



# ENVIRONMENTAL HEALTH

GUADALUPE COUNTY

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## **Building in the floodplain**

### **What if I am building a home?**

The most important step you can take is to build your home out of the flood-hazard area, and to elevate it above the 100-year flood level. In Guadalupe County, you'll be required to do so in order to get a development floodplain permit from the Environmental Health Office. If your home is located in a floodplain, special permits beyond the usual development floodplain permit may be required prior to construction and your plans may be subject to special requirements. Be sure to check with your contractor or engineer beforehand. (Violations of these regulations are punishable by fine and removal). If you see someone else who's not following the guidelines, contact Environmental Health Office at (830) 303-8858 to seek corrective action.

Please see the development floodplain permit checklist for the required documents with permit application.

### **What if I'm buying a home?**

Flood insurance is necessary to obtain federally secured funds to buy, build or renovate a structure located in the flood hazard area. This includes federal grants, FHA and VA loans and the most conventional mortgages.

This makes it crucial to check whether your future home is located in a flood hazard area and, if it is, to purchase flood insurance with the home itself (even if you do not need a federally backed loan or mortgage). It's worth the financial protection should a flood strike.

If there's any doubt, don't assume the home is safe from flooding by relying on the word of sellers or neighbors. Ask the Environmental Health Office to help you determine if there is a real flood risk to your potential home.

This is also important if you're buying a lot on which to build a home. You need to find out the current zoning (to ensure the home is legal) and the required flood elevation to receive the necessary permits and insurance.

Remember as well if you're buying a home with plans to substantially improve it, those improvements will likely have to meet current standards for flood safety as well as structural integrity. You should discuss your rehabilitation plans with a licensed contractor and your insurance agent to ensure adequate compliance and coverage.

### **What if my home is damaged by flooding?**

First, ensure your safety when re-entering a flooded home. Be sure electricity, gas and water are turned off and allow floodwaters to drain as soon as possible. Then assess the damage, contact your insurance agent and start the process of repairing the mess left behind.

Guadalupe County regulations (and NFIP insurance) require that any home damaged by flood to the extent that repairs will cost more than 50 percent of the home's value must be rebuilt to current standards for building and safety. If the home has a history of flood damage, there may be steps you can take to get funding for preventive measures (such as elevating it above the base flood elevation) against future flood risk.