

## REBUILDING/REPAIRING AFTER THE FLOOD

**These are Federal regulations that are required so that a County or City is eligible for flood insurance coverage. A City or County may have higher requirements, this information applies to Wharton County and is the minimum required by FEMA. These are requirements that apply whether or not you have flood insurance.**

### A PERMIT IS REQUIRED TO REBUILD/REPAIR AFTER A FLOOD

The following will be determined:

- a. Is your property in a flood zone
- b. Is your structure substantially damaged
- c. Is your structure < substantially damaged

Damage is determined by your repair estimates compared to the value listed on the CAD of your structure.

**IF** your structure is **substantially damaged**, and you are in a flood zone, you are required to elevate your entire structure at or above the base flood elevation (BFE) on the current effective flood map. Substantially damaged means that the repairs to your structure will be more than 50% of the value OF YOUR STRUCTURE as listed with the CAD. Even if you do the work yourself, the 50% includes what a contractor would charge you. Materials and labor must be included in the estimate.

Substantially damaged structures must either be elevated, demolished, or relocated. If demolished and you plan to rebuild on the property, you must have a permit for that new structure. If the structure will be relocated, you must have a permit for the new location of that structure.

Do not begin repairs before obtaining a permit. If you have flood insurance, and your home is substantially damaged, there is coverage in your policy that can help you cover the cost of elevating, demolition, or relocation. It is called Increased Cost of Compliance or ICC. You must be declared substantially damaged by the County to be eligible for this coverage. Not following the proper procedure will affect your ICC claim and could affect any future FEMA claim on that structure.

If you do not have flood insurance, live in a flood zone, and are substantially damaged you will still be required to elevate at or above the BFE on the effective flood map. Failure to do so could also affect any future FEMA claim on that structure.

If your home was built after April, 2006 (current effective map date for Wharton County), you live in a flood zone, you were substantially damaged, you have a permit, and an elevation certificate, you would not be required to elevate since your structure would have been built to the current BFE. However, a permit will still be required to repair/rebuild for documentation and your future protection.

If you were flooded and DO NOT live in a flood zone, contact this office. Your address will be verified to be out of the flood zone and a permit will not be required for repairs. Your address will be documented for future reference.

Bring your repair estimates to the Permit & Inspection Department to obtain your permit. Calling before you come to make an appointment is recommended.