If you have a dwelling located in the flood plain which was damaged to a level exceeding 50% of the value of the structure, the dwelling must be brought into compliance with the terms of the flood plain ordinance prior to repairing the flood damage. In many cases, it will be necessary to elevate or flood-proof the structure pursuant to the requirements of the ordinance. The following steps must be taken:

1. A determination must be made whether the dwelling sustained damage equal to or exceeding 50% of the pre-flood fair market value of the structure only as previously established by the Mason County Supervisor of Assessments.

2. If the damage exceeds 50%, a determination must be made as to whether the structure is in compliance with the Flood Plain Ordinance. The primary consideration is whether the lowest floor is at least one foot above the base flood elevation as set forth on the FEMA NFIP Rate Maps. This determination can only be made by having a licensed professional land surveyor conduct an elevation survey and complete the FEMA Elevation Certificate.

3. If the structure is determined to be in compliance with the Flood Plain Ordinance requirements, a building repair permit may be issued and repairs may be made to the structure upon presentation of the completed Elevation Certificate to the Mason County Zoning Office.

4. If the structure is not in compliance with the Flood Plain Ordinance requirements, the structure must be brought into compliance before repairs may be made.

Flood insurance may also provide up to $30,000 to protect a structure from future flood damage.

Contact the Mason County Zoning Office at 309-543-3759 for more information.