



## Harvey Recovery

# How Does the City Apply the “50%” Rule?

The City of Bellaire requires new residential construction be elevated one foot above Base Flood Elevation (BFE). Homes not currently in compliance may be declared “Substantially Damaged”.

A flood-damaged structure that does not meet the one foot above BFE requirement, may be declared Substantially Damaged if the costs to repair a house, after an event, exceed 50% of the home’s value (as determined by the HCAD Appraisal, or the City’s Market Value Estimator).

### Effect of Hurricane Harvey

In recognition of the large number of homes impacted by Harvey, and the magnitude of the Harvey flood event, non-flood-related renovation or remodeling costs will no longer be counted toward the “50% rule”. Only previous flood-related repair costs, plus Harvey-related repair costs, will be included.

### Compliant Houses

Houses which are compliant with the City’s requirements (elevated one foot above BFE) will not be declared “Substantially Damaged”, therefore not impacted by the 50% rule. This also applies to houses which choose to elevate after an event.