

City of Cedar Rapids Building Permit Process - RESIDENTIAL PROPERTIES

The City of Cedar Rapids is issuing building permits to contractors working in flood-affected areas according to the chart below. Verify that your contractor has obtained the permits prescribed in this chart before starting construction work. For more information, contact the Code Enforcement Division at (319) 286-5831 or stop by its temporary location in the upper level of Westdale Mall near Younkers at 2600 Edgewood Road SW.

NOTE: All residential property owners in the 100-Year Floodplain will receive a letter from the City indicating whether their building is considered substantially damaged.

PLACARD DESIGNATION	INSIDE 100-YEAR FLOODPLAIN A Floodplain Development Permit is required for all work performed in the 100-Year Floodplain regardless of damage amounts.		OUTSIDE 100-YEAR FLOODPLAIN & INSIDE FLOOD-EVACUATED AREAS
GREEN	All building and trades permits allowed		All building and trades permits allowed
YELLOW	With less than 50% Substantial Damage: all building and trades permits allowed	With more than 50% Substantial Damage, choose one of three options: 1) Repair structure to comply with Floodplain Ordinance 2) Relocate structure 3) Demolish structure	All building and trades permits allowed
RED	With less than 50% Substantial Damage: foundation and basement walls must be repaired, then all building and trades permits allowed	With more than 50% Substantial Damage, choose one of three options: 1) Repair structure to comply with Floodplain Ordinance 2) Relocate structure 3) Demolish structure	When structural damage to foundation and basement walls is repaired, all building and trades permits allowed
PURPLE	These structures are an immediate threat to public health, safety and welfare. Demolition is subject to State and Municipal Codes.		These structures are an immediate threat to public health, safety and welfare. Demolition is subject to State and Municipal Codes.

See page 2 for definitions of "Trades Permits", "Substantial Damage" and "Floodplain Ordinance".

Building Permit Terms Defined

- **Trades Permits:** Electrical, mechanical and plumbing permits issued to licensed contractors.
- **Substantial Damage:** The cost of repair to the pre-damage condition of the property is 50% or more of its pre-damage market value. Market value is the value established by the City Assessor for the property.
- **Floodplain Ordinance:** The lowest floor of the home, including the basement, must be raised to a level at least one foot above the 100-Year floodplain level. A Floodplain Development Permit is required to make these types of repairs.

Repair & Rebuild Your Property Now

The City encourages you to repair and rebuild your flood-damaged property as soon as possible. You will not be penalized for these expenses if a Flood Hazard Mitigation Plan changes the status of your property in the future. Be sure to keep all of your receipts and rebuilding expense records.

Hiring Contractors for Repairs

When hiring contractors to repair, relocate or demolish your property, make sure they have been certified through the City's Contractor Certification Program. Certified contractors and their workers have a city-issued identification badge as proof of this required certification. The City has verified that each contractor and worker is properly registered and/or licensed, has passed a criminal background check and meets the insurance requirements for their respective trades. Individuals without a city-issued identification badge should not be permitted to perform clean-up, repair or construction services.

By providing the badges, the City of Cedar Rapids is not endorsing or recommending any specific contractors. The City does not guarantee the competence of these certified contractors. Individual homeowners should make their own evaluation and judgment of each contractor they hire for repairs. Check out a contractor before you sign a contract or pay any money. Try to deal with an established, reputable, local contractor. Check references. Call the Attorney General's Office at 1-888-777-4590 for information about fraudulent contractors.

Repairing Your Own Property

Property owners **can perform** the following work without a permit and/or license:

- Replace cabinets of the same size in the same location
- Paint
- Wallpaper
- Replace flood coverings such as carpet and linoleum (not sub-flooring)
- Install or replace countertops
- Install or replace storm doors and storm windows
- Install or replace trim
- Install or replace insulation

Property owners **cannot perform** the following work without a City-issued permit:

- Roofing
- Siding
- Installation or replacement of windows
- Installation or replacement of doors
- Sheetrock
- Decking
- Sub-flooring

Installation of water heaters, furnaces, air conditioning units and any other electrical, mechanical or plumbing work requires a licensed contractor or subcontractor and a City-issued permit. Property owners may perform electrical, mechanical or plumbing work only if they have passed a Homeowner's Test. This test is valid for only one address, which means that the individual doing the work must own and live at the property.

Elevating Residential Structures

The City of Cedar Rapids Floodplain Management Ordinance requires residential buildings inside the 100-year floodplain that are substantially damaged to have the lowest floor, including the basement, elevated a minimum of one foot above the 100-year flood level. **This applies to substantially-damaged residential buildings inside the 100-year floodplain only.** Residential buildings that are not substantially damaged do not have to elevate. Substantial damage is determined by the cost to restore a structure to its pre-damaged condition. If that cost is equal to or exceeds 50% of the market value of the structure prior to damage, it is considered substantially damaged.

If you are required to elevate your residential structure, you will need to determine your current elevation in relation to the required minimum elevation (one foot above 100-year flood level). This determination must be provided by a licensed engineer or land surveyor, registered in the State of Iowa. This determination usually comes in the form of an Elevation Certificate that confirms the property meets the required Floodplain Management Ordinance.

To elevate your residence using compacted fill, construction should, at all points, be no lower than one foot above the 100-year flood level and extend at such elevation at least 18 feet beyond the limits of any structure nearby. Alternate methods of elevating (such as piers) may be allowed, subject to favorable consideration by the City Council and the Department of Natural Resources, where existing topography, street grades or other factors preclude elevating by fill. In such cases, the methods used must be adequate to support the structure, as well as withstand the various forces and hazards associated with flooding. For more information, read the FEMA publication entitled "Elevated Residential Structures" at <http://www.fema.gov/hazard/flood/pubs/lib54.shtm>.

Appealing a Substantial Damage Determination

If you would like to appeal the Substantial Damage Determination, gather one of the following sources of repair cost information or building valuation information and submit it to the City's Code Enforcement Division:

- A contractor's itemized repair estimates. These estimates should be signed and certified by a certified contractor. The cost of repair is the fair market value of all materials and labor required to restore the building to its pre-damage condition.
- A National Flood Insurance Proof-of-Loss Statement or insurance adjustor's worksheets
- A professional appraiser's valuation of the building. The appraisal amount must be for the structure only. It should not include the land value.

This information must be submitted in writing to the Code Enforcement Division at its temporary location in the upper level of Westdale Mall near Younkers at 2600 Edgewood Road SW.