



- Substantially damaged properties are:
  - Any property within in the flood zone AE as determined through the current Flood Insurance Rate Map (FIRM); that is not built to the standard of being one foot above the current base flood elevation (BFE) as determined through an Elevation Certificate; and
  - Require repairs that will exceed 50 percent of the value of the structure.
- The BFE is found on an Elevation Certificate document provided by a licensed surveyor.
- The value of the structure is determined either:
  - Via the Harris County Appraisal District, or
  - A value estimator, approved by FEMA, and applied by the Building Official.
- If you receive a Substantially Damaged Declaration from the City, you are able to appeal the decision. Contact your FEMA claims adjuster to find out more about the appeals process.
- The Building Official will not issue a building permit for substantially damaged properties.