A dark Chevrolet truck is driving through floodwaters on a road lined with palm trees. The scene is hazy and overcast, suggesting a storm or heavy rain. The truck is viewed from the rear, and the water is splashing around its tires. The background shows more palm trees and a distant building.

# Natural Disasters & Substantial Damage

**Paul Thomas, CBO, CFM, Building Official**



# Storm Surge



- **Florida is #1 in the U.S. for single-family homes at risk of storm surge.**
  - **827,000 homes across South Florida are at risk from storm surge.**
- **Florida is #1 in the U.S. for single-family home reconstruction cost due to storm surge.**
  - **Collectively there is a potential loss of \$167 billion in South Florida alone.**

An aerial photograph of a residential neighborhood in Fort Pierce, Florida. The image shows a grid of streets with numerous houses, many of which have swimming pools in their backyards. The houses are mostly single-story with light-colored roofs. The streets are paved and have some parked cars. The overall scene is a typical suburban residential area.

# Flooding

- **Fort Pierce is at risk of all flood types: coastal flooding, riverine flooding and flash flooding.**
- **Approximately 4,200 structures are within a special flood hazard area (SFHA), in Fort Pierce.**

# National Flood Insurance Program

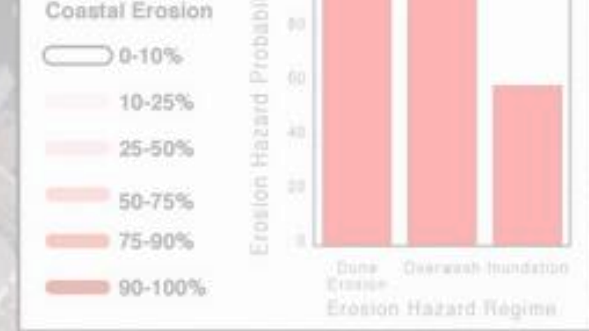
- Fort Pierce participates in the National Flood Insurance Program (NFIP).
- Strict compliance with FEMA and NFIP guidelines allow Fort Pierce policy holders to obtain a 20% discount on flood insurance rates.
- Requirements are mandated for all new structures and also existing structures underdoing *substantial improvement* or *substantial damage*.
- Failure to comply with guidelines will result in a lower Community Rating System (CRS) score, thus providing a lower discount; or, ejection from the NFIP.

# Substantial Damage

- Regardless of the cause of damage- flooding, hurricane, fire, vehicular impact, etc. existing structures within a SFHA must be evaluated to determine if *substantial damage* has occurred.
- *Substantial damage* is defined by the NFIP- not local ordinance.
- *Market Value* is provided for by the Florida Administrative Code- not local ordinance.
- *Substantial Damage* occurs when the cost to repair the structure to pre-damaged condition, not the cost of proposed repairs, exceeds 50% of the market value of the structure. The market value cannot not include land value.

# Substantial Damage (Cont.)

- A determination of substantial damage must be made before any repairs can be made or permits are issued.
- If a structure is substantially damaged, it must be:
  - Elevated, or
  - Relocated, or
  - Demolished, or
  - Flood-proofed (Only Permitted for non-residential structures)
  - Some relief may be provided for designated historic structures. Otherwise, there are no exceptions.



April 2017



October 11, 2018  
Post-Hurricane Michael

# Substantial Damage (Cont.)

- **50% was chosen by NFIP as a compromise between two extremes.**
  - **Not allowing any repairs on existing structures; and,**
  - **Allowing repairs but not reducing the flood risk thus contributing to the increased peril to life and property.**
- **The intent is to:**
  - **Break the cycle of flood damage,**
  - **Reduce reliance on federal funding , and**
  - **Reduce the risk of loss of life and property due to natural hazards.**

# Local Regulations & Policies

- **Our Flood Management Ordinance has been amended to remove unnecessary restrictions.**
- **A CRS Coordinator position was created to ensure compliance with the NFIP, expand communication with the public regarding floodplain management requirements, and expedite the processing of substantial damage/substantial improvement determinations.**
- **Information is provided regularly on our website, news blasts, and postal mailings.**
- **The public is encouraged to inquire what their market value is and obtain a market value appraisal on a routine basis before disaster strikes.**

# Resources

Contact CRS Coordinator, Kristie Kirstein at (772)467-3198 or [kkirstein@cityoffortpierce.com](mailto:kkirstein@cityoffortpierce.com) with any flood related questions you may have.

Websites:

- [www.cityoffortpierce.com/133/flood-protection](http://www.cityoffortpierce.com/133/flood-protection)
- [www.stlucieco.gov/departments-services/a-z/public-safety/flood-protection-information](http://www.stlucieco.gov/departments-services/a-z/public-safety/flood-protection-information)
- [www.floodsmart.gov](http://www.floodsmart.gov)