

RESIDENTS IN UNINCORPORATED WHITESIDE COUNTY WITH FLOOD DAMAGE REMINDED OF PERMIT REQUIREMENTS

As property owners in unincorporated Whiteside County contemplate clean up and repairs following recent flooding, the Whiteside County Building and Zoning Department is reminding residents to obtaining 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, 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.

Special conditions apply to substantially damaged structures - those in which the total cost of repairs is 50 percent or more of the structure's pre-flood market value. If a structure is found to be substantially damaged, regulations require that repairs not begin until compliance with the 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 structure will be fully repaired to its pre-damaged condition, even if the owner decides to do less. The total cost calculation must include structural materials, finish materials, and labor, even if the owner chooses to do his or her own repairs. The County of Whiteside now tracks cumulative damages caused by multiple flood events.

State and federal assistance may be available to property owners to reduce the chances of future flood damage. Mitigation assistance may cover costs of relocation, or for elevating or purchasing flood-damaged structures. Flood insurance may also provide up to \$30,000 to protect a structure from future flood damage.

Property owners and residents with flood-damaged structures should contact Whiteside County Building and Zoning Department at (815) 772-5175 Ext. 1 for more information on repair and reconstruction permits.

***If you are located in an incorporated area or municipality, please contact your building official for building permit requirements.