



City of St. Charles Flood Recovery



As a property owner in the City of St. Charles contemplating clean up and repairs following recent historic flooding, the City Floodplain Administrator's office is reminding residents/business owners to obtain local permits before repairing or rebuilding flood-damaged structures.

The permits are required as part of local government participation in the National Flood Insurance Program (NFIP), providing eligibility for flood insurance, flood disaster assistance, state and federal grants and loans, and buyout funds for flood-prone property. Local floodplain management ordinances require that permits be obtained for any construction or development activity in a floodplain area, including the repair or reconstruction of structures damaged by flooding. If you are not in a regulatory floodplain, permits may still be required.

**FOR MORE INFORMATION PLEASE
USE YOUR PHONE TO SCAN THE QR
CODE AT LEFT TO VISIT THE CITY'S
WEBSITE:**

- **Recovery Steps & Tips**
- **Permitting Requirements**
- **Helpful Documents**
- **Links to Other Resources**



DEALING WITH DAMAGE

Flood damage attacks a structure in several different ways. Floodwater damages the materials that the building is constructed of. Mud, silt, and contaminants saturate everything that floodwaters touch, creating a health hazard. And the moisture promotes the growth of mold and mildew. Cleaning up and drying the home or business out completely to correct these three conditions could take several weeks. But unless done thoroughly mold / mildew damage and odors will become long term problems.

Homeowners with a basic knowledge of construction or electrical repair work may be more familiar with some of the issues that come up with flood damaged properties and the steps necessary for repairs and remediation. For those not so familiar, hiring a contractor is recommended.

SUBSTANTIAL DAMAGE AND REPAIR

Special conditions apply to substantially damaged buildings – those in which the total cost of repairs is 50% or more of the structure’s pre-flood market value. If a building is found to be substantially damaged and in a regulatory floodplain, regulations require that repairs not begin until compliance with local floodplain ordinance is demonstrated. In some cases, that may require repairs that include elevating or flood-proofing the structure to reduce the potential for future flood damage.

Repair costs must be calculated by assuming the building will be fully repaired to its pre-damaged condition, even if the owner decided to do less. The total cost calculation must include structural material; finish material and labor, even if the owner chooses to do his or her own repairs.

Under the NFIP, the Increased Cost of Compliance or ICC program may provide additional financial assistance to either elevate or remove flood damaged structures from the floodplain. Owners who have NFIP coverage are eligible to receive ICC benefits if the local official determines that their structure is located in the floodplain has been substantially damaged by a flood.

REPORT A CONCERN PORTAL

Residents can submit storm and sanitary sewer issues and concerns from flooding to the City’s Report a Concern website. Concerns will be immediately sent to the Department of Public Works.

