



Zoning Department
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Rebuilding After the Flood of 2008

The City of Waverly has floodplain regulations which it enforces as a condition of its participation in the National Flood Insurance Program (NFIP). These regulations require that a substantially damaged structure located in the floodplain or floodway, as identified by the Flood Insurance Rate Map (FIRM) for the City of Waverly, must be reconstructed in compliance with the requirements of these regulations.

The City of Waverly has Floodway Fringe Districts and Floodway Districts. These areas coincide with the FEMA Flood Insurance Rate Maps (FIRM) for Insurance purposes. You may view these maps online on FEMA's mapping service center website at msc.fema.gov or by viewing the map at the **Zoning Department**.

Steps for Starting the Rebuilding Process

1. Register with FEMA for assistance at 1-800-621-3362.
2. Contact your flood insurance agent to obtain an itemized list of damage sustained or contact a local licensed contractor for an estimate on repairs.
3. Fill out a Building Permit Application at the City of Waverly Zoning Department or at the Bremer County Building Department in the courthouse at 415 E. Bremer Ave., Waverly.
 - If damage sustained is less than fifty (50) percent of the market value of the structure in either district, then your permit will be issued.
 - If the damage sustained is more than fifty (50) percent of the market value of the structure, then the following guidelines will need to be followed, depending on which district your property is in (Floodway Fringe or Floodway Districts).
 - The amount of damage is calculated by using the estimate of what it will cost to bring the structure back to the way it was before the damage according to a Contractor's bid or an itemized listing from an insurance claim. The cost of the structure is obtained from the Assessor's listing of the structure only (excluding detached structures and land value). Attached garages will be included in the cost of the structure.

Floodway Fringe District - Also known as Floodplain District

If the property is determined to be in the Floodway Fringe District, also known as the 100-year flood-hazard area or floodplain, the City will not be able to issue a Floodplain Development Permit to repair your structure until a reconstruction proposal is provided that is adequate to bring the structure into compliance with the requirements of the floodplain management regulations.

This will include elevating the lowest finished floor of your residence (including basement) to one foot above the base-flood elevation. The method of determining this is to hire a surveyor to do what is called an "elevation certificate". The lowest finished floor may already be at the one foot above the base-flood elevation requirement and elevating may not be necessary. The cost for this elevation certificate varies, but expect about \$500. Check with your flood insurance person to see if this will be covered by the flood insurance policy.

There are two options for accomplishing the floodway fringe requirements and mitigating damage to the basement area in times of flooding: Filling in your basement or hiring an engineer to design a basement that will be watertight and certify that it will withstand water pressures in times of flooding.

1. If your residence has a basement (defined by the NFIP as being sub-grade on all four sides), filling it in and moving the mechanical equipment including the HVAC system, plumbing and electrical systems to the lowest finished floor is one option, or housing the mechanical equipment in a room addition is another option. In no instances will mechanical equipment be allowed below the lowest finished floor.
2. Another option is to hire an engineer to retrofit an existing basement to withstand the pressures of floodwaters and elevate your lowest finished floor to one foot above the base flood elevation. You will be required to contact an engineer or engineering company to certify a basement design method to accomplish this as part of the permit process.

All or some of these items may be covered by flood insurance. Contact your flood insurance agent for more information on this. If your home was insured with an NFIP flood insurance policy, please provide a copy of a substantial damage letter issued by the Zoning Official to your flood insurance agent. This substantial improvement letter is the evidence required by the NFIP for a flood insurance policyholder to become eligible to claim benefits of the Increased Cost of Compliance (ICC) coverage.

ICC provides for a claim payment to be used by the policyholder for the increased cost of reconstruction required for a substantially improved home to comply with the floodplain management regulations. ICC benefits are only available to flood insurance policyholders and only if the substantial damage was caused by flood.

Floodway District

If the property is determined to be in the Floodway District, then rebuilding the structure with more than fifty (50) percent damage is not permitted per City Code.

Options for Floodway District substantially damaged properties:

- **Board of Adjustment** – Per City Code, any citizen may present to the Board of Adjustment appeals and requests for variances to the provisions of the Floodplain Management chapter. However, the likelihood of being granted variances is not very high.
- **If the property owner has Flood Insurance** -- Through Increased Cost of Compliance (the total cost to bring a structure into compliance with the floodplain building guideline), the home may be demolished or moved to another location. Check with your insurance agent to see about these options.

Buyout Grant Program

The City is accepting applications for buyout consideration. At this time, the City is accepting applicants to be placed on a list which will be provided to the State in September 2008 (The predetermined date set by the State). The state of Iowa will receive Federal Money to be used as part of a Hazard Mitigation Grant Program, which purchases properties and deeds the properties back to the City to be utilized as open space. The timeline from the State Emergency Management Office indicates the process may take from 12 to 18 months to be finalized.

Priorities will be established by the City and will be given to properties who have sustained more than fifty (50) percent damage in the Floodway hazard areas (areas primarily along the Dry Run Creek and in proximity to the Cedar River). Next in priority will be properties with more than fifty (50) percent damage in the Floodway Fringe hazard areas. Iowa Emergency Management will award amounts of funding and will make the final determination of properties selected for buyout.

For Additional Information

Please contact the City of Waverly Zoning Department at (319) 352-9208 with any questions relating to the floodplain management ordinance requirements. If you wish to discuss this in person, please call to arrange a convenient time for your visit. City Hall has documents about retrofitting your residence and other information such as cleaning up mold and other publications from FEMA free of charge. You are encouraged to stop in to view this free helpful information.