## RESIDENTS OF SAN SABA COUNTY, INCLUDING THE CITIES OF SAN SABA AND RICHLAND SPRINGS, WITH DISASTER DAMAGE REMINDED OF PERMIT REQUIREMENTS

As property owners in San Saba County, and including the cities of San Saba and Richland Springs, think about clean up and repairs following the recent disaster event, the San Saba County Floodplain Management Office and the cities of San Saba and Richland Springs Permitting Offices are reminding residents to obtain local permits before repairing or rebuilding damaged structures.

Permits are required as part of the community's participation in the National Flood Insurance Program, which provides eligibility for flood insurance, flood disaster assistance, state and federal grants and loans, and buyout programs for flood-prone properties.

Local floodplain management ordinances require that permits be obtained for any construction or development activity in a floodplain area, including the repair or reconstruction of structures damaged by any source.

Special conditions apply to Substantially Damaged buildings - those for which the total cost of repairs equals 50 percent or more than the structure's pre-disaster market value. If a building is found to be Substantially Damaged, regulations require that repairs not begin until compliance with the local floodplain ordinance is demonstrated. In some cases, that may require repairs to include elevating or floodproofing the structure to reduce the potential for future flood damage.

The cost-to-repair must be calculated for the full repair to the structure's "pre-damaged" condition, even if the owner elects to do less. The total cost-to-repair includes structural and finish materials as well as labor. If labor and materials have been donated, they must still be assigned monetary value. If local building codes/ordinances require the structure to be repaired according to certain standards/regulations, these additional costs must be included in the full repair cost for the structure.

State and federal assistance may be available to property owners to reduce the chances of future flood damage. Mitigation assistance may cover costs of relocation, elevation, or acquisition of flood-damaged structures. Flood insurance may also provide up to \$30,000 to protect a structure from future flood damage, known as Increased Cost of Compliance (ICC) coverage.

Property owners and residents with damaged buildings should contact the local floodplain administrator, Marsha Hardy at 325-372-8570, for more information on repair/reconstruction permits, assessments, and financial assistance.