

REBUILDING/REPAIRING AFTER THE FLOOD

These are federal regulation that are required so that a County or City is eligible for flood insurance coverage. A City or county may adopt higher regulations. This information applies to Matagorda 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 REBUID/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, we require three (3) estimates that will be compared to the value listed on the Matagorda County Appraisal District of your structure.

IF your structure is substantially damaged, and you are in a flood zone, you are required to elevate you 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 Matagorda County CAD. Even if you do the work yourself, the 50% includes what a contractor would charge you. Materials, labor and haul off of demolished material, 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. It is called Increased Cost of Compliance or ICC. You must be declared substantially damaged by the County to be eligible for the coverage. Not following the proper procedure will affect your ICC claim and could affect any future FEMA claims 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 map. Failure to do so could also affect any future FEMA claims on that structure.

A permit is required in Matagorda County whether you are in a flood zone or not.

Bring your repair estimates to the Matagorda County Environmental Health Office to apply for a permit. It is recommended to call and make an appointment before coming in to the office.