

50% Rule

R105.3.1.1 Substantially improved or substantially damaged existing buildings in areas prone to flooding - For applications for reconstruction, rehabilitation, addition, or other improvement of existing buildings or structures located in an area prone to flooding as established by **Table R301.2(1)**, the building official shall examine or cause to be examined the construction documents and shall prepare a finding with regard to the value of the proposed work. For buildings that have sustained damage of any origin, the value of the proposed work shall include the cost to repair the building or structure to its pre-damage condition. If the building official finds that the value of proposed work equals or exceeds 50 percent of the market value of the building or structure before the damage has occurred or the improvement is started, the finding shall be provided to the board of appeals for a determination of substantial improvement or substantial damage. Applications determined by the board of appeals to constitute substantial improvement or substantial damage shall meet the requirements of Section R323.

Elevation Requirements

The first things to understand on any wind/water loss

Elevation Certificate

An Elevation Certificate is required in order to properly rate Post-FIRM buildings, which are buildings constructed after publication of the Flood Insurance Rate Map [FIRM]. An Elevation Certificate is not required for Pre-FIRM buildings unless the building is being rated under the optional Post-FIRM flood insurance rules.

Elevation Certificate

COMMUNITY NAME GALVESTON, CITY OF	COMMUNITY NUMBER 4854690068D
	POLICY TERM: One Year
verage Limitations May Apply, Refer our Standard Flood Insurance cy for details.	CONTENTS LOCATION Enclosure and Above
FLOOD ZONE A17	CONSTRUCTION Pre-Firm Construction
ON	PREMIUM PAID
CONTENTS	
verage: \$80,000	Premium Subtotal: \$2,324.00
ctible: \$5,000	Previous Premium Subtotal: \$.00
	ICC Premium: \$60.00
s: .960/ .970	CRS Discount: \$.00
	Expense Constant: \$.00
	Federal Policy Fee: \$35.00
	Endorsement Amount: \$.00