

GUIDE TO REBUILDING

PHASE 1: APPLYING FOR FINANCIAL ASSISTANCE

Step 1: Apply for FEMA assistance immediately.

- By Phone: 1-800-621-3362
- Online: www.disasterassistance.gov
- In Person: Mobile Disaster Recovery Center
 - 13421 Hooper Rd
 - Open 9am-6pm every day

Step 2: If you have insurance, contact your insurance company.

*** Document **EVERYTHING**: take pictures at all phases of recovery, keep receipts for **everything** used for recovery***

PHASE 2: STABILIZE YOUR HOME

- Step 1: Remove all flood affected materials out of the home. This includes sheetrock, trim, cabinets, flooring, contents, etc.
- Step 2: If possible, air-condition your house to prevent mold. Use fans and dehumidifiers to aid in the drying out process.
- Step 3: Make sure your house is dry, and there are no leaks or that no water infiltration can occur.

PHASE 3: FLOOD PLAIN DETERMINATION/ BASE FLOOD ELEVATION

- Step 1: Determine if you are in a flood plain and what the base flood elevation is for your property:
- Online: <http://maps.lsuagcenter.com/floodmaps/>
 - By Phone: Call IBTS at 225-262-5000

PHASE 4: APPLY FOR A PERMIT

*** A permit will be required for all flood-damaged properties. If an insurance claim number or a FEMA claim number is provided, all permit fees will be waived ***

Scenario 1: If you had water in your home **12 inches or less**:

Step 1: Apply for a building permit at IBTS

- By Phone: 225-262-5000
- In Person: 6703 Sullivan Rd, Central La 70739

Step 2: A moisture test will be performed. If requested, IBTS can perform the moisture test. A professional moisture reading can be provided as well.

Step 3: If passed, permit will be issued, then repair your home.

Scenario 2: If you had water in your home **12 inches – 36 inches high**:

*** An electrical permit will be required as well as a building permit. The electrical permit must be requested by a licensed electrician or a competent homeowner. See FAQs page for details ***

Step 1: Apply for a building permit at IBTS

Step 2: Electrician pulls an electrical permit, and inspects property.

Step 3: A moisture test will be performed. If requested, IBTS can perform the moisture test. A professional moisture reading can be provided as well.

Step 4: If home passes the inspection and moisture test, permit will be issued, then repair your home.

Scenario 3: If you are **NOT** in a flood plain and received **36 inches of water or more**:

*** An electrical permit will be required as well as a building permit. The electrical permit must be requested by a licensed electrician or a competent homeowner. See FAQs page for details ***

Step 1: Apply for a building permit at IBTS

Step 2: Electrician pulls an electrical permit, and inspects property.

Step 3: A moisture test will be performed. If requested, IBTS can perform the moisture test. A professional moisture reading can be provided as well.

Step 4: If home passes the inspection and moisture test, permit will be issued, then repair your home.

Scenario 4: If you **ARE** in a floodplain and received **36 inches of water or more**:

*** Per FEMA, a substantial damage analysis will be required for your home.

*** Substantial damage means that the cost to repair your home is 50% or more than the total value of the home.

Step 1: Determine the elevation of your home.

- * If your home was built after 2005, check with IBTS to see if they have a record of your flood elevation certificate.
- * If your home was built before 2005, the EBR Parish Permitting office may have a copy of your flood elevation certificate.
- * If you have flood insurance, your flood insurance provider may have a copy of your flood elevation certificate.
- * Check with your mortgage company to see if they have a copy of your flood elevation certificate.
- * If all else fails, contact a local licensed land surveyor to provide you with a flood elevation certificate. For a list of surveyors, visit www.thecentralpoint.org

Result 1: If your foundation is **AT or ABOVE** the BFE

*** An electrical permit will be required as well as a building permit. The electrical permit must be requested by a licensed electrician or a competent homeowner. See FAQs page for details ***

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- 2: Electrician pulls an electrical permit, and Inspects property.
- 3: A moisture test will be performed. If requested, IBTS can perform the moisture test. A professional moisture reading can be provided as well.
- 4: If home passes the inspection and moisture test, permit will be issued, then repair your home.

Result 2: If your foundation is **BELOW** the BFE:

1: A Substantial damage analysis will be performed.

- * Apply for a building permit at IBTS.
- * An inspector will visit the home and estimate the repairs needed for the home. The repairs will be entered into a FEMA software to determine the cost of repairs. If you are unsatisfied with that cost estimate, you can make a formal appeal, and provide an estimate from a licensed contractor.

* **FEMA regulates that only the value of the structure, NOT INCLUDING THE LAND VALUE, can be used when determining the Pre-Flood Market Value for the purposes of a substantial damage analysis. Pre-flood Market value will be calculated by taking the East Baton Rouge Parish Tax Assessor's improvement assessment (the total assessment minus the land assessment) plus + 1100% (* This was determined by comparing actual home sale prices and established parish assessed values of over 400 single family residential properties sold within the last 24 months located within the East Baton Rouge Parish. This effort yielded a unique percentage for each property which was totaled and averaged to determine a percent increase to apply to each home's assessed value for a consistent FMV.)**

Owner address	13924 OAKBERRY AVE.	Owner No	51221284
Tax Year:	2016	Property No	1054465
Property Type	1 Real	Ward number	3
Section number	1	Lot number	16
Square number		Bundle Number	141-12327
Subdivision name	OAK BERRY ESTATES	Situs	13924 OAKBERRY ST.
Lots	1	Lot Value	3500
Land class	0 Acres: .00	Land Value	0
Improvements	1	Improvement Value	25900
		Total Value	29400
		Homestead Exemption	7500
		Difference	21900
Date Transferred	06/02/2011		

For example: The property in the table was pulled directly off of the Tax Assessor's website. The formula will take the Improvement Value of 25,900 and multiply it by 1100%. This will give an estimated Market Value for the structure only as \$284,900.

- * If you are not satisfied with the assessment value, you can make a formal appeal with an appraisal performed pre-flood with in the last 3 years. If an appraisal is not available, a pre-flood appraisal can be obtained from a licensed appraiser.
- * The cost estimate and the assessment value will be compared to determine if the property was *substantially damaged*.

Substantial Damage Analysis Result 1:

If it is determined that your property **IS NOT** substantially damaged:

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- 3: A moisture test will be performed. If requested, IBTS can perform the moisture test. A professional moisture reading can be provided as well.
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Substantial Damage Analysis Result 2:

If it is determined that your property **IS** substantially damaged, wait for instructions from IBTS/ FEMA. Your home may need to be raised. **DO NOT REPAIR YOUR HOME.**

FACTS and Frequently Asked Questions:

Licensed contractors are required for electrical, mechanical, and plumbing permits. Homeowner permits will be allowed with competent knowledge of the related field. To verify your contractor go to <http://www.centralgov.com/permits/contractors-business-license.html#.V8THnZMrJBw> or www.LAContractor.org

The City of Central/ IBTS Permitting Office is open from 8:00am -4:30pm. Inspections will be performed as needed 7 days a week, 16 hours a day. IBTS will perform moisture tests during inspections. Moisture request forms are available at IBTS.

Is the City performing mold tests?

No. The City is only performing moisture tests.

Is the City requiring mold tests?

No.

How long will it take to receive my permit?

The City of Central/ IBTS has brought in additional help to perform inspections. We are working 7 days a week, 16 hours a day to get the inspections done as quickly as possible.

Can I get a permit by applying online?

No. Permit applications can be made by phone or in person.

What does Base Flood Elevation mean?

The computed **elevation** to which floodwater is anticipated to rise during the **base flood**. **Base Flood Elevations** (BFEs) are shown on **Flood** Insurance Rate Maps (FIRMs) and on the **flood** profiles. The BFE is the regulatory requirement for the **elevation** or flood proofing of structures. BFEs are calculated based on the 100 year flood inundation. BFEs can be found at:

- Online: <http://maps.lsuagcenter.com/floodmaps/>
- By Phone: Call IBTS at 225-262-5000

What is considered to be competent knowledge for homeowners permits?

Basic knowledge of industry standards and codes. IBTS building manager will interview homeowner with 3 questions. If they are answered correctly, the permit will be issued.

Does a Contractors estimate for cost repair for my substantial damage analysis affect my insurance or FEMA claim?

NO. This estimate is only for the purpose of determining substantial damage.

Once a cost estimate is obtained by a contractor, do I have to use that contractor to perform the work in the estimate?

NO.

