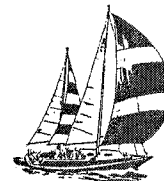


# INFORMATION

*City of Shoreacres*

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FILE REFERENCE: INFO-05-Ike Damage Assessments

## Hurricane Ike Damage Assessments & Building Permits

September 24, 2008 13:30

### DAMAGE ASSESSMENTS

The City of Shoreacres is a participating community in the National Flood Insurance Program (NFIP). Our participation makes it possible for the citizens of Shoreacres to purchase flood insurance.

As a requirement of our NFIP participation the City has adopted and regularly updates a Flood Damage Prevention Ordinance. Our most current Ordinance was adopted in May 2007.

The City, in cooperation with other state and local agencies, will conduct damage assessments on all residential structures damaged by Hurricane Ike as quickly as possible. This assessment is required before permits can be issued for repairs.

Structures (houses) that have suffered "Substantial Damage" as a result of Hurricane Ike will be required to have the lowest floor elevated to or above the minimum base flood elevation (BFE) which is FEMA base flood elevation plus one foot free-board.

Substantial Damage is defined as damage to the structure to the extent that the cost of restoring that structure to its before damaged condition would equal or exceed 50 percent of the market value before the damage occurred.

Substantial Damage is determined without regard to the actual cost to the owner. Repair costs must be calculated on the true cost of bringing the building back to its pre-damage condition using qualified labor and materials obtained at market prices. The estimated cost of repair must include all costs necessary to fully repair the structure, even if the owner intended to do less.

The cost of hurricane repair cost will typically include the following structural items:

- Removal of wallboard, baseboard and insulation
- Installation of new wallboard, baseboard and insulation
- Tape and paint walls
- Removal and replacement of carpet, carpet pad, and vinyl flooring
- Dry floor and replace warped flooring
- Replacement of cabinets (kitchen, bathrooms, built-ins)

- Replacement of built-in appliances
- Replacement of doors
- Replacement of broken windows
- Replacement of furnace, air conditioning, and water heaters
- Clean and disinfect duct work
- Replacement of outlets and switches; clean and test wiring
- Clean and test plumbing
- Repair to porches and steps
- Roof repair
- Exterior cleaning and painting

The cost of hurricane repair cost will not include the following items:

- Clearing broken trees and exterior debris
- Furniture and personal contents
- Permit fees
- Fences and landscaping

Repair cost estimates will be determined by field surveys conducted by qualified damage estimators or insurance adjustment documents (excluding damage to contents).

Market value will be determined using the most current market value certified by the Harris County Appraisal District. The value used in the calculation is that of the structure and excludes the land value. The property owner may, at their option, submit an appraisal prepared by an independent professional appraiser for consideration. Such appraisal must provide separate market values for the structure(s) and land.

## **BUILDING PERMITS**

A damage assessment will be required prior to the issuance of building permits for the repair of any residential structure damaged by Hurricane Ike (flooding, storm surge, wind, or falling tree).

Building permits will not be issued for the repair of buildings that have been determined to have Substantial Damage (as defined by Shoreacres City Code, Chapter 30) unless the lowest floor is, or will be, elevated to or above the minimum base flood elevation. The minimum base flood elevation in Shoreacres is 12 to 18 feet depending on location as indicated on the Flood Insurance Rate Map (FIRM) as revised June 18, 2007.

A building permit and "cover inspection" will be required for the replacement of wallboard. Structural members, electrical and plumbing will be inspected prior to the installation of insulation and wallboard. All electrical outlets, switches and other devices that were submerged must be replaced with new devices.

Check [www.CityofShoreacres.us](http://www.CityofShoreacres.us) for additional information and updates.