



Jeff Johnson, P.E.
COUNTY ENGINEER

Post Flood Permitting Information

Owners are required to obtain a permit to repair for properties in the flood plain or floodway (Zone AE). Permits to repair are not required for properties located outside the flood plain or floodway (Zone X).

Definition of Substantial Damage: Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed fifty percent of the market value of the structure before the damage occurred.

The market value of a structure is determined from the value shown on the Montgomery Central Appraisal District (MCAD) records.

If a structure is found to not be substantially damaged it will be covered under a blanket permit to repair the damage caused by the flood.

If a structure is found to be substantially damaged the owner will be required to provide proof that the structure has been elevated to meet County requirements prior to obtaining a permit to repair. The owner must submit a complete and correct Elevation Certificate prepared by a registered surveyor as proof of elevation.

Substantially damaged structures must be elevated to at least one-foot above the base flood elevation as indicated in the FEMA Flood Insurance Study. A surveyor will be able to survey the elevation of the property to determine how high a particular structure must be elevated to meet the County requirement.

A damage determination (either substantial or non-substantial) may be appealed.

1. An owner may appeal the damage amount by submitting a complete Contractor's estimate to repair the damage. The estimate must be on contractor's letterhead with the Contractor's name, address, and phone number and other pertinent contact information.
2. An owner may appeal the market value amount by providing an appraisal from a certified appraisal company that shows the pre-flood market value of the structure.

Please contact the Montgomery County Flood Plain Administrator Jay Muschenheim at 936-538-8111 if you have any questions.