

When Disaster Strikes

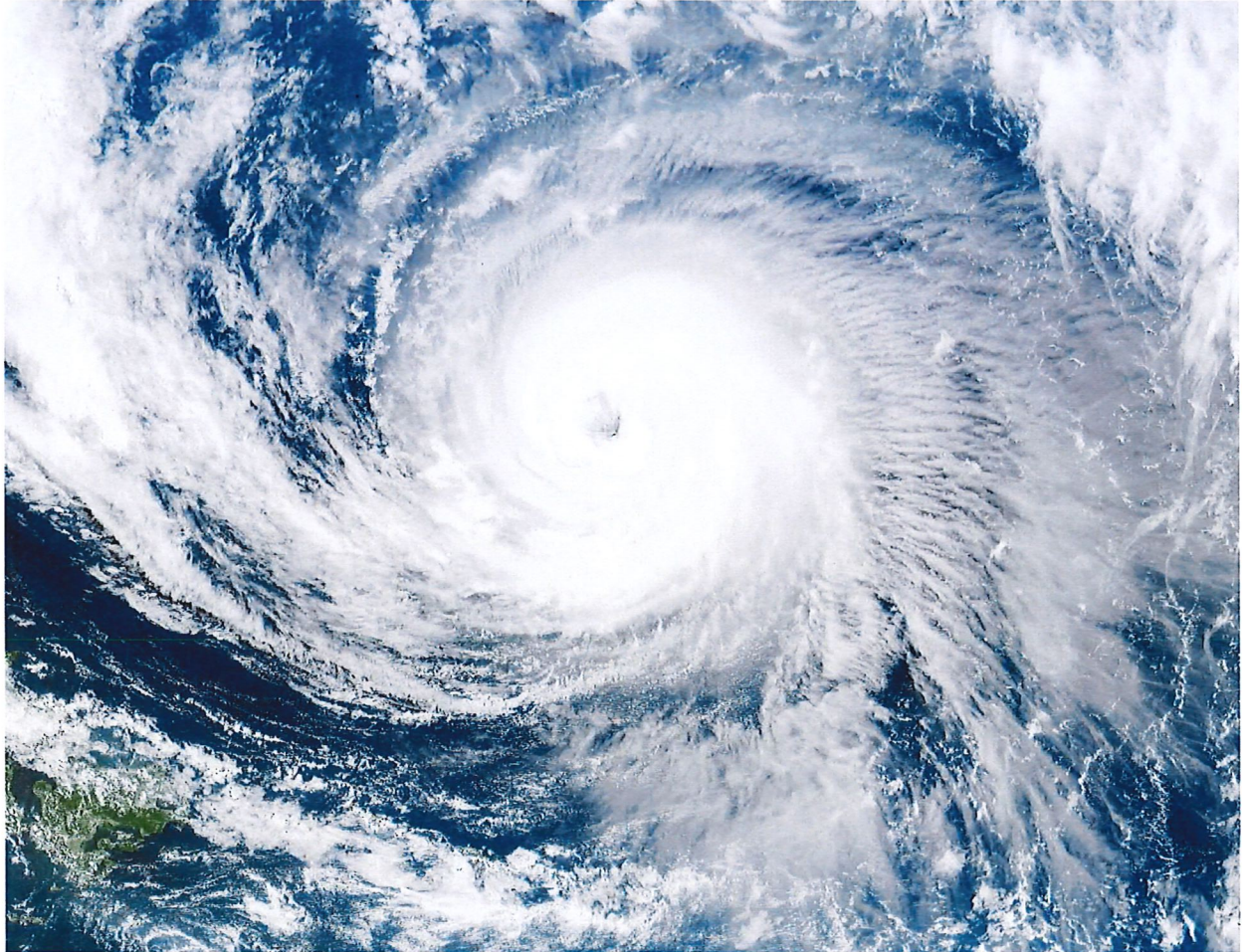


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I. Important Contacts

American Red Cross

Provides assistance to the community with clothing, food, shelter and charging stations.

800-733-2767

772-672-8800

Salvation Army

Provides assistance to the community with food, water, shelter, and disaster cleanup.

772-288-1471

FEMA

These numbers should only be distributed only upon a declaration of a disaster that designates St. Lucie County in the declaration area.

Disaster Assistant Hotline:

800-621-3362

To locate FEMA Disaster Recover Centers:

Text "DRC and your zip code" to 43362

To find shelter or rental housing after a disaster:

Text "Shelter and your zip code" to 43362

Fort Pierce Building Department

For all Post disaster inquires for properties not in a special flood zone

772-467-3718

For Post disaster inquires for properties in a special flood zone including damage assessments, substantial damage notification, structure flooding, or other damage related questions.

772-467-3198

To report unlicensed contractors

772-467-3712

Fort Pierce City Clerk's Office

For contractor license verification

772-467-3065

St. Lucie County Emergency Operations Center (EOC)

For shelter and evacuation information

772-462-8100

Report Down Powerlines

Police Department

911

Report flooded or have obstructions blocking the road

Public Works

772-467-3811

Utility Outages

Fort Pierce Utilities

772-466-1600

FPL

772-462-0555

II. Preparing for a Disaster

The purpose of this section is to provide a preparedness and response resource for our government officials that address hazards expected from extreme weather involving strong wind and high water, such as hurricanes and floods.

Long term preparedness – Proactive Mitigation:

- Take permanent protection measures to reduce your risk of structure flooding.
 - Elevate equipment if vulnerable to flooding.
 - Elevate the structure, to provide a higher level of protection.
 - If a commercial structure, consider floodproofing the structure.
 - Install check valves in sewer lines to prevent floodwaters from backing up into structure.
 - Construct floodwall or berm to create a perimeter wall to divert water.
 - If located in a Special Flood Hazard Area (SFHA), relocate the structure outside of the SFHA.
- If located in a SFHA, obtain an appraisal annually to assist in the recovery process after damage occurs.
- Redesign the drainage on the property to increase the carrying or storage capacity of the current drainage system.

Short term Preparedness:

- Plan ahead. Do not wait until a storm is imminent.
 - Stock up on emergency supplies such as food and water.
 - Make a list of emergency phone numbers.
 - Locate the nearest shelter is and sign up for the special needs shelter if needed.
 - Know evacuation zones
- Trim trees before there is a risk of a hurricane or severe storm.
- Temporary/Emergency Protection Measures to reduce your risk of structure flooding.
 - Purchase sandbags to keep water from entering under entry/garage doors.
 - Purchase water filled barriers or a temporary floodwall to create a perimeter wall to divert water.
- Keep grass clippings and other debris out of stormwater drainage systems.
 - Contact Public Works for localized drainage problems, 772-467-3000.
 - Contact Stormwater Hotline for illegal stormwater dumping, 772-467-3782.

More information can be obtained by contacting the CRS Coordinator at 772-467-3198.

III. Post Disaster Management

This section explains the actions that the Building Department is tasked with, through FEMA and/or the State, after a major storm system effects the City of Fort Pierce.

Step One - Windshield Assessments

Assessment teams are sent in the field to compile the number of damaged structures throughout the city, to provide a Percentage of Damage to the State. These numbers are used to:

- Determine if we will continue to be a declared county in a state of emergency.
- Assist in trying to obtain federal funding and reimbursements.

When necessary, our teams will place Unsafe Placards and Notices of Potential Substantial Damage on structures that were severely damaged or flooded.

Step Two - Follow up Inspections

Follow up inspections may be conducted on structures where Potential Substantial Damage Notices were placed:

Additional photographs may be taken along with a more detailed description of any damage.

Step Three – Making Repairs

Many owners and/or contractors will want to repair the damaged structures as soon as possible. Below is the process for repairing damaged or flooded structures.

If the interior of the structure was damaged by flood, the owner may remove any wet material to allow the structure to start drying out. Photographs are highly recommended to properly document the damage for the Building Department and any insurance claims.

If a damaged structure is located outside of the SFHA, the owner/contractor will follow the normal permitting procedures to obtain proper permits and will be able to start repairs quickly.

When a damaged structure is located within a SFHA the Floodplain Administrator must determine if the structure has been substantially damaged prior to allowing repairs to be made.

Step Four – Substantial Damage

The Building Official, as the designated Floodplain Administrator, is responsible for administering and enforcing the flood regulations per section 109-25 (b) and is required to make substantial damage (SD) and substantial improvement (SI) determinations. **No work can be done until the Substantial damage/improvement determination is completed.**

This determination consists of:

- Inspection of damage structures
- Taking detailed photographs of damage
- Comparing cost to perform improvements/repair to the market value of the structure.

This determination is a legal document that forms the foundation for how the owner can move forward with repairs of the structure. It may also assist the owner in obtaining an additional \$30,000 through their flood insurance policy for Cost of Compliance (ICC) if the policy includes the ICC coverage.

The procedure for SD/SI is as follows:

Applicant must submit:

- **Cost of repair** (job valuation) on the Application for Building Permit.
- Substantial Improvement/Damage Packet (this is a breakdown of the cost of repair)
- Depending on the scope of work signed and sealed drawing may be required

Building Department staff will review the Market Value, based on pre-damage condition.

There are three (3) ways the market value can be determined:

- Current Appraisal prepared by a licensed appraiser
- Actual Cash Value Estimate prepared by a licensed appraiser
- St. Lucie County Property Appraiser's tax assessment of the building only plus 20 percent

If a Notice of Potential Substantial Damage was placed on a property and the owner does not contact the Building Department within 6 months of the notice, Building Department staff will make the official determination using FEMA's Substantial Damage Estimator Tool and the St. Lucie County Property Appraiser's tax assessment. An official Determination of Substantial Damage will be sent to the property owner and code enforcement action will be initiated.

Step 5 - Post Determination Procedures

If a structure was damaged but is below the substantial damage threshold.

- If Notice of Potential Substantial Damage was placed on the structure during the initial inspection, an official letter will be sent to the owner stating that it has been determined that the work to repair the structure to pre-damage condition is below the substantial threshold.
- The application for building permit to repair damage will not need to meet current flood regulations however, staff will:
 - Ensure that the work does not cause any aspect originally required for compliance, to become non-complaint.
 - If any improvement is proposed, beyond repairing the damage to the structure, staff will verify compliance.
 - Encourage modifications to make the structure more flood resistant.

If the damaged of a structure is 50 percent or greater, the owner has the following options:

1. Demolish the damaged structure.
2. Bring the damaged structure into compliance with current flood regulations. This may mean one or more of the following:
 - Elevate structure one foot above the base flood elevation.
 - Install flood openings in non-habitable areas.
 - Elevate one foot above the base flood elevation and install piles underneath the existing structure.
 - Floodproof the structure (commercial structures only).
 - Make current bottom floor a non-habitable area and install flood openings.
 - If in a regulatory floodway, no-rise certification must be provided or the structure may have to be moved out of the regulatory floodway.

A permit to repair the structure can not be issued until plans are submitted showing how the damaged structure will be repaired/retrofitted to comply with current flood regulations.

IV. Commonly asked Questions

Why did I get a notice of Potential Substantial Damage and what does it mean?

The structure is located in a SFHA and there was sufficient damage or floodwaters entered the structure.

When an application to repair the structure is submitted to the Building Department, the application will be reviewed for substantial damage (SD). If a determination of SD is made, the structure shall comply with current flood regulations.

Contact the CRS Coordinator to discuss what is required submit for the repair permit.

What does substantial damage mean?

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

Why do I have a placard on my structure and what does it mean?

The structure sustained sufficient damage or floodwaters entered the structure.

If a red placard is placed – the structure is unsafe for occupancy.

If a yellow placard is placed – the structure is unsafe and use is restricted. Enter at your own risk.

Permits must be obtained, and repairs must be made prior to occupancy.

When can I start repairing my structure?

Once proper permits have been issued.

You may immediately remove (prior to obtaining permits) any wet material from the structure to allow the structure to start drying out. Photographs are highly recommended to properly document the damage for the Building Department and any insurance claims.

Why can't I start repairing my structure?

If you are located in a SFHA, a substantial damage determination must be made prior to any work commencing. This will require detailed documentation regarding the cost of the repairs and the market value of the structure. If it is determined that the structure was substantially damaged, the permit to repair the structure must show how the structure will now comply with the current flood regulations.

How can I get assistance to fix my structure?

FEMA

800-621-3362

How can I find a contractor to repair my structure?

Contact the City Clerks Office at:

772-467-3065 or cityclerk@cityoffortpierce.com

Look up state certified contractors at:

myfloridalicense.com

Why do I need a permit?

1. It is illegal to commence work without first obtaining a permit.
2. To verify compliance with federal, state and local regulations.
3. To verify contractors are properly licensed.

I own a condominium, why is the Building Department looking at the damage of the whole building?

The structure is located in a SFHA and a determination of substantial damage (SD) must be made. A condominium is considered one building. In order for a SD determination to be made, the cost of damage to the whole building needs to be calculated and a condominium appraisal must be submitted to make the SD determination.

No permits for any unit on any floor can be issued until the determination is complete because, if it is determined that the structure is considered substantially damaged then the whole building will need to be brought into compliance with the current flood regulations and a permit showing how the building will comply must be approved prior to any other work commencing on the property. A conversation and cooperation with the condo association will also be needed in order to come up with a comprehensive mitigation plan for the building.



Notice of Potential Substantial Damage

Date: _____

Site Address: _____

The purpose of this letter is to inform you that a preliminary inspection of the structure at the above listed address has been completed. Due to the magnitude of the damage observed, it is highly likely that the structure **may** be deemed substantially damaged, per our local floodplain management regulations and the National Flood Insurance Program (NFIP), which is managed by the Federal Emergency Management Agency (FEMA).

The City of Fort Pierce has adopted floodplain management regulations for buildings within Special Flood Hazard Areas (SFHAs), that may require the above listed property to be brought into compliance with the FEMA, NFIP and local floodplain management regulations.

NFIP regulations define **substantial damage** as 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 damaged occurred.

If you have received this notice, here's what to expect:

- A building may be substantially damaged by any cause, including fire, flood, high wind, land movement, or neglect. All costs to repair a substantially damaged building to its pre-damaged condition must be identified.
- To make the final substantial damage determination, the Building Department will compare the cost to bring the structure back to pre-damaged condition to the market value of the structure (excluding land, accessory structures and landscaping). If the resulting ratio equals or exceeds 50 percent of the market value of the structure before the damage occurred, the existing structure must be brought into compliance with the floodplain management requirements for new construction. If your structure needs to be brought into compliance, there will be several aspects that must be addressed in order to achieve compliance. The requirements will depend on several factors, including the flood zone of your property. The most significant compliance requirement will be that the lowest floor, as defined in the regulations, must be elevated to or above the design flood elevation (DFE), or in the case of a commercial structure, the structure may be dry floodproofed to the DFE.

$$\frac{\text{Cost of Improvement and/or Cost to Repair to Pre-Damage Condition}}{\text{Market Value of the Structure}} \geq 50\%$$

- In order for a final determination of substantial damage to be made, the market value of the building must be established, and an estimate of the cost to perform all work required to repair the building to its pre-damaged condition and the cost of any additional proposed improvements must be provided.
 - The market value of the structure can be established by:
 - The Building Department may determine the market value of the building by adding 20% to the St. Lucie County's Property Appraiser's building value (the value used must have been set prior to the damage) **(this option is not available if your property is a condominium)** or;
 - A licensed, independent appraiser can provide a current appraisal based on market value or actual cash value. **(this option will be required if your property is a condominium)**
 - The appraisal must be based only on the building and;
 - Must be based on the pre-damage condition and;
 - Dated within six months of the permit application date (except when a state of emergency has been declared, the Building Official may allow the appraisal to be dated up to a maximum of one year prior of the date the emergency is declared).
 - The cost estimate must include, but not be limited to, all labor, materials, the contractor's overhead and profit, demolition costs, and construction debris disposal.

This is not an official determination, however, if you have received this notice, do not start any repair work until a final determination of substantial damage can be made by the Building Department.

Please contact the CRS Coordinator at 772-467-3198 before proceeding with any repairs. If you need to remove water damaged drywall, carpet, etc. to prevent further damage, please take photos prior to commencing that scope of work.

Sincerely,

Building Department Inspector

What to do after the storm/flood

- Check for structural damage prior to entering any structure.
- Use caution when entering the structure.
- Look before you step. After a flood, the ground and floors may be covered with debris including broken bottles and nails.
- Floors and stairs can be slippery.
- If you have sustained damage that makes staying in your home unsafe, find alternate shelter and have a professional assess and repair the damage.
- Avoid loose or dangling power lines and immediately report them to 911.
- If you use natural gas, use a flashlight to inspect for damage. Do not smoke or use candles, lanterns or open flames unless you know the gas has been turned off and the area has been ventilated.
- Do not let children play around high water, storm drains or ditches. Besides the danger of drowning, backed up sewage and possible toxic runoff make this water unhealthy.
- Clean everything that got wet. Flood waters may contain sewage and chemicals from roads, commercial properties, and storage buildings.
- Use generators or other gasoline powered equipment outdoors. The same goes for cooking stoves and grills. Charcoal fumes from grills are especially deadly and should only be used outdoors.
- Do not drive through a flooded area. **TURN AROUND, DON'T DROWN.**

UNSAFE

**DO NOT ENTER OR OCCUPY
(THIS PLACARD IS NOT A DEMOLITION ORDER)**

This structure has been inspected, found to be seriously damaged and is unsafe to occupy, as described below:

Do not enter, except as specifically authorized in writing by jurisdiction. Entry may result in death or injury.

Facility Name and Address:

Date _____

Time _____

This facility was inspected under emergency conditions for:

(Jurisdiction)

Inspector ID / Agency

**Do Not Remove, Alter, or Cover this Placard
until Authorized by Governing Authority**

RESTRICTED USE

Caution: This structure has been inspected and found to be damaged as described below:

Entry, occupancy, and lawful use are restricted as indicated below:

Facility Name and Address:

Date _____

Time _____

This facility was inspected under emergency conditions for:

_____ (Jurisdiction)

Inspector ID / Agency

Do Not Remove, Alter, or Cover this Placard until Authorized by Governing Authority



June 13, 2019

XXXX
XXXX
XXXX

RE: XXXXXXXX

To whom it may concern:

We have reviewed the recent submittal for a determination of substantial damage caused by the fire in 2017. As required by our floodplain management regulations and building code, we have determined that the work to repair the structure back to pre-damage condition **is below the substantial damage threshold**. This determination was based on a comparison of the cost estimate of the work required to restore the building to its pre-damage condition to the building value prior to the damage (using the Property Appraiser's website plus 20%).

Summary of Repair Costs/Substantial Damage Evaluation	
Building Value (using the Property Appraiser's website plus 20%)	\$30,120.00
Cost estimate of work (back to pre-damage condition)	\$13,900.00
Percent of building Appraised Value	46%

Please be advised that if you do any additional work such as renovations or upgrades; or if the actual cost to repair the damage exceeds the estimate submitted, a new substantial damage/improvement determination will need to be made. Construction activities that are undertaken without a proper permit are violations and may result in citations, fines or other legal action.

Sincerely,

Kristie Kirstein, CFM
CRS Coordinator

Paul Thomas, CBO, CFM
Building Official/Floodplain Manager

cc: