

## **Frequently Asked Questions (continued)**

### **Can I demolish the structure?**

In lieu of making repairs, the structure may be demolished. A building permit is required for the removal of any structure. This permit ensures the structure is safely removed, waste is properly disposed of, and that the structure is removed from the tax records.

### **How do I get electric service on?**

Regardless of whether the flood water affected the panel or wiring, an inspection is required by St. Charles County before electric service can be re-established. This inspection ensures the service and wiring are safe.

### **When can I reoccupy my building?**

If your building was deemed uninhabitable, you must (1) obtain a permit to make repairs, (2) make the repairs, (3) have the repairs inspected and approved. Once approved, St. Charles County Community Development will notify you that the property is safe for occupancy.

### **Who do I contact regarding questions about the National Flood Insurance Program (NFIP)?**

Contact your insurance agent. Other questions can be relayed to the NFIP Toll-Free Call Center at 1-800-427-4661.

### **Do you have any further information relating to how to repair my property or potential hazards related to the flood?**

Visit [sccmo.org/Flood](http://sccmo.org/Flood) and these resources:

- Reentering Your Flooded Home – [bit.ly/CDCReenteringFloodedHomes](http://bit.ly/CDCReenteringFloodedHomes)
- After the Flood – [bit.ly/NDSUAfterTheFlood](http://bit.ly/NDSUAfterTheFlood)
- FEMA Recovery Resources – [bit.ly/FEMARecoveryResources](http://bit.ly/FEMARecoveryResources)

For more information, please contact the St. Charles County Community Development Department:

#### **Planning and Zoning Division Flood Plain Administrator**

201 N. Second Street, Suite 410, St. Charles, MO 63301  
636-949-7335 (main), 636-949-1815 (fax)  
[planning@sccmo.org](mailto:planning@sccmo.org)

#### **Building and Code Enforcement Division Permits and Inspections**

201 N. Second Street, Suite 410, St. Charles, MO 63301  
636-949-7345 (main), 636-949-7336 (fax)  
[bce@sccmo.org](mailto:bce@sccmo.org)

**To schedule an inspection, please call  
636-949-7345.**

# ST. CHARLES COUNTY

## COMMUNITY DEVELOPMENT



ST. CHARLES  
COUNTY



COMMUNITY  
DEVELOPMENT

[sccmo.org/CommunityDevelopment](http://sccmo.org/CommunityDevelopment)

Damage Assessment and  
Inspection Information for  
Property Affected by

# *flooding*

**This brochure outlines the damage assessment process and provides answers to frequently asked questions regarding the flooding of property.**

## *Damage Assessment Process*

St. Charles County utilizes a damage assessment process to assist property owners in recovering from the flood. This process has three main steps:

### **1. Initial Damage Assessment**

When it is safe to access the property, an inspector will conduct an initial damage assessment to determine if it is safe for occupancy and estimate the amount of damage. These inspections only take a few minutes and are coordinated with other governmental entities and relief organizations that provide assistance services. A letter will be mailed to the property owner that documents any unsafe conditions and reminds the owner they are obligated to schedule a detailed inspection. A placard listing any potential hazards may be posted on the property to indicate that the property was inspected.

#### **Green Placards = "INSPECTED"**

A green placard indicates that the property was inspected and no unsafe conditions were discovered. The property can be reoccupied, and no further action is necessary.

#### **Yellow Placards = "RESTRICTED USE"**

A yellow placard indicates that the property was inspected and part of the structure was discovered to be partially uninhabitable. RESTRICTED USE properties require a detailed inspection and one or more building permits prior to occupancy of the entire structure.

#### **Red Placards = "UNSAFE"**

A red placard indicates that the property was inspected and the structure was discovered to be uninhabitable. UNSAFE properties require a detailed inspection and one or more building permits prior to occupancy being allowed.

### **2. Detailed Damage Assessment**

Once the property is fully accessible, the owner needs to schedule a detailed inspection of the property. These inspections should be conducted no later than the next business day and can be requested by emailing [bce@sccmo.org](mailto:bce@sccmo.org) or calling 636-949-7345. During this inspection, the inspector will note specific items that must be repaired before the structure can be reoccupied. Items such as unsafe wiring and damaged mechanical systems must be repaired or replaced prior to the structure being reoccupied. After the completion of this inspection, a letter with a list of items to be addressed will be mailed to the property owner.

### **3. Permits and Inspections**

Repairs to flooded properties can be completed only after a permit is issued. To apply for a permit, visit <https://www2.citizenserve.com/stcharles> or the St. Charles County Community Development Department at 201 N. Second Street, Suite 410, in St. Charles.

Examples of flood damage that require permitting and inspection:

- Replacement of interior finishes such as flooring, drywall, paneling, and ceilings
- Door and window replacement
- Electrical panel/system repair and replacement
- Septic tank pumping and inspection
- Well testing and inspection
- Water heater replacement
- Furnace replacement
- Air conditioning condenser replacement
- Securing of propane tanks
- Siding and other exterior cladding repairs
- Structural members including foundations, floors and walls

## *Frequently Asked Questions*

### **Does my property need to be inspected?**

Yes. If you had any water in your property, including the basement, an inspection is required.

### **I don't have flood insurance. Do I need an inspection?**

Yes. The Federal Emergency Management Agency (FEMA) requires all properties affected by flooding to be

inspected. Inspections may qualify the owner for grants or loans if they become available.

### **Why are properties inspected?**

Properties are inspected after a flood to ensure they are safe to occupy. Inspections are required by FEMA as part of the recovery process.

### **When are inspections conducted?**

Inspections are conducted either upon request or when the inspector is already in the area. Inspections should be conducted as soon as the water is completely gone and before any repairs are started. For inspection requests made by phone or email, the inspector should be on site no later than the next business day. However, this is dependent on volume and inspector availability. Please note, an adult over the age of 18 must be present at the property for the detailed inspection to be conducted.

### **My property was deemed uninhabitable. What does that mean?**

The term "uninhabitable" indicates that occupancy is no longer allowed due to safety or health concerns. Uninhabitable structures require that health and safety issues be addressed prior to the structure being reoccupied.

### **What is substantial damage?**

Substantial damage is when the value of the damage from the flood exceeds 50 percent of the pre-damage value. For example, a \$100,000 structure would be "substantially damaged" when more than \$50,000 in damage occurred.

### **Can I dispute a "substantial damage" determination?**

Yes. To dispute the determination of substantial damage, a meeting with the Floodplain Administrator can be scheduled by calling 636-949-7345. Insurance paperwork is needed for the meeting.

### **What are my options regarding a structure that is substantially damaged?**

Structures that reach substantial damage in a cumulative period of 5 years must by law either be elevated or demolished. Other structures, such as accessory structures, may be allowed to undergo repairs, provided they are flood-proofed and comply with all other applicable requirements.