

Determine if FEMA Rules Apply to a Property

Find my flood zone by address:

<https://capegis.maps.arcgis.com/apps/webappviewer/index.html?id=bbce9a471a534e7482d35716c4cb6f36>

FEMA Package:

https://files1.revize.com/revize/capecoralfl/departement/community_development/permitting/Guidelines/FEMA%20Packet.pdf

Please find the above links to the city website regarding locating your flood zone and the FEMA package for documenting damage to a property in designated FEMA flood zones as identified on FIRM maps. The FEMA packet provides the property owner with documentation and procedures to determine if the damage and required repairs/remediation would be below 50% (non-substantial) or 50% and above (substantial) based on the current building-only value. The city uses the value of the building only, as noted by the Lee County Property Appraiser website, and adds 20%. Once we receive the FEMA package submittal, we will review and advise on the status as non-substantial or substantial work.

You can verify if your property is required to comply with or has limits or conditions of repairs/reconstruction by FEMA rules by submitting the above FEMA packet before preparing or submitting any plans or engineering for a permit submittal.

Procedure to determine if FEMA requirements impact your property:

1. Is the property in a current flood Zone?
2. If not in a flood zone, FEMA requirements do not apply. However, Florida Building Code will still apply.
3. If in a flood zone, what is the flood zone elevation?
4. From an elevation certificate, what is the building floor elevation?
5. The elevation certificate will have the elevation data based on either 1929 datum NGVD or 1988 datum NAVD.
6. FEMA requires the elevations to use the current 1988 NAVD datum. If your elevation certificate is noted as 1929 datum NGVD without a conversion, it must be converted to 1988 NAVD.
7. To convert from 1929 NGVD to 1988 NAVD, you would take the 1929 elevations noted for the building and deduct 1.18'.
8. Example: Certificate using the 1929 NGVD with a building floor lowest elevation noted 8.9'.
 - a. 8.9' elevation – 1.18' conversion = 7.72' NAVD.
9. You would compare the floor elevation from step #8 with the FIRM flood zone of the property.
10. If the floor elevation is above the current FIRM flood zone, FEMA rules do not apply. However, Florida Building Code will still apply.
11. If the floor elevation is below the current FIRM flood zone, FEMA rules apply based on cost estimates as either below or above 50% value. Florida Building Code will also apply.

For the FEMA worksheet, you could use your insurance adjuster's data, provided it contains sufficient detail and associated cost estimates. You could also use cost estimates from licensed contractors. Please note that if the costs are at or above 50% of the building value, FEMA requires the construction to be elevated to the current FIRM flood elevation; however, the Florida Building Code requires the structure to be raised or rebuilt to FIRM plus 1'.

Once it has been determined whether the work is non-substantial or substantial, you can decide how to proceed.