



CITY OF HOUSTON

Public Works and Engineering Department

Annise D. Parker

Mayor

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Director
P.O. Box 1562
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www.houstontx.gov

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SAMPLE LETTER

Owner Name
Owner Address
City, State Zip

**Re: Substantial Flood Damage at Property Address, Houston, Texas Zip
Harris County Appraisal District Account No.: HCAD no.**

Dear Homeowner:

Your residence, or building, located at Property Address was determined by the City of Houston to have been substantially damaged by a recent flood event. "Substantial damage" means that the damage sustained during the event is of sufficient magnitude that the cost of restoring the structure to its pre-event condition equals or exceeds 50% of the market value of the structure (excluding land value).

Since your damaged home or building is located in the floodplain, repairs to the structure are regulated by City of Houston Chapter 19 Code of Ordinances. By law, the City cannot issue a building permit to repair damage to a structure located in the floodplain unless the City's Floodplain Management Office (FMO) issues a Development Permit authorizing such activity. The FMO cannot issue a Development Permit for repairs to a substantially damaged structure until it is demonstrated that the structure is, or will become, compliant with the requirements of the floodplain ordinance.

To obtain a Floodplain Development Permit for repair of your property you have the following options:

1. Demonstrate compliance with the City's Floodplain Ordinance

Submit evidence that your structure is compliant with the elevation standards, 12 inches above Base Flood Elevation (BFE) in the 100-year floodplain, 18 inches above BFE in the floodway and meets the performance standards described in Chapter 19 or will be made compliant as part of the repair project. For most properties this will require submittal of an elevation certificate based on the current surveying standards. If you plan to bring your property 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.

2. Appeal the Substantial Damage Determination

Complete and submit the City's Appeal of Substantial Damage Determination Form 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.hcfdc.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.

Please understand that the reconstruction of the home cannot begin without the issuance of a Floodplain Development Permit from the City and other appropriate building permits depending on the repairs and/or reconstruction required. For this reason, a hold has been placed in the City of Houston building permit system on permits requested for this property. No permits will be issued for your home or building until the substantial damage designation is addressed. If you plan to appeal your substantial damage designation and you do not plan to obtain a repair permit, please submit your appeal as soon as possible.

We recognize the challenges associated with the recovery efforts from the recent flood event and are available to answer questions regarding your options. Please contact the Floodplain Management Office at (832) 394-8854 or fmo@houstontx.gov with your questions. You may also refer to Repairing Flood Damage in the Floodplain Frequently Asked Questions (FAQs) by visiting www.houstonpermitting.org.

Federal disaster assistance may also be available to you. Affected individuals and businesses can begin the federal disaster application process by registering online at www.DisasterAssistance.gov, by calling 1-800-621-FEMA (3362), and/or by web enabled mobile device at m.fema.gov.

Sincerely,

Jamila Johnson, P.E., CFM
Managing Engineer
Floodplain Management Office