

# What to do if you get letter from city about damage to your home during Harvey

<https://www.click2houston.com/news/what-to-do-if-you-get-a-letter-from-the-city-about-damage-to-your-home-during-harvey>

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**HOUSTON** - In the city of Houston, about 1,600 homeowners whose homes were damaged during Hurricane Harvey will be **receiving a letter** by the end of December that says their home was substantially damaged.

Carol Haddock, the acting director of Houston's Public Works, explained what "substantially damaged" means.

"So, substantially damage means the cost to repair the home is more than 50 percent of the market value of the home itself, not the home and the land, just the home," said Haddock.

**These letters** are the first batch. More letters will be sent in the new year.

So, here are the things you need to know if you receive a letter:

## **1. What does it mean to homeowners who get this letter?**

It means the lowest living floor of your home must be elevated above the base flood elevation in order to get a permit for repairs. Your other option is to appeal the letter.

## **2. How do you get into compliance?**

You can knock down your home and build a home that's elevated above the base flood elevation.

You can also elevate your existing home above the base flood elevation.

You can apply for a grant to elevate your home. Even if you get the grant, it can take two years or more to actually receive the funds and have the elevation done.

## **3. What if I don't agree with the letter?**

**You can appeal.** You can call the Flood Plain Management Office at 832-394-8854.

There is also an **appeal form** to fill out.

"We'll go through your information with you. We will work with you on the value that was assigned to your damage," Haddock said.

It's possible your home is already in compliance but was flooded because Harvey was an unusual storm. If that is the case, and you receive a letter, you should **go through the appeals process**, Haddock said, and you'll be able to get permits for repairs.

#### **4. What if I get the letter and I don't comply?**

If you don't come into compliance, the city of Houston is required to notify the Federal Emergency Management Agency. You potentially may not be eligible for flood insurance or future disaster assistance.

#### **5. What if I can't afford the repairs?**

According to Public Works, if a homeowner can't elevate their home or tear down and rebuild to put their home in compliance, they can't get a permit to repair the home. Some other options are applying for the Harris County Buyout Program, applying for an SBA loan or if they have FEMA flood insurance and they raise their home they can be eligible for the Increased Cost of Compliance (ICC) coverage which is \$30,000.

Sample letter of “[Notification of Substantial Damage from Flooding](#)” embedded in this news story, go to link to see it.