

ARE YOU AND YOUR FAMILY SAFE AND HAVE A PLACE TO LIVE?

1. SHOULD I APPLY FOR FEMA ASSISTANCE?

FEMA is the Federal Emergency Management Agency which provides assistance for individuals who sustained damage in areas which the President makes a Declaration of Disaster.

If you have sustained damage because of Hurricane Harvey, you should apply for assistance.

www.DisasterAssistance.gov

The information you need to apply is:

- Social Security Number
- Current and Pre-Disaster Address
- Telephone Number
- Insurance Information
- Household Income
- Bank Account Information for Deposit of Funds

FEMA can help with:

Temporary Housing
Two Months Subsidized Partial Rent Assistance
Financial Assistance for Repairs
Financial Assistance for Contents
Assistance with Medical Expenses Incurred

2. DO YOU HAVE FLOOD INSURANCE?

YES

- Contact your Insurance Provider Immediately.
- File with FEMA at www.DisasterAssistance.gov
- Remove damaged or wet materials/furniture from your home as soon as possible.
- **Document everything you can with photos or video.**
 - Consider moving appliances that show a water line, drawers, samples of drywall into the garage for an adjuster to see.
 - Use a tape measure for reference in photographs to show the height of water lines.
- Ask your insurance adjuster about additional policy guidelines or deadlines that may apply.

NO

- File with FEMA at www.DisasterAssistance.gov
 - FEMA financial assistance will assess your property by the number of rooms in your home and has standardized allotments for each room designation.
- Remove damaged or wet materials/furniture from your home as soon as possible.
- **Document everything you can with photos or video.**

Consider the Small Business Administration (SBA) Loan Program for Low-Interest Disaster Loans

- This loan provides for one or both of the following:
 - 1.) Cover items that Flood Insurance does not to restore your home to pre-disaster condition.
 - 2.) Cover costs of mitigating potential future flood damage & bringing home up to current code.
- You have 60 days after the disaster to apply for a SBA Loan.

Apply for the full amount available. You then have additional time to determine what you need.
- If FEMA refers you to the SBA you must at least apply for the SBA loan or you may lose FEMA eligibility.

Apply for an SBA Loan at:

<https://disasterloan.sba.gov/ela/>

3. ARE YOU LOCATED IN THE FLOOD PLAIN?

If you are unsure if you are located in the flood plain, please visit:

<http://www.gims.houstontx.gov/FloodplainWAB/>

Properties located within the 500 Year Flood Plain are not regulated by the city's floodplain ordinance.



- Depending on the extent of damage you may need a floodplain Development Permit.
 - The total repair cost must be less than 50% of the market value of the structure to be permitted without additional provisions.
 - **To Apply for Floodplain Development Permit you need:**
 - Building Permit Application
 - Documentation of Total Cost to Repair Home
 - You can get this from:
 - Flood insurance Adjuster's Proof of Loss Statement
 - City of Houston's Project Cost Estimate Worksheet
 - Documentation of the existing market value of the structure
 - You can get this from:
 - Appraisal District Records for your County
 - Appraisal of pre-damage market value from a Licensed Appraiser
 - Flood Insurance Final Proof of Loss Statement
- You do not need a floodplain Development Permit.
 - You may however still need a Building Permit and your contractors may need a trade permit to complete repairs.

What Should be Included or Excluded from Total Cost to Repair Estimate?

* Please see the attached list of Included and Excluded items.

4. CONSIDERING YOUR OPTIONS & DISCUSSING VALUE

After you have remediated the damage from the storm, some people will want to analyze the cost differences between remodeling and selling their home. To make an educated decision you need to have the following:

- Final Insurance Payout Reports
- FEMA Assistance Payout Amount
- Cost to Repair Estimate
- Analysis of the Lot Value in the current real estate market

CONTACT INFORMATION:

Ed Wolff

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HOW TO ESTIMATE TOTAL COST TO REPAIR

INCLUDE

- All Items Attached to Structure & Structural Elements
 - Spread or Continuous Foundation Footings
 - Monolithic or other types of Concrete Slabs
 - Bearing Walls, Tie Beams and Trusses
 - Wood or Reinforced Concrete Decking or Roofing
 - Floors and Ceilings
 - Attached Decks and Porches
 - Interior Partition Walls
 - Exterior Wall Finishes (Brick, Stucco, Siding, Paint)
 - Windows
 - Doors
 - Roofing
 - Hardware
- All Interior Finish Elements, Including:
 - Flooring - Tiling, Laminate, Stone, Wood or Carpet
 - Bathroom Tiling and Fixtures
 - Wall Finishes (Drywall, Paint, Paneling, etc.)
 - Kitchen, Utility, Bathroom Cabinets
 - Built-in Bookcases, Cabinets & Furniture
 - Hardware
- All Utility and Service Equipment
 - HVAC Equipment
 - Repair or Reconstruction of Plumbing & Electrical
 - Lighting Fixtures and Ceiling Fans
 - Security Systems
 - Built-in Kitchen Appliances
 - Central Vacuum Systems
 - Water Filtration, Conditioning or Re-Circulation
- Other
 - Labor and Other Costs for Demolishing & Removing
 - Overhead and Profit (May Be included in line item costs)

EXCLUDE

- Items Not Attached to the Structure (i.e., Accessories)
- Plans and Specifications
- Survey Costs
- Permit Fees
- Debris Removal from Construction or Dumpster Rental
- Clean Up Costs
- Items Not Real Property (Appliances, Furniture, Rugs)
- Landscaping
- Sidewalks
- Fences
- Yard Lights
- Swimming Pools
- Screened Pool Enclosures
- Sheds
- Gazebos
- Detached Structures (Including Garages)
- Landscape Irrigation Systems
- Other Outside Improvements



**Repairing Flood Damage in the Floodplain
Frequently Asked Questions
Updated April 21, 2016**

GENERAL INFORMATION

1. How do I tell if my house is in the floodplain?

Visit one of the interactive map websites hosted by the City of Houston, Harris County Flood Control or FEMA at the web addresses below and enter your address or zoom into your area.

www.gims.houstontx.gov
www.harriscountyfemt.org
www.msc.fema.gov

If you need help using City's interactive map or don't have internet access, you can contact the City of Houston Floodplain Management Office (FMO) for help with using an interactive map or to request map information via phone at 832.394.8854 or via email at fmo@houstontx.gov. You can also visit FMO in person at the Houston Permitting Center at 1002 Washington Avenue, Houston, TX 77002, Monday – Friday, 8am – 5pm.

2. What is FMO?

FMO is the City of Houston's Floodplain Management Office. FMO is part of the City's Department of Public Works and Engineering, Planning and Development Services Division. FMO is responsible for administering the provisions of the City's Floodplain Ordinance, http://edocs.publicworks.houstontx.gov/documents/flood_plain/chapter_19_guidelines_floodplain.pdf, including:

- Permitting and inspecting construction activity in the floodplain
- Enforcing floodplain regulations
- Providing floodplain map and flood insurance information to the public
- Coordinating with Federal Emergency Management Administration (FEMA) to maintain the City's participation in the National Flood Insurance Program (NFIP) and the Community Rating System (CRS).
- Keeping records of construction in the floodplain
- Assisting with disaster recovery in the floodplain and making substantial damage determinations for flood damaged properties.

You can contact FMO via phone at 832.394.8854 or via email at fmo@houstontx.gov. You can also visit FMO in person at the Houston Permitting Center at 1002 Washington Avenue, 3rd Floor, Houston, TX 77002, Monday – Friday, 8am – 5pm.

3. What is the purpose of the City's floodplain ordinance (Chapter 19 of the Houston City Code)?

Chapter 19 was adopted by the City of Houston to allow all citizens of Houston the opportunity to obtain federally guaranteed flood insurance, to promote sound regulations for development in flood

prone areas, and to minimize property losses due to flooding. The language was based on model language provided by the Federal Emergency Management Agency (FEMA).

4. What flood zones are in the “floodplain” or SFHA?

- The Special Flood Hazard Area (SFHA) is sometimes called the “floodplain” or the “100 year floodplain”. The City regulates all development in the SFHA.
- On a map showing Houston’s floodplain, the SFHA maybe shown Zone A, AO or AE.
- The 0.2% chance or 500-year floodplain or Zone X Shaded is not included in the SFHA. The City of Houston only regulates critical facilities (like schools, hospitals and fire stations) in this zone. If your home is in the 500 year floodplain, your flood damage repair will not be regulated by the City’s floodplain ordinance.

5. What is the difference between the floodway and the floodplain?

- The *floodway* is part of the *floodplain* or the Special Flood Hazard Area (SFHA).
- The *floodway* is the primary conveyance area for storm runoff along a bayou, river, or other watercourse. The floodway may not be contained in the banks of the watercourse and is shown on the FEMA Flood Insurance Rate Maps (FIRMs) for our community.
- *The floodplain* is the land area including and adjacent to the watercourse that stores and/or conveys water during the 100-year event (a rainstorm that has a 1% chance of occurring in a given year) that cannot be conveyed within the banks of the watercourse.

6. What is an Elevation Certificate?

- A statement from a Registered Professional Land Surveyor (RPLS), registered in the State of Texas on the most current FEMA form certifying the elevation of the lowest floor of a structure, other critical elevations and documenting the foundation type and other features of the structure. Visit <http://edocs.publicworks.houstontx.gov/all-documents/engineering-and-construction/flood-plain-guidelines/2020-elevation-certificate.html> to find a current Elevation Certificate form.
- Elevation Certificates are used by FMO to document compliance with the elevation requirements and performance standards of the City’s floodplain ordinance.
- FMO maintains Elevation Certificates submitted as part of the permit process in its files. You can request your Elevation Certificate from FMO if your house was issued a floodplain Development Permit for new construction, substantial improvement or an addition, under the current surveying standards (since June 2007).
- If FMO does not have an Elevation Certificate for your house in its files, you can hire a surveyor to prepare a new Elevation Certificate for you.

7. I don’t want to experience flood damage again. What options do I have to reduce my risk of flooding in the future?

- Consider contacting Harris County Flood Control District at (713) 684-4040 or 4035 or <https://www.hcfd.org/our-programs/property-acquisition-program/voluntary-acquisition/voluntary-home-buyout/> regarding requirements or eligibility for the acquisition (buy-out) programs that may be available for some properties in our community.
- If your property has been substantially damaged, contact your insurance agent to learn more about Increased Cost of Compliance coverage. You can also visit <http://www.fema.gov/increased-cost-compliance-coverage> for ICC information.
- Learn more about federal disaster relief available to you at <http://www.disasterassistance.gov/get-assistance/find-assistance>. Affected individuals and business can begin the federal disaster application process by registering online at www.DisasterAssistance.gov or by calling 1-800-621-FEMA (3362) or by web enabled mobile device at m.fema.gov.
- The City may apply for grant opportunities on your behalf to help you reduce risk of flood. Check www.houstonrecovers.org for more information.

PERMITS FOR FLOOD DAMAGE REPAIR

1. Do I need a permit to remove carpet, drywall and other flood damaged materials from my flood damaged house?

- No. You should take immediate action to ensure that your flood loss is not made worse by leaving flood damaged building materials in your house or failing to secure your house.
- FEMA and the Insurance Industry recommend that you photograph/document your damages, whether to your home or belongings, to facilitate claims processing.
- In addition, the replacement and repair of the structural components or mechanical and electrical equipment do require a permit. For more information please visit: http://edocs.publicworks.houstontx.gov/documents/divisions/planning/enforcement/1058_residential_repair_guidelines.pdf

2. My house is not in the floodplain but it was damaged in the recent flood. Do I need a permit to start flood repairs?

- No. You will not need a floodplain Development Permit if your structure is not in the floodplain (SFHA).
- You might need a Building Permit and/or your electrician, plumber or HVAC contractor may need a trade permit. Review residential repair permit requirements at http://edocs.publicworks.houstontx.gov/documents/divisions/planning/enforcement/1058_residential_repair_guidelines.pdf or contact Building Code Enforcement at 832.394.9494 or rmcacd@houstontx.gov for questions regarding building or trade permits.

3. My house is in the floodplain and was damaged in the recent flood. Do I need a permit to start flood damage repairs?

- It depends on the extent and type of repairs you need to make.
- You might need a Building Permit and/or your electrician, plumber or HVAC contractor may need a trade permit. Review residential repair permit requirements at http://edocs.publicworks.houstontx.gov/documents/divisions/planning/enforcement/1058_residential_repair_guidelines.pdf or contact Building Code Enforcement at 832.394.9494 or rmcacd@houstontx.gov for questions regarding building or trade permits.
- Whether or not you need building or trade permits, if the total cost to repair your home to its pre-damage condition is \$10,000 or more, you need a floodplain Development Permit. Keep in mind this \$10,000 threshold is based on total cost to repair your home to pre-damage conditions. For more information see below FAQ numbers 4, 5, and 6.

4. What is a floodplain Development Permit?

- A floodplain Development Permit is a permit issued under the provisions of the City's floodplain ordinance (Chapter 19 of the Houston City Code) authorizing development in the Special Flood Hazard Area (100 year floodplain and floodway)
- Development includes most construction activities including repair of flood damage
- Floodplain development requirements are set forth in the City's floodplain ordinance (Chapter 19 of the Houston City Code). You can review Chapter 19 at http://edocs.publicworks.houstontx.gov/documents/flood_plain/chapter_19_guidelines_floodplain.pdf.

5. What information/documents do I need to submit to obtain a floodplain Development Permit to repair the non-substantial flood damage to my house?

- Building Permit Application and required attachments
http://edocs.publicworks.houstontx.gov/documents/divisions/planning/enforcement/building_permit_application.pdf
- Project Number (assigned by Code Enforcement at the Houston Permitting Center)
- Documentation of total cost to repair your house to pre-damage conditions:
 - An NFIP Final Proof of Loss Statement (see a sample of this form at <https://www.nfipservices.com/uploads/ProofofLoss.pdf>) or other cost estimate prepared, signed and dated by an insurance adjuster licensed in the State of Texas
 - OR-
 - A City of Houston Floodplain Management Office Project Cost Estimate Worksheet (or your own document with the same information). Note your Project Cost Estimate must be signed and notarized or signed and sealed as indicated on the worksheet. Visit: http://edocs.publicworks.houstontx.gov/documents/flood_plain/owner_self_certification_worksheet.pdf or FMO to obtain this worksheet
- Documentation of the existing market value of the structure (not including land value):
 - Central Appraisal District Records for the County in which the structure is located. For Harris County, this information may be found on the Harris County Appraisal District website at www.hcad.org OR
 - An appraisal of pre-damage market value of the structure performed by a certified real estate appraiser licensed by the Texas Appraiser Licensing and Certification Board OR
 - NFIP Final Proof of Loss Statement pre-event market value of flood-damaged structure
- Together this documentation must show that the total repair cost is less than 50% of the market value of the structure to be considered a non-substantial improvement. If the total repair cost equals or exceeds 50% of the market value, the property is substantially damaged and additional requirements apply. Note that FMO will review cost estimates to ensure that they are complete and represent fair and reasonable cost to repair the structure to pre-damage conditions. If necessary, a pre-permit site visit will be conducted by FMO to evaluate your cost estimate.

6. What items should be included or excluded from an estimate of total cost to repair a structure to pre-damage condition?

Items to Include:

ALL ITEMS ATTACHED TO STRUCTURE ALL STRUCTURAL ELEMENTS, INCLUDING:

- Spread or continuous foundation footings and pilings
- Monolithic or other types of concrete slabs
- Bearing walls, tie beams, and trusses
- Wood or reinforced concrete decking or roofing
- Floors and ceilings
- Attached decks and porches
- Interior partition walls
- Exterior wall finishes (brick, stucco or siding) including painting and decorative moldings
- Windows
- Doors
- Roofing
- Hardware

ALL INTERIOR FINISH ELEMENTS, INCLUDING:

- Flooring - Tiling, linoleum, stone, laminate or wood, or carpet
- Bathroom tiling and fixtures
- Wall finishes (drywall, painting, stucco, plaster, paneling, marble, or other decorative finishes)
- Kitchen, utility, and bathroom cabinets
- Built-in bookcases, cabinets, and furniture
- Hardware

ALL UTILITY AND SERVICE EQUIPMENT, INCLUDING:

- HVAC equipment
- Repair or reconstruction of plumbing and electrical services
- Lighting fixtures and ceiling fans
- Security systems
- Built-in kitchen appliances
- Central vacuum systems
- Water filtration, conditioning, or re-circulation systems

OTHER:

- Overhead and profit (maybe included in line item costs – please specify if this is the case)

Items to Exclude:

- Items not attached to the structure, any site items, accessory structures, loose debris.
- Plans and specifications
- Survey costs
- Permit fees
- Debris removal (removal of debris from building or lot, dumpster rental, transport fees to landfill and landfill tipping fees)
- Clean up (dirt and mud removal, building dry out, etc.)
- Labor and other costs associated with demolishing building components
- Items not considered real property such as throw rugs, furniture, refrigerators, stoves not built-in, etc.
- Landscaping
- Sidewalks
- Fences
- Yard lights
- Swimming pools
- Screened pool enclosures
- Sheds
- Gazebos
- Detached structures (including garages)
- Landscape irrigation systems
- Other outside improvements

7. What are my options if FMO rejects my permit application because the cost estimate I submitted is deemed “not reasonable” by FMO?

- Show that your structure is already in compliance with the elevation requirements and performance standards of the City’s floodplain ordinance (Chapter 19) by submitting an Elevation Certificate. You do not have to submit repair cost documentation for a compliant structure.
- Revise your project scope to include bringing your structure into compliance with the elevation and performance standard requirements of the City’s floodplain ordinance (Chapter 19). Submit plans and an Elevation Certificate based on construction drawings demonstrating that the structure will be brought into compliance as part of the repair project. You do not have to submit repair cost documentation for a structure that will be brought into compliance as part of the project under review.
- Request that FMO perform a Substantial Damage Estimate using software developed by FEMA. This estimate may be used to document the cost of flood damage repair. If your project includes improvements over and above repairing your house to pre-damage conditions, these items will have to be covered by an estimate you submit.
- Obtain a second opinion from a contractor, engineer or architect and resubmit.
- Apply for a variance and present your cost estimate to the General Appeals Board.

SUBSTANTIAL DAMAGE

1. What does “Substantial Damage” mean?

“Substantial damage” means that the damage of any origin (such as the recent flood event) is of sufficient magnitude that the cost of restoring the structure to its pre-damage condition equals or exceeds 50% of the market value of the structure. The market value of the structure does not include land value.

2. How do I obtain a substantial damage determination letter from the City of Houston?

Some property owners need a substantial damage determination letter from the City to apply for certain types of federal assistance or Increased Cost of Compliance (ICC) coverage. If you have not already received a substantial damage determination letter from the City, you may request one by completing the Substantial Damage Determination Request Form at <https://www.publicworks.houstontx.gov/notices/flood-damage-repair.html> and submitting it along with the required documentation to FMO via email at fmo@houstontx.gov, US mail or in person.

3. What are my options if I discover that FMO has determined that my home is substantially damaged?

FMO may determine that your house is substantially damaged either based on the City of Houston’s damage assessments, based on your request or based on information that you or your contractor submit with your permit application. Regardless of how the substantial damage determination is initiated, you (the property owner) will receive a letter notifying you of the substantial damage determination. Also, because no permits can be issued until substantial damage is addressed, a hold on all permits will be placed in the City’s permitting system for your property.

If your structure has been determined to be substantially damaged, to obtain a floodplain Development Permit for repair of your property you have the following options:

- Demonstrate compliance with the City’s Floodplain Ordinance
Submit evidence that your structure is compliant with the elevation (12 inches above BFE in the 100-year floodplain, 18 inches above BFE in the floodway) and performance standards described in Chapter 19 or will be made compliant as part of the repair project. For most structures this will require submittal of an Elevation Certificate based on the current surveying standards. If you plan

to bring your structure into compliance and you are a flood insurance policy holder, contact your insurance agent about Increased Cost of Compliance coverage which may help cover the cost of bringing your property into compliance.

- Appeal the Substantial Damage Determination
Complete and submit the City's Appeal of Substantial Damage Determination Form <https://www.publicworks.houstontx.gov/notices/flood-damage-repair.html> along with the required documentation demonstrating that your home or building is not substantially damaged:
 - An appraisal of your home conducted by a certified real estate appraiser, licensed by the State of Texas, showing the pre-event market value of your home (structure only) OR Harris County Appraisal District (HCAD) Real Property Account Information pre-event improvement valuation.
 - A detailed repair estimate of your home prepared, signed and dated by an insurance adjuster, licensed by the State of Texas. The cost estimate should include detailed line items establishing the nature of the work to be performed. The National Flood Insurance Program (NFIP) Final Proof of Loss Statement provides adequate documentation.
 - If you do not have flood insurance and cannot obtain a repair estimate from an insurance adjuster, contact FMO for more information on acceptable alternate repair estimate documentation. If your appeal is granted, you can use the same documentation you included in your appeal to obtain a floodplain development permit for repair.

If neither of the above options is possible, consider contacting Harris County Flood Control District at (713) 684-4040 or 4035 or <https://www.hcfcd.org/our-programs/property-acquisition-program/voluntary-acquisition/voluntary-home-buyout/> regarding requirements or eligibility for the acquisition (buy-out) programs that may be available for some properties in our community.

4. What happens when a structure is damaged, but not substantially, and during the repair the owner also makes an addition, rehabilitation or other improvement to the structure?

It is not uncommon for a homeowner who has sustained damage to his/her structure to decide to simultaneously improve the structure while repairs are being made. For example, the owner of a building which was 30% damaged in a flood will, while repairing the damage, have an additional room (30% improvement) constructed. Under circumstances where two types of improvements (e.g., an addition and repair due to damage as given above) are made to a structure, and the combined total of these improvements is equal to or greater than 50% of the structure's pre-damage market value, the project is considered a substantial improvement.

5. What if a building is substantially damaged but not fully restored, or is repaired using donated or discounted labor and/or materials such that less than 50% is actually spent on repairs?

By definition, the term substantial damage refers to the repair of all damages sustained and cannot reflect a level of repairs which is less than the amount of damages suffered. Thus, a building which sustains damages equal to or exceeding 50% of its market value is a substantial improvement, even if the "out-of-pocket" expenditures for the repair are reduced below the 50% threshold or if the structure is not fully repaired.

In order for FMO to issue a permit for phased repair work, FMO must first confirm that the structure is not substantially damaged by reviewing documentation of the total cost to repair the flood damaged structure to pre-damage condition. If the property is not substantially damaged, FMO can then issue a permit for part of the repair based on documentation of the cost of the proposed repair work that will be covered by the current permit.

6. Can I get a variance to my substantial damage determination due to financial hardship?

No. Financial hardship is not a justification for a variance under provisions of the City of Houston Floodplain Ordinance (Chapter 19) or the FEMA's guidance and regulations. Hardship is described in FEMA's documentation (source: Variances and the National Flood Insurance Program – FEMA P-993/July 2014) as follows:

- An exceptional hardship related to the property such as unique physical and topographical conditions of the property; this is not related to the individual personal circumstances of the applicant.
- The hardship related to the property was not caused by the applicant or is shared by adjacent parcels.
- A variance is required for the applicant to make reasonable use of the property.

The FEMA Documentation (source: Variances and the National Flood Insurance Program – FEMA P-993/July 2014) specifically addresses the topic of financial hardship as follows:

“...financial hardship or the health condition of the property owner is never a sufficient cause for granting a variance.”



CITY OF HOUSTON

Floodplain Management Office
 Department of Public Works and Engineering
 1002 Washington Avenue, 3rd floor, Houston, Texas 77002
fmo@houstontx.gov (832) 394.8854

Flood Damage Repair in the Floodplain Fact Sheet

Do I need a Floodplain Development Permit to repair the flood damage to my house?

A Floodplain Development Permit may be required, depending on your location and circumstance:

Repair Description	Location	Substantially Damaged? (Only applies in Floodplain Area)	Floodplain Development Permit Required?	Compliance with Elevation and Floodplain Performance Standards Required?
Flood Damage Repair	OUTSIDE OF FLOODPLAIN	(Not Applicable)	NO	NO
Total Cost to Repair to Pre-Damage Condition is under \$10,000	INSIDE OF FLOODPLAIN	NO	NO	NO
Total Cost to Repair to Pre-Damage Condition is more than \$10,000	INSIDE OF FLOODPLAIN	NO	YES	NO
Flood Repair	INSIDE OF FLOODPLAIN	YES	YES	YES

What is “Substantial Damage” and who determines substantial damage?

Substantial Damage **only applies in the floodplain** (Special Flood Hazard Area or 100-year floodplain and floodway). “Substantial damage” means that the damage to the structure is such that the total cost of restoring the structure to its pre-damage condition equals or exceeds 50% of the pre-damage market value of the structure only (i.e., not including the land value). The Floodplain Management Office (FMO) determines Substantial Damage.

Example: Total Pre-Damage Value of House and Land = \$200,000. Structure only = \$100,000
 \$60,000 Repair Cost ÷ \$100,000 Structure-Only Value x 100 = 60 %. Result is more than 50%.
 Therefore, the structure is Substantially Damaged

What are my options for obtaining a permit if my house is substantially damaged?

- Submit an Elevation Certificate to show that your house is already in compliance with Floodplain Ordinance
- Submit a repair plan that includes bringing your property into compliance
- Appeal the Substantial Damage Determination with the Floodplain Management Office

For more information, contact FMO via phone at 832.394.8854 or email at fmo@houstontx.gov or visit www.houstonrecovers.org – Flood Damage Repairs in the Floodplain



CITY OF HOUSTON

Floodplain Management Office
Department of Public Works and Engineering
1002 Washington Avenue, 3rd floor, Houston, Texas 77002
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Flood Damage Repair Checklist for Single Family Residential

You will need a Floodplain Development Permit to start your flood damage repair if:

- You are located the Floodplain
- The total cost to repair your house to pre-damage condition is \$10,000 or more

Floodplain permits are handled at the Houston Permitting Center (HPC) at 1002 Washington Avenue. When you arrive at HPC, your first step will be to fill out a permit application and be assigned a project number. You will then visit the Floodplain Management Office at HPC.

Please bring the following documents with you to make a permit application:

- Repair Cost Information
 - Project Cost Estimate Form (See attached)
OR
 - Flood Insurance Proof of Loss Document or other Flood Insurance Document (from your insurance adjuster)

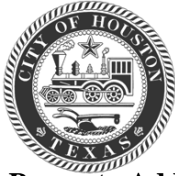
 - Structure Market Value Information
 - HCAD Summary (www.hcad.org)

OR
 - Private Appraisal of Pre-Damage Market Value of Structure Only (from an appraiser licensed in the State of Texas)

OR
 - Other evidence of pre-damage Market Value of Structure
-

AND/OR

- Elevation Certificate (from a Texas Registered Professional Land Surveyor)
If your house is already in compliance (for most situations, the lowest floor is one foot above Base Flood Elevation) you can submit an Elevation Certificate instead or in addition to the cost and value information.
-



**City of Houston Floodplain Management Office
Project Cost Estimate Worksheet**

Property Address/Zip: _____

Property Owner Name: _____

Description and price breakdown of improvements (use back if necessary):

Improvement Description	Material Qty.	Material Unit Cost	Material Total Cost	Labor Quantity	Labor Unit Cost	Labor Total Cost	Total Labor & Material	Receipt Attached
								<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>
Total								<input type="checkbox"/>

Structure Value = \$ _____ (Check one: HCAD _____ Appraisal _____)

Total Project Cost = \$ _____ Percentage of Structure Value = _____%

OWNER IS DOING WORK WITHOUT CONTRACTOR

I/we certify that the attached cost estimate is an accurate and complete description of the improvements and associated costs scheduled for the property listed above.

Owner Signature Date

Owner Printed Name

Texas Driver's License or ID Number

Sworn to and subscribed before me, the undersigned authority on the ____ day of _____, _____. To certify which witness my hand and seal of office.



City of Houston Floodplain Management Office Project Cost Estimate Worksheet

OWNER HAS HIRED/WILL HIRE CONTRACTOR

I/we certify that the attached cost estimate is an accurate and complete description of the improvements and associated costs scheduled for the property listed above.

Owner Signature

Date

Contractor Signature

Date

Owner Printed Name

Contractor Printed Name

Texas Driver's License or ID Number

Texas Driver's License or ID Number

Notary for Owner Signature

Sworn to and subscribed before me, the undersigned authority on the ____ day of _____, _____. To certify which witness my hand and seal of office.

NOTARY PUBLIC IN AND FOR THE STATE OF TEXAS

MY COMMISSION EXPIRES

Notary for Contractor Signature

Sworn to and subscribed before me, the undersigned authority on the ____ day of _____, _____. To certify which witness my hand and seal of office.

NOTARY PUBLIC IN AND FOR THE STATE OF TEXAS

MY COMMISSION EXPIRES

ENGINEER OR ARCHITECT CERTIFIES COST ESTIMATE

Engineer/ Architect Signature

Seal & Date

Office Telephone Number

Electrical Repairs

All electrical work requires a permit and must be completed by a licensed electrical contractor.

For questions, contact Electrical Inspections at (832) 394-8860.

Mechanical Repairs

Permits are **not required** for the installation or replacement of air outlet grills, thermostats, and return air filters or grills.

Permits **are required** for replacing condensing units and evaporator coils, relocating a condensing unit from its original location, replacing a condensing unit with one of a different tonnage rating, and installing or replacing ductwork or furnaces.

For questions, contact Mechanical Inspections at (832) 394-8850.

Plumbing Repairs

Permits are **not required** to replace lavatory or kitchen faucets, ballcocks or water control valves, garbage disposals, or water closets. Permits **are required** for reconnecting fixtures to the water/wastewater system.

For questions, contact Plumbing Inspections at (832) 394-8870.

Additional Information

Visit edocs.publicworks.houstontx.gov/documents/divisions/planning/enforcement/1058_residential_repair_guidelines.pdf

Contact us to help with your storm damage repair issue.

IN PERSON

Main Office

1002 Washington Avenue
Houston, Texas 77002
Monday-Friday, 8 a.m. - 5 p.m.

*Satellite Locations**

10555 NW Freeway, Ste. 148
Houston, Texas 77092

3915 Rustic Woods
Kingwood, Texas 77345

1335 Regents Park, Ste. 130
Houston, Texas 77058

**Limited services available*

VIA PHONE

(832) 394-9494

VIA EMAIL

rmcacd@houstontx.gov

VIA THE WEB

houstonpermittingcenter.org
hpcservices.org



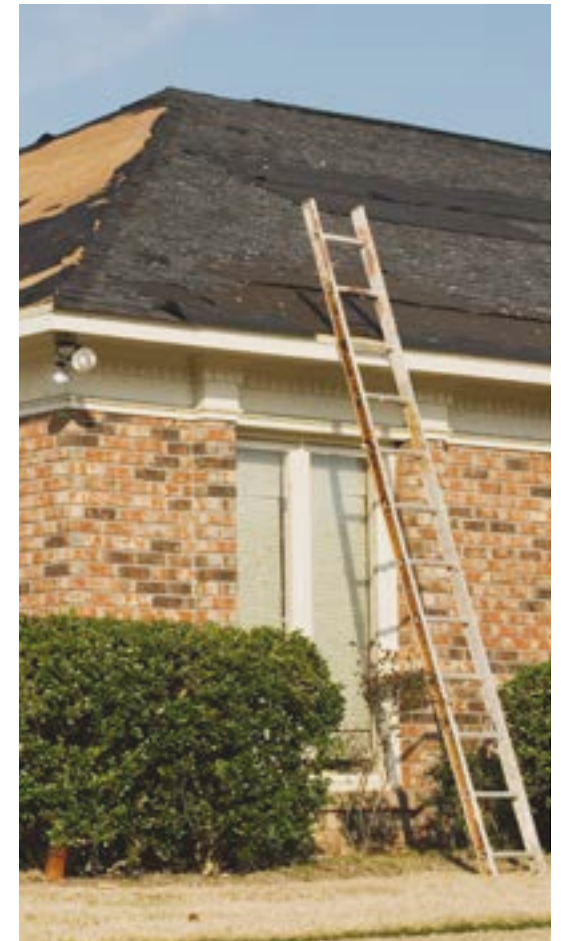
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Storm Damage Repair Work



Permit Guidelines

As we begin the process of cleaning up and rebuilding after the storm, the City of Houston wants to remind homeowners of several basic repair rules:

- Electrical, mechanical or plumbing contractors making repairs to your home must buy a permit and be registered with the City of Houston.
- To verify Electrical Masters and HVAC licensees visit www.tdlr.texas.gov.
- To verify Master Plumbers visit tsbpe.state.tx.us/consumer-information.html
- General contractors are not required to have a license. Check with the Better Business Bureau at bbb.org/houston for complaints and scams.
- It is recommended to get three bids and review each carefully.
- Homeowners may apply for permits themselves **except** for electrical work.
- If electrical outlets, switches, receptacles, devices and/or service were flooded, they shall be replaced by a licensed electrician who will ensure conformity to the current code requirements.

Structural Repairs

Permits are **not required** for:

- Tarping
- Replacing fences
- Painting, papering, tiling, carpeting, cabinets, counter tops, and similar finish work including the repair of damaged gypsum board that is not part of a fire-rated assembly
- Repair of exterior wood facia, trim, and soffits
- Repair of siding that does not exceed 128 square feet and is not part of a fire-rated assembly
- Roof covering that does not exceed 100 square feet

Permits **are required** if your home suffered any structural damage such as walls being moved or knocked down or a roof collapse. Permits are also required for complete re-roofing, doors, and windows.

For questions, contact Structural Inspections at **(832) 394-8840**.



For homes located in the floodplain, you must contact the Floodplain Management Office prior to making any repairs at **(832) 394-8854** or fmo@houstontx.gov.

For information on flood damage repair requirements, visit floodplain.houstontx.gov.