



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.