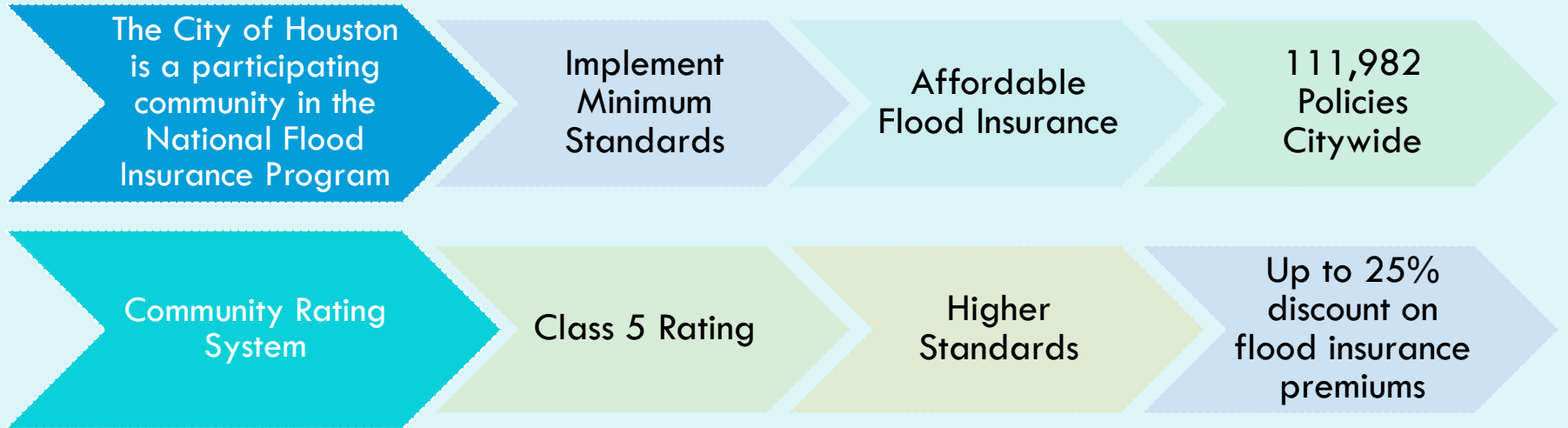


Update on Appeals Process for Hurricane Harvey Substantial Damage Determinations



Participating in the NFIP and CRS



Participating in the NFIP

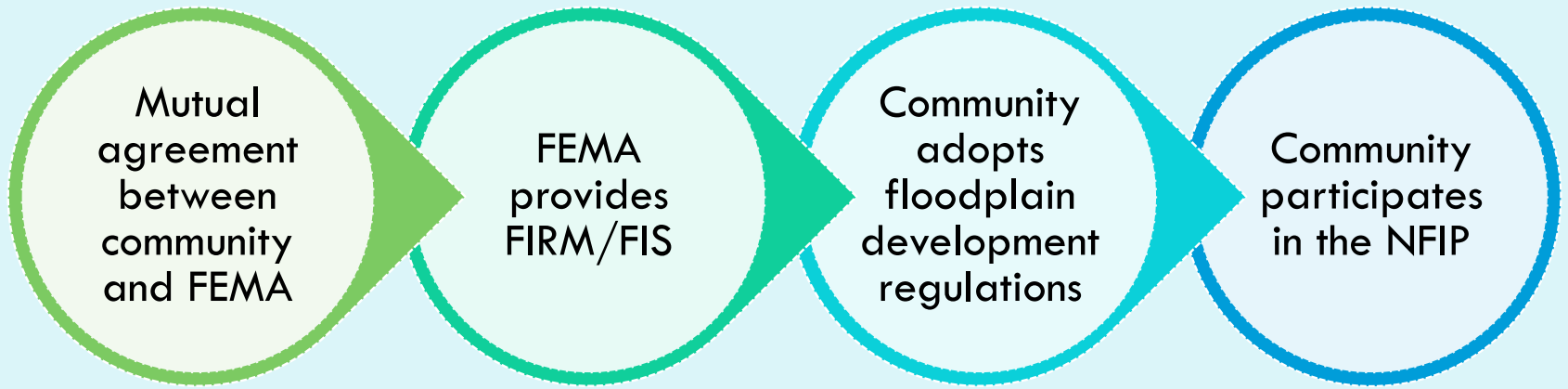


Mutual agreement between community and FEMA

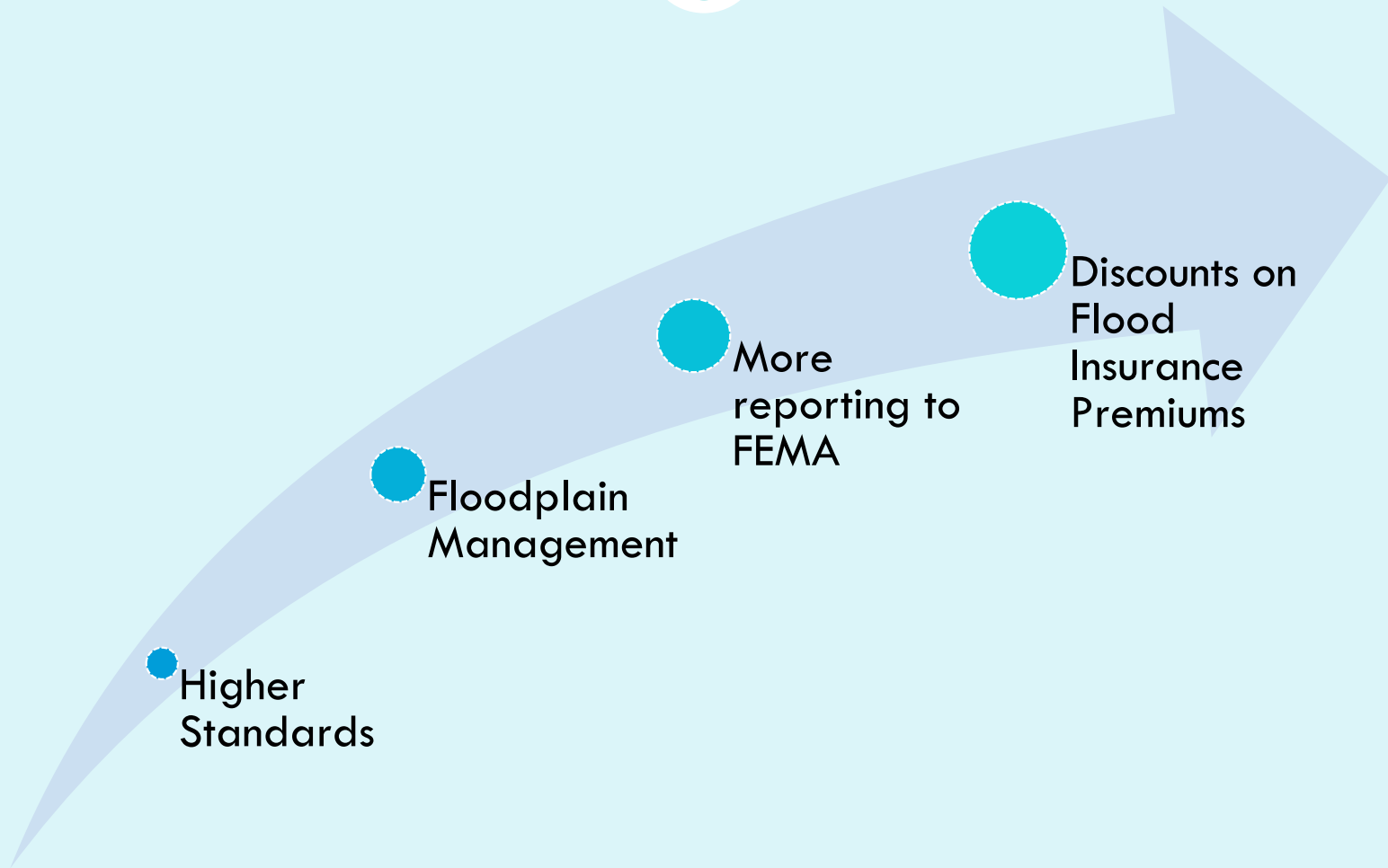
FEMA provides FIRM/FIS

Community adopts floodplain development regulations

Community participates in the NFIP



Participating in Community Rating System (CRS)



Substantial Damage

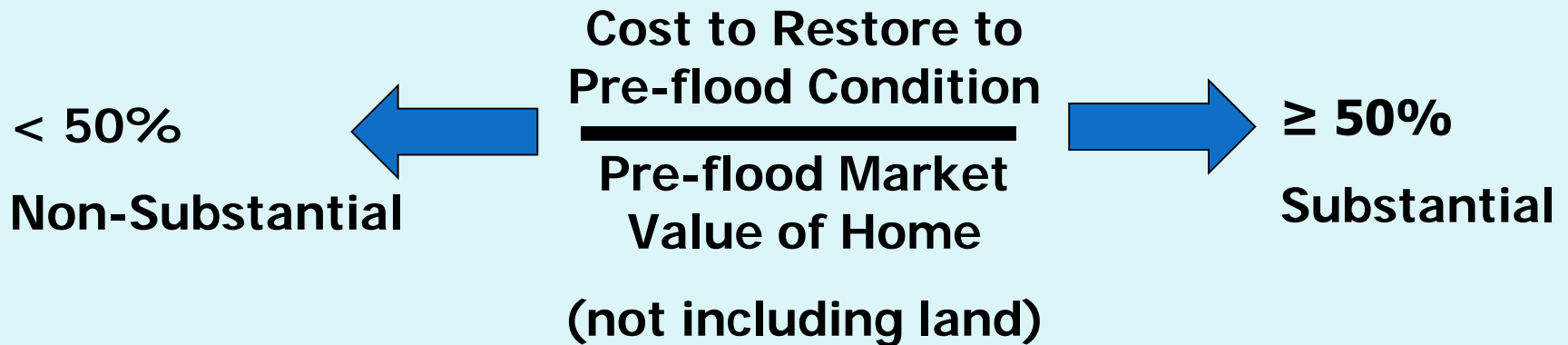


Substantial Damage is a minimum standard for participation in the NFIP.

Structures that are determined to be substantially damaged must be brought into compliance before permits are issued for repair.

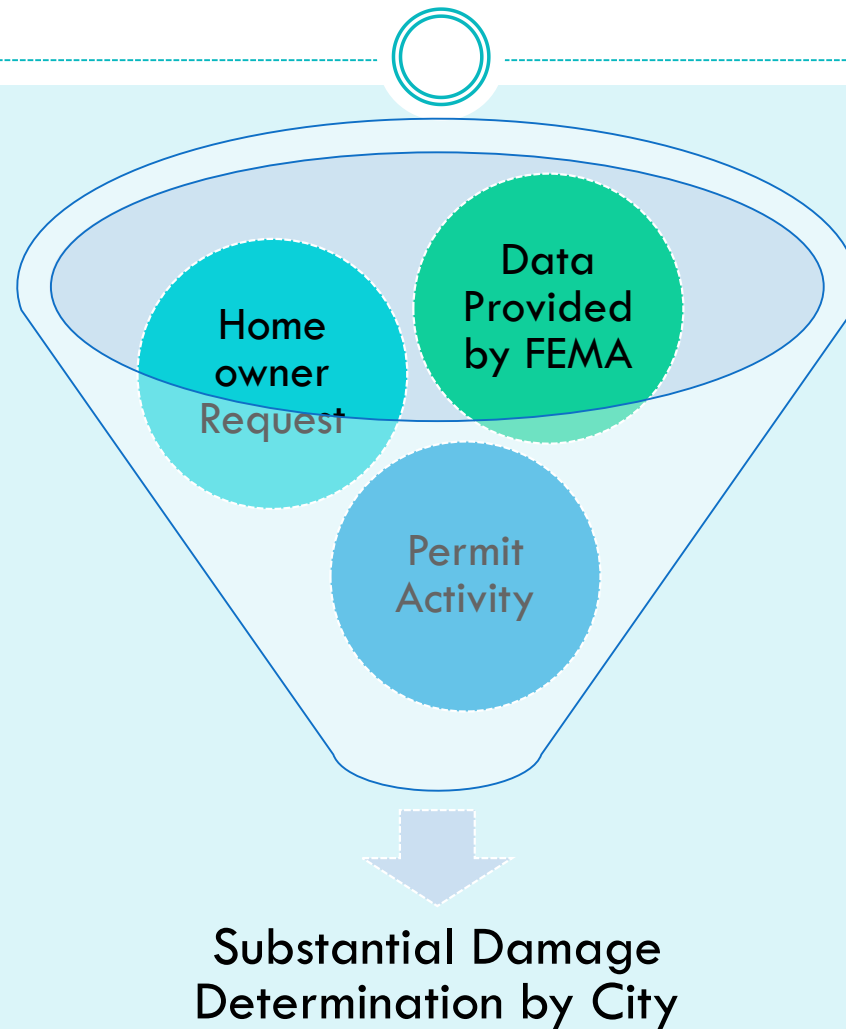
For most structures “compliance” means that the lowest floor must be elevated per the current requirements of the City’s floodplain ordinance.

Substantial vs. Non-Substantial Damage



For example – a home that was worth \$100,000 not including land, before the flood will cost \$60,000 to repair, the home is 60% damaged and is substantially damaged.

How is Substantial Damage Determined?



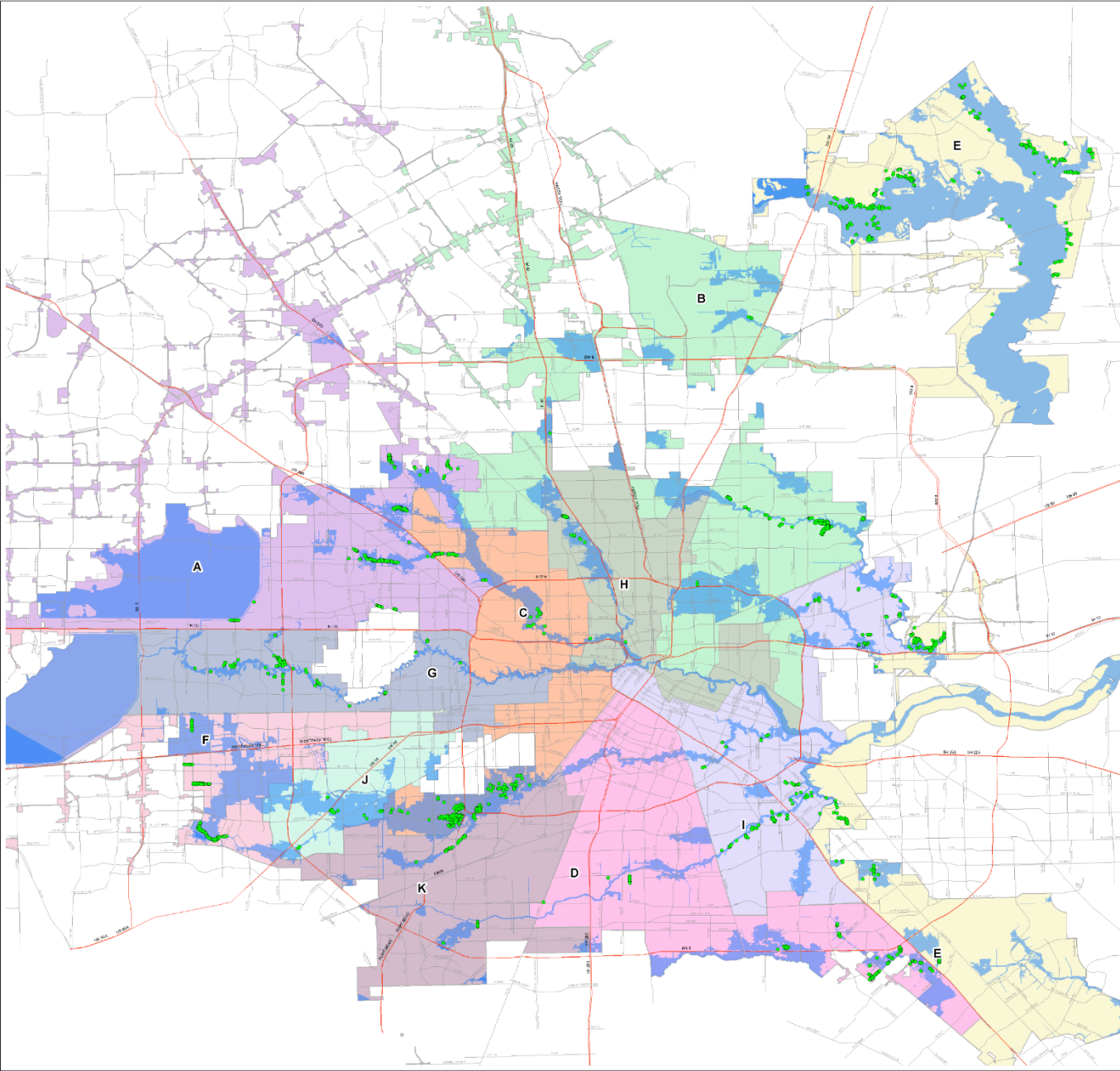
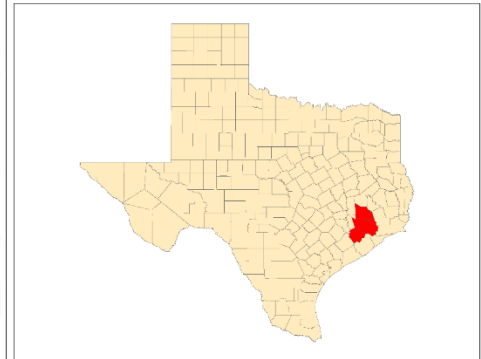
City of Houston 2017 Harvey Flood Event

Floodplain Management Office

Substantial Damaged Properties
in the 100- Year Floodplain
As of 11/08/2017



0 250 500 750 Miles



Legend

- Substantial Damaged Properties
 - Major Road
 - Freeways
 - 100- Yr Floodplain
- Council Districts**
- A
 - B
 - C
 - D
 - E
 - F
 - G
 - H
 - I
 - J
 - K
- NOTE:
THIS MAP DISPLAYS THE LOCATION OF VALIDATED SUBSTANTIAL DAMAGED PROPERTIES INSIDE THE 100 YEAR FLOODPLAIN. THIS MAP IS NOT FINAL AND WILL BE UPDATED WHEN NEW DATA BECOME AVAILABLE.
- DATA SOURCES:
1. FEMA PROPERTIES ASSESSMENTS DELIVERED TO COH AS OF 11/06/2017
2. SUBSTANTIAL DAMAGED DETERMINATION REQUESTED BY HOME OWNERS
3. FEMA ANALYTICS ASSESSMENTS DELIVERED TO COH AS OF 11/06/2017
4. SOME OF THE PROPERTIES THAT ARE SUBSTANTIAL DAMAGED ARE IN THE PROCESS OF APPEALING THE DETERMINATION.

SUMMARY	Property Type	District A	District B	District C	District D	District E	District F	District G	District H	District I	District J	District K	CITY-WIDE
	Single Family	232	128	228	142	391	192	73	22	119	19	65	1611

Appeals



- Submit Substantial Damage Determination Appeal form and required documents to City of Houston Floodplain Management Office
- Submit in person, via email or via US mail
- “Required documents” are the same type of documents that are required to obtain a floodplain flood damage repair permit
- FMO provides a written response
- Homeowners can submit again with new information
- General Appeals Board

Required Documents



Option	Repair Cost	Value of Structure
1*	Flood Damage Repair Form	Flood Damage Repair Form -OR- HCAD Summary
2	NFIP Proof of Loss including attached detailed itemized cost estimate	NFIP Proof of Loss
3*	Project Cost Estimate Form	HCAD Summary -OR- Private Appraisal of Pre-Damage Market Value of Structure Only
4	Elevation Certificate demonstrating that structure is compliant (meets requirements of current floodplain ordinance)	

***FIELD VERIFICATION MAY BE REQUIRED**

Other Options



Increased Cost of Compliance Coverage

- Must have NFIP Flood Insurance Policy Holders
- Substantially Damaged
- Located in Special Flood Hazard Area (100 year floodplain and floodway)
- Up to \$30,000 towards the cost of home elevation or demolition and/or rebuild

Harris County Flood Control District Home Acquisition Program

Small Business Association (SBA) Loans

FMO can help!

- Call or email anytime with questions

Floodplain Management Office
Houston Permitting Center
3rd Floor
1002 Washington Avenue
832.394.8854
fmo@houstontx.gov

