergency permitting provisions, a private provider may inspect without first notifying the local building official. The provider must inspect within 3 business days after being contacted and submit the report within 1 day after completing the inspection.

Cleanup and work that generally do not require a building permit

Ordinary cleanup, removal of loose debris and damaged personal belongings, drying and cleaning, and cosmetic painting, wallpapering, carpeting, or similar finish work generally do not require a building permit when they do not alter structural components, regulated systems, fire protection, or required exits. Confirm the scope with staff in question; removing or replacing walls, insulation, wiring, or other building components may require a permit.

A building permit exemption does not remove floodplain requirements. Contact the County before repair or replacement of building finishes in a damaged floodplain building. Such costs may be included in the substantial damage or substantial improvement evaluation even when no building permit is otherwise required.

Emergency equipment replacement and repairs

Florida Building Code—Building Section 105.2.1 requires a permit application within the next working business day when equipment replacement or repairs must be performed in an emergency. Document the emergency and work performed, and contact the Building Official promptly. This provision does not authorize unrestricted reconstruction. If offices or the portal are unavailable, follow the County's announced emergency intake instructions.

Applying for a Recovery Permit

WE WILL BE HERE TO HELP YOU RECOVER AND GET BACK TO YOUR HOME AS SOON AS POSSIBLE. COUNTY GROWTH MANAGEMENT STAFF IS READY TO PRIORITIZE YOUR SAFE RETURN AND HAVE A PLAN IN PLACE TO ASSIST



YOU GET THE PERMITS YOU NEED AS QUICK AS POSSIBLE. WE ARE HERE FOR YOU!

1. Confirm the property and describe the entire project

Identify the address, parcel number, owner, contractor, and storm-related damage. Include all planned repairs and any additional improvements. Tell staff about structural damage, floodwater exposure, unsafe-building notices, and emergency work already performed. Staff will identify the appropriate permit types and any planning or floodplain review.

2. Prepare documents that apply to your work

Submit a completed application and applicable contractor or owner-builder documents. Depending on the scope, include photographs, a detailed repair description, itemized labor and material estimates, product approvals and installation details, site information, and plans signed and sealed by a Florida design professional when required.

3. Floodplain work may require an Elevation Certificate and building-value documentation. Use the County's current application checklist for your permit type.

4. Submit through the County portal or submit available paper options directly to our offices if portal is inoperable

Create or use your Customer Service Support portal account to apply and upload documents. Clearly identify the work as hurricane or tropical storm recovery in the description. Use the portal to monitor status and respond to requests for corrections. If you need help using the system or cannot submit because of an outage, contact permitting staff for the available intake method. [INSERT LINK TO PORTAL GUIDANCE](#)

[INSERT PAPER](#)

Expedited processing

The County's published Fast Lane covers trade permits, window and door permits, and roof or reroof permits. The posted service standard is next-day issuance; confirm current availability after a storm.

Complete documents and any required approvals are necessary. Structural or floodplain issues may require additional review.

Following a Governor-declared natural emergency, the County must establish special expedited procedures for permits not requiring technical review under Section 553.7922, Florida Statutes. Examples include qualifying roof repairs, reroofing, electrical repairs, service changes, or replacement of one window or one door. Staff will determine whether your scope qualifies. Storm-specific changes will be posted on the County website.

Expedited processing does not guarantee immediate approval of incomplete or noncompliant work. Expedited issuance does not remove required inspections or code compliance.



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Inspections and completion

Review the issued permit for inspection requirements. Schedule inspections through the County portal and arrange access. Do not cover work before the required inspection is approved. An initial disaster assessment or insurance inspection does not replace permit inspections.

Electrical service restoration may require utility coordination and a County inspection. Ask staff whether your scope qualifies for an approved virtual inspection. Obtain required final approvals and any required certificate before occupying or reopening an area that was declared unsafe or whose occupancy requires approval.

FLOODPLAIN (SFHA) REPAIRS AND REBUILDING

The floodplain or **Special Flood Hazard Area (SFHA)** is land subject to inundation by a flood having a 1% chance of being equaled or exceeded in any given year. This is called the base flood or “100-year flood” —which does not mean flooding occurs only once every 100 years. emilms.fema.gov

FEMA identifies these areas on its Flood Insurance Rate Maps (FIRMs) using zones **A, AE, AH, AO, AR, A99, V, and VE**, including certain combined and older numbered designations. Both inland flood areas and coastal areas subject to storm surge and wave action can be within the SFHA. Find out if your home needing repairs is in one of these zones using this resource:

<https://okaloosacountyfl.withforerunner.com/>

The Florida Department of Emergency Management directs communities to coordinate substantial damage evaluations and document damage before repairs obscure the evidence.

For a building in a Special Flood Hazard Area, substantial damage occurs when the cost of restoring it to its pre-damage condition equals or exceeds 50% of its pre-damage market value. Damage can result from wind or another cause, as well as flooding. The Okaloosa County Land Development Code Section 3.06.04.D assigns the Floodplain Administrator, working with the Building Official, responsibility to:

1. Establish the building’s relevant market value or require an independent appraisal.
2. Compare that value with repair costs, including combined repairs and improvements where applicable.
3. Document whether the work constitutes substantial improvement or repair of substantial damage.
4. Notify the applicant when flood-resistant construction requirements apply.

The Okaloosa County Land Development Code designates the County Engineer as Floodplain Administrator and permits delegation of certain duties to other employees. Therefore, building inspectors can perform assigned fieldwork without each inspector becoming the official responsible for the final determination.

Floodplain repairs and rebuilding

Floodplain requirements apply to damage from wind, flood, fire, or other causes. If your building is in a Special Flood Hazard Area, contact the County before permanent repairs. **Insurance approval, a small repair contract, or a building permit exemption does not resolve floodplain compliance.**



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Understanding the 50 percent threshold for properties within the floodplain only

Substantial damage occurs when the cost to restore a building to its condition before the damage equals or exceeds 50 percent of the building's market value before the damage. Land value is excluded. The evaluation concerns the full cost of restoration, not only the insurance payment or work you intend to perform immediately.

Substantial improvement generally occurs when the cost of improvements equals or exceeds 50 percent of the building's market value before work begins. Report the full project, including improvements combined with repairs. Provide estimates that include the fair market cost of owner-performed or donated labor and materials. County staff determine applicable costs and values; do not split work into separate applications to avoid review.

For example, a building valued at \$200,000 before damage reaches the substantial damage threshold at \$100,000 in restoration costs. The value of the lot is not added to the \$200,000 building value.

What a substantial damage determination means

A substantial damage determination is the County's decision about whether a damaged building in a Special Flood Hazard Area must meet current floodplain construction requirements when it is repaired.

A substantially damaged or substantially improved building must satisfy applicable flood-resistant construction requirements. This may require elevation and other changes to the building and utilities. Obtain the County's determination and discuss a compliant design before committing to permanent repairs.

A substantial damage determination is the County's decision about whether a damaged building in a Special Flood Hazard Area must meet current floodplain construction requirements when it is repaired.

It compares two amounts:

Cost to restore the entire building to its condition before the damage ÷ market value of the building before the damage.

If the result is **50% or more**, the building is substantially damaged. Damage can come from wind, flooding, fire or another cause. Land value is excluded. www.floridadisaster.org

For example, if the building's predamage market value was **\$200,000**:

Full restoration cost	Percentage	Determination
\$80,000	40%	Below the substantial damage threshold
\$100,000	50%	Substantially damaged
\$120,000	60%	Substantially damaged



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The calculation uses the full cost of restoring the damage—not just the repairs the owner chooses to make now or the amount insurance pays. Doing repairs in stages does not change the underlying damage calculation. www.fema.gov

For Okaloosa County, the process is:

1. **Document the damage.** Inspectors or qualified assessment personnel record the damaged components and supporting photographs.
2. **Establish repair cost and building value.** Staff evaluate restoration estimates and accepted valuation information.
3. **Make the determination.** The Floodplain Administrator, working with the Building Official, compares the amounts, documents the finding and provides the required notification. That responsibility is assigned by the County's published LDC Section 3.06.04.D.
4. **Visit for more information** - www.floridadisaster.org

If the building is substantially damaged, repairs must satisfy applicable flood-resistant construction requirements. For a building below the required elevation, that may mean elevating the building and protecting its utilities. A building already compliant may need fewer changes; the finding does not automatically mean demolition. www.fema.gov

If it is below 50%, that finding alone does not trigger the substantial damage floodplain upgrades. Required repair permits and applicable code requirements still apply.

The County's building inspectors gather evidence for this decision. The determination is a **cost-and-value calculation**, not a visual statement that "half the house is damaged," and it does not decide the insurance payment.

Flood information and determination letters

View available flood maps and Elevation Certificates through the County flood information page and Forerunner property profiles. Contact Growth Management to obtain or discuss your substantial damage or substantial improvement determination. Provide an email address if you want a digital copy and request instructions for online access. Ask staff how to submit additional documentation or pursue review of a determination.

County flood information: <https://myokaloosa.com/crs-flood-facts-elevation-certificates>

Property flood information: <https://okaloosacountyfl.withforerunner.com/>



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Applying online for a damage assessment

You can apply for and received a substantial damage, substantial improvement, or combined repairs and improvements letter online using the County's online permitting portal. You will need to have the following information ready for submittal to the portal.

Portal - https://energovweb.myokaloosa.com/energov_prod/selfservice/#/home

Applicant information	Necessary Information
Property	Address and parcel number.
Contacts	Owner and applicant names, phone numbers, mailing addresses and email for receiving the letter.
Authorization	Owner authorization if someone else applies on their behalf.
Request type	Substantial damage, substantial improvement, or combined repairs and improvements.
Damage details, when applicable	Event/date, reported cause, description of damage and photographs.
Entire project scope	All proposed repairs and improvements, including emergency work already performed.
Itemized cost estimate if available	Labor and materials for restoring all damage to the pre-damage condition; identify additional improvements separately. Include fair-market costs for owner-performed or donated labor/materials.
Building-value documentation	Any supporting valuation information or appraisal the applicant wishes to submit. Staff establish the accepted building value, excluding land.
Related records	Existing permit numbers and any available Elevation Certificate.



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Other recovery questions

Choosing a contractor

BEWARE OF UNLICENSED CONTRACTORS AND SCAMS. Verify the contractor's active license and authority to perform the specific work through the Florida Department of Business and Professional Regulation and County licensing staff. Use a written contract describing the work, price, permits, and payment schedule. Owner-builder exemptions have eligibility and responsibility requirements; ask staff before applying as an owner-builder.

State license verification: <https://www.myfloridalicense.com/>

County contractor guidance: <https://myokaloosa.com/gm/code-enforcement/contractor>

Florida's owner builder exemption

Florida allows qualifying property owners to act as their own contractor without a contractor's license under §489.103(7), Florida Statutes. The main requirements are:

- Eligible work: Building or improving a one- or two-family residence or farm outbuilding for the owner's use. Commercial work is limited to \$75,000.
- Own use: The ordinary exemption does not cover projects undertaken for sale or lease. Offering, selling or leasing within one year after completion creates a presumption that the exemption was violated.
- Personal supervision: The owner must directly supervise onsite all work performed by unlicensed workers.
- No unlicensed contractor: An owner-builder permit cannot be used to let an unlicensed contractor run the project.
- Employee obligations: Unlicensed workers employed directly by the owner trigger applicable payroll, tax and workers' compensation responsibilities.
- Application: The owner generally must personally appear, sign the permit application and complete the statutory disclosure.
- Compliance: Required permits, inspections, building-code and zoning requirements still apply.

For hurricane recovery, a special exception covers specified shingle repairs on one-, two- or three-family residences used by the owner or tenant after a Governor-declared emergency, with a one-year restriction on offering the property for sale.

Debris cleanup and temporary protection

Follow County storm-specific collection instructions for debris separation, placement, and pickup. **Keep debris out of storm drains, waterways, and travel lanes.** Loose-debris removal is different from demolition, land clearing, grading, or work in wetlands or dunes, which may need approvals.

Commercial buildings and shared buildings

Commercial repairs may involve fire protection, accessibility, exits, and occupancy requirements. Coordinate with the applicable fire authority when systems are damaged or altered. Condominium owners should coordinate shared roofs, walls, and building systems with their association. A recovery permit does not replace other required building-safety inspections.



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Coastal and environmental work

Docks, seawalls, dune work, shoreline work, and repairs seaward of the Coastal Construction Control Line may require state or federal authorization in addition to County permits. Contact the applicable agency before beginning work under its jurisdiction. Septic-system work should be coordinated with the Florida Department of Environmental Protection. A County permit does not authorize work that another agency prohibits.

Existing permits and emergency extensions

A qualifying Governor-declared natural emergency can toll an eligible permit's remaining term and add a statutory extension under Section 252.363, Florida Statutes. To claim it, provide the issuing authority written notice identifying the permit within 90 days after the emergency declaration terminates. Geographic coverage, exclusions, and limits for multiple emergencies apply. Ask staff to confirm eligibility and the revised expiration date.

Financial assistance and insurance

Keep damage photographs, receipts, permit records, and inspection results for your insurer and assistance applications. Program availability depends on the storm and eligibility. Consult official recovery notices for FEMA and state assistance; a permit application does not itself apply for financial assistance.

Helpful links

Federal assistance: <https://www.disasterassistance.gov/>

Florida emergency and recovery information: <https://www.floridadisaster.org/>

Sources

Florida Statutes 252.381

<https://www.flsenate.gov/Laws/Statutes/2026/252.381>

Florida Statutes 553.7922 and 553.792

<https://www.flsenate.gov/Laws/Statutes/2026/553.7922>

<https://www.flsenate.gov/Laws/Statutes/2026/553.792>

Florida Statutes 252.363 and 252.422

<https://www.flsenate.gov/Laws/Statutes/2026/252.363>

<https://www.flsenate.gov/Laws/Statutes/2026/252.422>

County permitting forms fees and flood information

County URLs shown in the public guide. Published LDC Chapter 3, Sections 3.06.03, 3.06.04 and 3.06.10:

<https://myokaloosa.com/sites/default/files/users/gmuser/chapter%203.pdf>

FEMA substantial improvement and damage reference

https://www.fema.gov/sites/default/files/documents/fema_nfip_substantial-improvement-substantial-damage-desk-reference.pdf

Emergency repairs

Florida Building Code—Building Section 105.2.1; also reproduced in the County Floodplain Management Quick Guide:

https://gis.myokaloosa.com/gm_docs/2013_Flood_Guide.pdf