

Brevard County Flood Zone Post Storm Inspection and Permitting Requirements

Who Does This Apply To?

All properties in flood zones designated on the FEMA flood maps that were damaged by wind, water, fallen trees or other factors.

Post Storm Damage Inspection:

In accordance with the Florida Building Code and flood damage prevention regulations All properties above must be inspected to determine whether the damage meets the definition of “substantial damage” before building permits can be issued for repair, reconstruction, or other improvements.

Who to Contact for Inspections:

Planning & Development Department Building Permits

2725 Judge Fran Jamieson Way

Viera, FL 32940

(321) 633-2072

What is Inspected?

Preliminary damage inspections are limited to evaluating the extent of damage to foundations, roofs, windows and doors, siding, installed appliances, electrical and plumbing, heating and air conditioning, and walls and floors. Inspections are required to assess the condition of the building and determine the work required to repair the building to its pre-damage condition.

What is Substantial Damage?

See below attachment

SUBSTANTIAL IMPROVEMENT/SUBSTANTIAL DAMAGE NOTICE TO PROPERTY OWNERS

Repairing your building after damage? Conducting additions, renovations, or remodeling your building?

Here's what YOU need to know about the "50% Rule."

If the lowest floor of your home or business is below the base flood (100-year) elevation or the required freeboard elevation established by your community, there are floodplain management requirements in the Florida Building Code (FBC) that may affect how you repair, renovate, or remodel the building. These requirements also allow non-residential buildings to be dry floodproofed rather than elevated. These requirements are consistent with the requirements of the National Flood Insurance Program, which protect public safety and investments from future flood damage.

Save yourself time, aggravation and money. Please read the following information:

SUBSTANTIAL DAMAGE means damage of any origin sustained by a building whereby the cost of restoring the building to its before damage condition would equal or exceed 50 percent of the market value of the building before the damage occurred. (Note: The cost of the repairs must include all costs necessary to fully repair the building to its before damage condition).

SUBSTANTIAL IMPROVEMENT means any alteration, rehabilitation, addition or other improvement of a building, the cost of which equals or exceeds 50 percent of the market value of the building before the "start of construction" of the improvement.

If a building is "substantially damaged" or "substantially improved," it must be brought into compliance with the floodplain management requirements in the Florida Building Code, including elevating the building to or above the elevation required by the community. Following National Flood Insurance Program requirements, communities have the responsibility to determine "substantial damage" and "substantial improvement," described here:

1. Your community may estimate Market Value by using the tax assessment value of your building (excluding the land and accessory structures), plus about 15% to 20%. If you disagree with this estimate, you may hire a State licensed real estate appraiser and submit documentation of the actual case value (replacement cost less depreciation) or a market value appraisal of the building.
2. You must obtain and submit to your Building Official a detailed and complete cost estimate for the addition, remodeling, reconstruction, and/or repair of all damage incurred by your building. The cost for construction must be prepared and signed by a licensed general contractor. Your community may require the contractor to sign an affidavit indicating that the cost submitted includes repairs of all damage or all improvements to your building, not just structural work. See below for a list of items that must be included.

Your community will evaluate the cost of improvements or cost of repairs and determine if they are fair and reasonable. For repair of storm or flood damage, pre-storm prices and rates will be used. The cost of improvements or repairs does not include items not considered a permanent part of the building (i.e., plans, surveys, sidewalks, pools, screens, sheds, gazebos, fences, etc.).

3. If your community determines your damaged building incurred “substantial damage” or is proposed to be “substantially improved,” then an Elevation Certificate must be submitted to your community to determine the elevations of the existing buildings. Elevation Certificates must be prepared by licensed professional surveyor. Garages and carports are not considered to be the “lowest floor.”
4. If the existing floor is below the base flood elevation, the building must be elevated to or above that level plus one foot (or higher, if required by your community). Likewise, all electrical and mechanical equipment (heating and cooling, etc.), bathrooms and laundry rooms must be elevated to or above that level. Only parking, building access and limited, incidental storage is allowed below the elevated building, but only if the walls enclosing those areas comply with FBC requirements, including flood openings. If engineering analyses indicate dry floodproofing is feasible, non-residential buildings may be dry floodproofed instead of being elevated.

If the building is found to conform to all of the FBC requirements for the flood zone in which it is located, repairs and improvements may be performed provided they maintain conformance with the floodplain management requirements. This means if the lowest floor, electrical and mechanical equipment, laundry, and bathroom are already above the required elevation; if the type of foundation is permitted in the flood zone; if enclosures below the elevated building comply; and if all other aspects of the building conform to the FBC requirements, no additional FBC-flood related requirements may be imposed.

5. Building plans must be prepared to show how the building is to be elevated and brought into compliance with all flood-related requirements. If located in Zone V (Coastal High Hazard Area) or seaward of a line delineating Limit of Moderate Wave Height LiMWA or Coastal A Zone (if designated), or if the building is to be dry floodproofed, the plans must be prepared and certified by a registered professional engineer or architect. Blank certificates for this purpose are available from the Building Official.
6. Following a Presidential disaster declaration, the Small Business Administration may make loans available for both home and business owners for purposes of bringing buildings into compliance. Proof that your community determined the building incurred “substantial damage” is required.

BUILDING REPAIRS OR IMPROVEMENTS SUBJECT TO DETERMINATION OF SUBSTANTIAL DAMAGE/IMPROVEMENT

All structural elements including:

- Spread or continuous foundation footings and pilings
- Monolithic or other types of concrete slabs
- Bearing walls, tie beams and trusses
- Wood or reinforced concrete decking or roofing
- Floors and ceilings

- Attached decks and porches
- Interior partition walls
- Exterior wall finishes (e.g. Brick, stucco or siding) including painting and decorative moldings
- Windows and doors
- Re-shingling or retiling a roof
- Hardware
- Chimneys or flue pipes

All interior finish elements, including:

- Tiling, linoleum, stone or carpet over subflooring Bathroom tiling and fixtures
- Wall finishes (e.g. Drywall, painting, stucco, plaster, paneling, marble or other decorative finishes) Kitchen, utility and bathroom cabinets
- Built in bookcases, cabinets and furniture
- Hardware

All utility and service equipment, including:

- HVAC equipment
- Repair or reconstruction of plumbing and electrical services
- Light fixtures and ceiling fans
- Security systems
- Built in kitchen appliances
- Central vacuum systems
- Water filtration, conditioning or recirculation systems
- Fireplaces, inserts, and wood heaters

Also:

- Labor and other costs associated with demolishing, removing or altering building components
- Overhead and profit