



THE SUNRISE CITY
FORT PIERCE
BUILDING DEPARTMENT *Florida*

**BUILDING DEPARTMENT
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PROCEDURES REGARDING THE SPECIAL FLOOD HAZARD AREA

Understanding the Special Flood Hazard Area

Specific regulations apply if your property is located within a Special Flood Hazard Area. These safety regulations are in place to ensure that your property is constructed or reconstructed to reduce flood damage. Additionally, the safety regulations are in place to ensure that you and the City are in compliance with FEMA and the National Flood Insurance Program (NFIP). Compliance provides a valuable discount on flood insurance rates for all property owners within the City.

Is my property located in a Special Flood Hazard Area?

If you are unsure if your property is located in a Special Flood Hazard Area, contact your insurance agent. If you have further questions you may search for your address using the FEMA Flood Map Service Center at <https://msc.fema.gov/portal/search> or you may contact a Certified Floodplain Manager with the Building Department.

What is substantial damage?

Substantial Damage is damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.

Steps to take when your property is substantially damaged

1. If you have NFIP flood insurance, contact the insurance agent that handles your policy.
2. Register for disaster assistance with FEMA. You can register online at www.fema.gov or by calling (800) 621-3362.
3. Even if you are uncertain if you have flood insurance on your building, contact your insurance agent. All flood insurance policies require prompt written notice of loss.
4. You are encouraged to contact your local insurance agent with any questions you may have regarding your policy. If you have further questions you may contact the National Flood Insurance Help Lin at (866) 925-8789.

5. Document all damage- it is especially important to take photographs before clean-up begins. The insurance adjuster may be unable to survey the damage until long after the water recedes and proof of all damage will be important during the claims process.

6. Follow all safety guidelines when you return to your property and deal with the damage and disposal of debris.

General responsibilities and reminders

1. Permits are required before repairs are started. In order to get a permit, you must obtain cost estimates and describe all work that is necessary to repair the building to its predamaged condition. If you qualify for the owner/builder exemption and plan to do the work yourself, a cost estimate of the value of the labor and materials will be required.

2. State and FEMA staff will be working with the Building Department to identify substantially damaged structures. These structures must be brought into compliance with the current Florida Building Code and local ordinances. This means that the lowest floors may need to be elevated or converted; enclosures may need to be modified; utilities and building service equipment may need to be elevated; flood damage-resistant materials will need to be used for repairs; repairs must be made to be reasonably safe from flooding.

3. For substantial damage, you will be required to submit information about the cost of repairs in order to make a substantial damage determination.

4. If you have NFIP insurance, you may be eligible for an Increased Cost of Compliance (ICC) claim to help pay to bring your substantially damaged building into compliance; either through elevation, relocation, demolition or flood proofing for eligible structures. ICC is available when buildings located in the Special Flood Hazard Area have been substantially damaged by flooding. ICC can provide up to \$30,000 to help pay for expenses that a property owner must incur, above and beyond the cost to repair the physical damage from flooding.

What if I need financial assistance for repairs?

1. If you have an NFIP policy, you should contact your insurance agent. Remember to ask about the ICC coverage if you are eligible.

2. If you do not have an NFIP policy, you should contact FEMA at (800) 621-3362.