



# CITY OF HOUSTON

Floodplain Management Office  
 Department of Public Works and Engineering  
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## 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  
 $\$60,000 \text{ Repair Cost} \div \$100,000 \text{ Structure-Only Value} \times 100 = 60\%$ . 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