2019 Spring Flood Recovery Frequently Asked Questions:

How do I pull permits to make repairs on my flood damaged home?

Before any permits can be issued on structures damaged by floods, a damage assessment must be completed on the property. City inspectors have visually inspected all the properties in the Elkhorn River valley and provided an assessment of damages. Once the damage assessment is completed, the City can determine what permits will be required for repairs. Property owners must obtain a floodplain development permit and building permit for each property. Contact Permits & Inspections (402-444-5350) for building permit questions.

I haven’t received a substantial damage estimation letter.

Damage estimates are being completed and mailed to the property owner and address noted on the Douglas County Tax Assessor’s office records as quickly as possible. City Planning urges patience with this process. However, if you have questions or concerns with receiving your estimation, please contact this office and we will provide you a letter.

My substantial damage estimate letter says the damage is between 0% and 50%. What does that mean?

Any home damaged less than 50% of its value is deemed not "substantially damaged". A home that is not substantially damaged falls into one of two categories: Located in the FF-Flood Fringe; or located in the FW-Floodway. A non-substantially damaged home in the FF-Flood Fringe may be repaired and does not require compliance with floodplain regulations at this time. In many (but not all) instances, these structures are already built in compliance with floodplain requirements. A non-substantially damaged home in the FW-Floodway may be rebuilt and does not require compliance with floodplain regulations. However, damages/improvements will be tracked over time. Once the cumulative damages/improvements to the structure exceed 50%, building permits will no longer be issued for the structure.

My substantial damage estimate letter says the damage is between 51% and 100%. What does that mean?

Any home damaged beyond 50% of its value is deemed “substantially damaged”. A substantially damaged home falls into one of two categories: Located within the FF-Flood Fringe; or located in the FW-Floodway. A substantially damaged home in the FF-Flood Fringe can be rebuilt/repaired in compliance with the City's floodplain development regulations. This generally means the structure must be elevated. New or substantially improved home in the FW-Floodway are not permitted by City Ordinance and, as such, building permits will not be issued for substantially damaged structures in the FW-Floodway.

I do not agree with the substantial damage estimate provided in the letter. Is there any way to change this number?

Yes, there is an appeals process available to every property owner that sustained flood damage. If you disagree with the damage estimation, there are two things you can appeal:

- The estimated cost of damages. A contractor, licensed in the City of Omaha, may provide an estimate for the cost of repairs. However, please note that the contractor’s estimate cannot donate labor and materials for free (in the provided estimate). Standard rates and prices for these items must be included.
- The assessed value of the structure. A licensed appraiser may provide an appraisal of the value of the structure pre-flood. Please note that the City's damage estimate, and any subsequent appraised values provided by the property owner, must be for the structure only. The value of the land is not used in determining damages/improvements for the structure.
One or both of these items may be submitted to City Planning with the completed appeal application via email, direct mail, or hand delivery. Once an application has been received, City staff will set up a time for you to meet with staff regarding your appeal if you would like. If accepted, these values can be used to generate a new substantial damage estimation. There is no fee for filing this appeal. There is no public hearing or notification requirement for this appeal. The application form for requesting a Substantial Damage Estimation Appeal can be found at the City Planning web page. **Please note that submittal of an appeal DOES NOT necessarily mean that a substantial damage determination will be reversed.**

I’m ready to pull permits. What is the application process?

Two permits are required: A floodplain development permit and a building permit. For flood damaged properties, City Planning will allow these two permits to be applied for simultaneously (typically the floodplain permit must be obtained before applying for the building permit). In addition, City Planning will waive the usual $54.00 fee for the floodplain permit. Fees for the building permit must still be applied.

Both the floodplain development permit and the building permit may be applied for at the City’s Permits & Inspections portal, or at the City offices, 1819 Farnam Street, 11th floor. Incomplete applications WILL NOT be accepted.

In order to expedite the review process, it may be possible to obtain approval of the building permit while review of the floodplain permit is ongoing. However, if your substantial damage estimation requires compliance with elevation criteria, BOTH the building permit plans and the floodplain permit plans must show compliance with elevation requirements. **Permits will not be issued unless plans show compliance with all applicable building and zoning code requirements.**

A final inspection/certificate of occupancy will not be issued for a site until the floodplain development permit has been approved.

PDF copies of the floodplain development permit application, which includes directions for filling out the application and submittal requirements, can be found at the City Planning webpage.

**How high do I have to elevate my structure?**

City floodplain regulations specify that new/substantially improved residential structures must be elevated a minimum of 1.0 foot above the Base Flood Elevation (BFE). The Base Flood Elevation (and required build elevation) can change from property to property. A registered land surveyor, licensed in the State of Nebraska, must create an “elevation certificate” for each structure. The elevation certificate will include the BFE, and confirm that the lowest floor of any new/substantially improved structure is built 1 foot above the BFE. The City does not provide surveying services to the public.

**Who do I contact to discuss a buyout of my property?**

The City IS NOT currently considering buyout options for flood damaged homes. If a property owner is interested in pursuing a buyout, contact Lori Laster at the Papio-Missouri River Natural Resource District (NRD) at 402-315-1773.