



# CITY OF HOUSTON

Department of Public Works and Engineering

**Sylvester Turner**

Mayor

Carol Ellinger Haddock, P.E.  
Acting Director  
P.O. Box 1562  
Houston, Texas 77251-1562

832-395-2500  
[www.publicworks.houstontx.gov](http://www.publicworks.houstontx.gov)

<date>

<owner name>

<mailing address>

<mailing city, state zip>

**Re: Notification of Substantial Damage from Flooding**  
**<Damaged property address>**  
**Harris County Appraisal District Account No.: <number>**

Dear Homeowner:

As part of disaster recovery efforts, the City of Houston and FEMA have worked together to carefully check the damage of each home that had significant flood damage in the recent flood event. Based on this damage assessment and as required by FEMA and the City's floodplain management regulations, it has been determined that your home was substantially damaged in the Hurricane Harvey flood event in August 2017. This determination was made by comparing the COH/FEMA cost estimate of the work required to restore your home to its pre-damage condition to the market value of the building (excluding land value). When the cost to repair equals or exceeds 50 percent of the market value of the home, the work is repair of substantial damage.

As a result of this determination, you are required to bring the building into compliance with the provisions of the Chapter 19 of the Houston City Code.

We would be pleased to meet with you and your designated representative (architect/builder) to discuss how to bring your home into compliance. There are several aspects that must be addressed to achieve compliance. The most significant requirement is that the lowest living floor must be elevated to one foot above the base flood elevation (BFE). You may wish to contact your insurance agent to understand how raising the lowest floor higher than the minimum required elevation can reduce NFIP flood insurance premiums.

If you have a flood insurance policy from the National Flood Insurance Program, you should contact your adjuster to discuss the Increased Cost of Compliance (ICC) coverage. This coverage may provide a claim payment to help pay for work required to bring your home into compliance. Your adjuster can explain that the ICC claim may also be used to pay certain costs associated with elevating or demolishing and rebuilding your home.

## OFFICIAL SUBSTANTIAL DAMAGE LETTER

<owner>

<date>

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Please be aware that a floodplain Development permit is required to legally repair the flood damage to your home. Construction activities that are undertaken without a proper permit are violations and may result in citations, fines, or other legal action.

The City wants to help you recover from this flood disaster. Please contact the Floodplain Management Office at (832) 394-8854 or **fmo@houston.tx.gov** with your questions. You may also refer to Repairing Flood Damage in the Floodplain information by visiting **[www.houstonpermitting.org](http://www.houstonpermitting.org)**.

Sincerely,

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