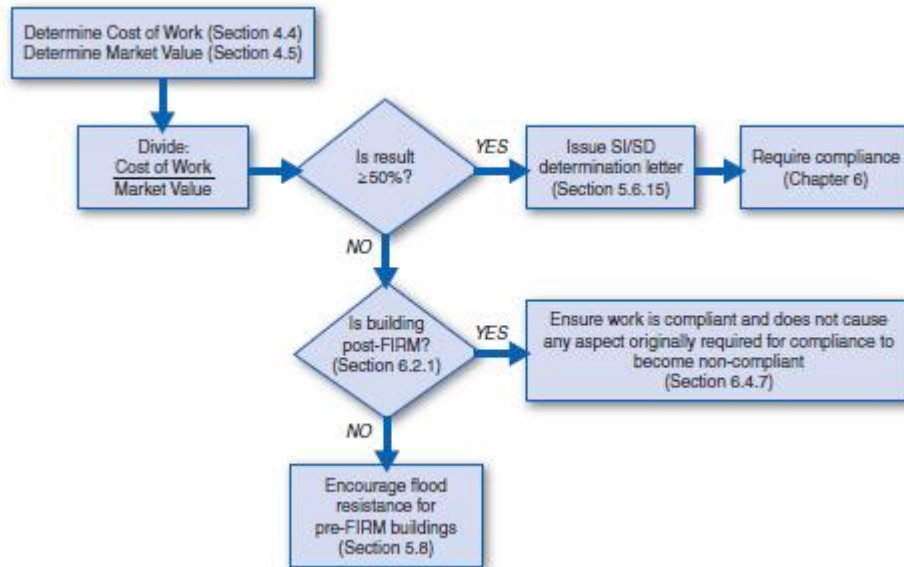


# Substantial Damage/Reconstruction

Following a major Hurricane or Tropical Storm, check with the Town’s Building inspector to determine damage assessment and reconstruction procedures.



**Substantial Damage is defined as:** damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. Work on structures that are determined to be substantially damaged is considered to be substantial improvement, regardless of the actual repair work performed.

**Town of Topsail Beach:  
Code of Ordinances, Section 14-5,  
Section 8-60:63.**

The National Flood Insurance Program is available in Topsail Beach! There is a 30-day waiting period before your coverage goes into effect. Contact your insurance company today for more information or visit: [www.floodsmart.gov](http://www.floodsmart.gov)

### Post Storm Reconstruction

Section 8-62 of the Town of Topsail Beach’s Town Ordinances describes the damage assessment process and building moratorium.

**Destroyed structure moratorium:** No building permit shall be issued within 30 days following the expiration of the initial moratorium for the replacement of any structure which has been destroyed. All replacement building shall be subject to meeting all the requirements of chapter 16, article IV, zoning, and all applicable town codes, prior to the issuance of a building permit.

**Major damaged structure moratorium:** No building permit for repairs of a major damaged structure shall be issued for at least seven days following the expiration of the initial moratorium. All repairs to a major damaged structure shall meet the requirements of chapter 16, article IV, zoning, and all applicable sections of the town codes, prior to the issuance of a building permit.

**Minor damaged structure moratorium:** Permits for the repair of minor damaged structures may be issued following the expiration of the initial moratorium. All repairs to minor damaged structures shall meet the requirements of chapter 16, article IV, zoning, and all applicable town codes, prior to issuance of a building permit.

