

## 2019 FLOOD RECOVERY INFORMATION

### Quick Highlights:

- Document your damage and keep all of your receipts
- Call your insurance adjuster before you do anything
- Building Permits will be required (if applicable)
- Floodplain Development Permits will be required for all work
- City Departments can schedule individual meetings upon request

### First Steps:

- Contact your insurance agent if you have a flood insurance policy
  - File a notice of loss with your insurer
  - Do not discard any property before your insurance adjuster sees it
  - Remember that flood insurance only covers direct physical damage from flooding, check with your insurance agent on individual coverage
- Document your damage
  - Take pictures of everything
  - Make a list of all items with costs if available; make note of brands, model numbers, any additional information that could be helpful
  - Keep all receipts for any associated costs
- Before any work begins contact the building department for information regarding the next steps to take before entering the building to ensure your safety. Many systems were turned off and will need to be inspected to insure they are running correctly. (Examples: Fire Alarms, Emergency Exit signs, Gas/Electrical). Possible hazards include- Standing water/ electrocution, structural damage. All buildings will need to work with the Building Permit Department on inspections.
  - Substantial Damage = When damages/repairs exceed 50% of the assessed value
  - Substantial damage will require your property to be brought into compliance with the Flood Damage Prevention Ordinance.
- Complete a floodplain development application in addition to applicable Building, mechanical, electrical & plumbing permit applications.
  - Each building (property owner) should submit all damage information for all tenants in one permit. Business owners should coordinate information with their property owner and submit one floodplain development permit per property with total costs.
  - E-Plan review for repair work will not be required if everything is going back exactly like it was with no changes to existing floor plan, Check with Building Permit Department.
  - For exterior changes (doors and windows) exact replacement will not require Design Review board and can be approved administratively by Planning Department
- Commercial Buildings:
  - Fire sprinkler, fire alarm, emergency lights to be tested by certified contractors.
  - After all work has been completed call Building department for final inspections.
- Electrical/ Gas Connections:
  - MidAmerican will need to have confirmation from the building department that none of your electrical outlets/wiring has been affected by the flood BEFORE they can turn on power.
  - If any part of the electrical system has been flooded then a licensed contractor will need to pull building permits to re-connect and a final inspection will need to be completed BEFORE electrical can be turned back on.
  - Gas service disconnects will require affidavit for release and meters will need to have information verified

### **Information to Collect:**

- The cost to repair the structure must be calculated for full repair to the building's before-damage condition, even if the owner elects to do less. The total cost must include the cost of donated labor and materials. It must also include the cost of any improvements that the owner has opted to include during the repair project.
  - For properties with flood insurance provide a copy of your Proof of Loss estimate with your floodplain development permit
  - For properties without flood insurance provide an estimate from a licensed general contractor. The contractor must sign an affidavit indicating that the cost estimates include all damages not just structural repairs.
- Will need to get an independent contractor to provide repair estimates for your property. The cost of repairs will determine if your property will be considered "Substantial Damage"
- Items to include in cost estimate:
  - Remove all wallboard and insulation
  - Install new wallboard and insulation
  - Tape and paint
  - Remove carpeting and vinyl flooring
  - Dry floor, replace warped flooring
  - Replace cabinets in the kitchen and bathroom
  - Replace built-in appliances
  - Replace hollow-core doors
  - Clean and disinfect duct work
  - Repair porch flooring and front steps
  - Clean and test plumbing
  - Replace outlets and switches, clean and test wiring
- Items to exclude in cost estimate:
  - Plans and specifications
  - Surveying
  - Permit fees
  - Demolition or emergency repairs made for health or safety reasons or to prevent damage to the building
  - Improvements or repairs to items outside the building, such as driveway, fencing, landscaping and detached structures.
  - Correcting existing code violations
- Additional information could be required depending on individual property situation

### **Contact Information:**

- Building Permits/Fire Marshall:
  - Located at Public Works – 1200 E. 46<sup>th</sup> Street (7:30 am – 4:30 pm)
  - 563-326-7745
  - [http://cityofdavenportiowa.com/services/public\\_works/permits](http://cityofdavenportiowa.com/services/public_works/permits)
- Floodplain Development Permits/ Planning Department :
  - Located at City Hall – 226 W. 4<sup>th</sup> Street on the 2<sup>nd</sup> Floor in Community Planning (8:00 am - 5:00 pm)
  - 563-326-7765
  - [http://cityofdavenportiowa.com/services/flood\\_information](http://cityofdavenportiowa.com/services/flood_information)
- Scott County Emergency Management Agency: 563-484-3050
- Scott County Health Department: 563-326-8618
- Mid-American Energy: Residential 1-888-427-5632/ Business 1-800-329-6261