

Note: These instructions were issued following a flood in 1990. While many procedures and techniques have changed since then, they provide a good overall framework for instructions to property owner and contractors. Only the first page is included as FEMA has more recent guidance on determining substantial damage.

TOWN OF HIGHLAND, INDIANA

Instructions

Purpose. The Town of Highland requires that all substantially damaged buildings located in the Special Flood Hazard Area be treated as new buildings, subject to the floodplain regulation ordinance. A new residential building must be elevated two feet above the base flood level. Because of the costs and complications of meeting this code requirement, it is very important that damage to all properties is judged using a consistent and accurate method. The Town's Contractor's Damage Estimate Form is therefore required for any application for rebuilding a damaged building in the floodplain.

1. Procedures

1.1 Permits. Property owners may obtain temporary utility permits for electrical, gas, and water service to facilitate clean up. However, a building permit is needed before repairs and reconstruction can begin. A building permit will not be issued without a completed Contractor's Damage Estimate Form for the main building. No one is allowed to move back into the house or stay in it overnight until the repairs are complete and a Certificate of Occupancy is issued by the Building Department.

1.2 Licensed Contractors. The Damage Estimate Form must be completed by a contractor licensed to do business in the Town of Highland. A list of licensed contractors is available at the Building Department in Town Hall, 3333 Ridge Road. However, there are some activities that do not need to be performed by a licensed contractor. While the damage estimates must be based on a contractor's costs, the actual work maybe performed by someone else where permitted by the Town's building codes.

1.3 Inspection. The Building Department must be contacted after the walls and insulation have been removed or dehumidified and decontaminated. During this inspection, the Department will test to ensure that moisture levels of the structural materials are in equilibrium with outside conditions. Swab samples will be collected to test for fecal coliform and mold. Drywall may not be replaced and holes in the walls may not be covered until the test results and the inspection show that the project may proceed. Normally the test results will be available in 24 hours.

1.4 Preoccupancy. The Building Department must be contacted after the project is complete. A final inspection will be made. No house can be reoccupied until a Certificate of Occupancy is issued by the Building Department.