



Dear Homeowner:

On behalf of the City of Marble Falls, our heartfelt sympathies go out to you and your family having been impacted by the flooding. The purpose of this letter is to provide you with information and guidance regarding the rules for reconstruction of your residence.

To ensure that all City floodplain properties can receive affordable flood insurance, the City must comply with the National Flood Insurance Program (NFIP) requirements. One of these requirements is that the City must adopt and enforce floodplain ordinances pursuant to the Federal Emergency Management Agency's (FEMA) standards. Should the City fail or neglect to enforce adopted flood ordinances, the community's enrollment in the NFIP would be revoked resulting in the inability for property owners to get flood insurance or these same policies being dramatically more expensive to property owners.

If your property incurred flood damage during this event, please make sure to contact your flood insurance agent as soon as possible. Please note that most all repair/restoration work must receive a permit issued by the City of Marble Falls prior to any construction work commencing. However, if your residence is located in the Special Flood Hazard Area (SFHA) and received substantial damage, you may have additional requirements. Understanding the magnitude and inconvenience of this situation, the City is waiving all permit fees due to damages from this flood event.

Per the Federal Emergency Management Agency (FEMA) and the City Flood Damage Prevention Ordinance, Chapter 11, Marble Falls Code of Ordinances, Substantial Damage is defined as damage to a structure by any cause for which the cost of restoring the structure to its before damaged condition would be **50%** or more of the market value of the structure before the damage occurred. The City has compiled this detailed informational packet to guide you through the substantial improvement/damage process. This packet includes information on FEMA requirements, and the minimum information you must submit to the City before a permit can be issued to start the repair/restoration of your building.

An Estimate of Repairs will be needed to determine whether or not the damages to your structure qualify as Substantial Damage. Please refer to page 12 of the *Answers to Questions About Substantially Improved/Substantially Damaged Buildings* booklet within this informational packet for how this is determined. If the repair/construction work required is more than 50% of the current Burnet Central Appraisal District (BCAD) value plus 20%, or market value based on an appraisal, then any building within the SFHA must be reconstructed and/or brought to current adopted floodplain and building code ordinance standards.

We have also compiled a list of additional helpful information and websites on the back of this letter.

FEMA Website:

[www.fema.gov](http://www.fema.gov)

The following three items are provided in this packet:

1. Elements of Substantially Damaged Estimate for Repairs:  
<https://www.fema.gov/media-library-data/1504291573268-a6fa57343ca6740b8cfc4c609b599f7/6. SDE Guidance for a Contractor or Community Est. of Repairs.pdf>
2. Answers to Questions about Substantially Improved/Damaged Buildings, Federal Emergency Management Agency (FEMA), August 2018:  
[https://www.fema.gov/media-library-data/1535547341946-25aeca7c8b58e48e37ff984037c0c451/FEMA\\_213\\_FINALAugust2018\\_V2\\_508.pdf](https://www.fema.gov/media-library-data/1535547341946-25aeca7c8b58e48e37ff984037c0c451/FEMA_213_FINALAugust2018_V2_508.pdf)
3. Residential Flood Damage Inspection Worksheet:  
<https://www.fema.gov/media-library-data/1504291573444-a6fa57343ca6740b8cfc4c609b599f7/1. Residential Damage Inspection Worksheets.pdf>
4. Substantial Improvement/Substantial Damage application
5. Flood Plain development application
6. FEMA Elevation Certificate Instructions Form

Links to additional information not provided in this packet:

Residential SDE Damage Inspection Worksheet:

<https://www.fema.gov/media-library-data/1504291573444-a6fa57343ca6740b8cfc4c609b599f7/1. Residential Damage Inspection Worksheets.pdf>

Substantial Damage Estimator (SDE) Tool (this is a program that can be downloaded to a PC or Laptop):

<https://www.fema.gov/media-library/assets/documents/18692>

General questions regarding Buildings in the Floodplain:

<https://www.fema.gov/frequently-asked-questions-building-science>

FEMA Building Science Helpline email at [FEMA-BuildingScienceHelp@fema.dhs.gov](mailto:FEMA-BuildingScienceHelp@fema.dhs.gov) or by calling 866-927-2104.

We understand this can be a very overwhelming time. For more information or to request a meeting, submit documents for review, or ask any additional questions you may have, please stop by the City of Marble Falls Development Services Department located at 801 4<sup>th</sup> Street, Marble Falls, TX, or call 830.798.7095.

Sincerely,

Mike Ingalsbe, Building Official