**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*](mailto:fmo@houstontx.gov) *or visit* [*www.houstonrecovers.org*](http://www.houstonrecovers.org) *– Flood Damage Repairs in the Floodplain*