



**Items needed to acquire permits for repair of flood damaged homes in a Special Flood Hazard Area (SFHA).** For structures located outside of a special flood hazard area, normal permitting procedures apply.

1. **Completed and signed permit application.** (Included)
2. **Official Elevation certificate.** (See Q & A below)
3. **Completed Damage Repair Worksheet.** (Included)

**Continue with items below if the structure is non-conforming.** (See definition below)

4. **Completed Property Owner's Damage Affidavit.** (Included)
5. **Completed Contractor's Damage Affidavit.** (Included)
6. **Pre-flood appraised market value of the structure from a licensed appraiser.** (Optional, see how is market value determined below)

***Notice of Determination of substantial damage will be issued upon request.***

(Sample included)

### **Questions and Answers**

**What is a 'non-conforming structure'?** Existing structures that have the lowest finished floor below the required elevation are non-conforming.

**What is the FEMA 50% rule?** Escambia County participates in the National Flood Insurance Program (NFIP) making affordable flood insurance available for structures within its jurisdiction through FEMA. The FEMA 50% Rule is a requirement for participation in this program. It limits the cost of repairs to non-conforming structures to less than 50% of the "Market Value" of the structure prior to the Flood. If your home is below the FEMA required flood elevation, the Parish has flood damage prevention regulations that will affect repair your home.

**What if the cost of repair exceeds 50% of the market value?** If a building is 'substantially damaged' or 'substantially improved', it must be brought into compliance with Escambia County floodplain regulations, which may include elevating the building to or above the 100 year flood elevation. Likewise, all electrical and mechanical equipment, bathrooms, and laundry rooms would need to be elevated. Only parking, building access and storage is allowed below the flood level.

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



Board of County Commissioners • Escambia County, Florida

Tim Tolbert, CBO

Building Official/Department Director

Building Services Department

Property address: \_\_\_\_\_

Owner name: \_\_\_\_\_ Phone number: \_\_\_\_\_

Contractor: \_\_\_\_\_ Phone number: \_\_\_\_\_

Contractor License number: \_\_\_\_\_ Contractor address: \_\_\_\_\_

\_\_\_\_\_ Email: \_\_\_\_\_

**Contractor Affidavit**

I hereby attest that I have personally inspected the building located at the above-referenced address and discussed the nature and extent of the work requested by the owner, including all improvements, rehabilitation, remodeling, repairs, additions and any other form of improvement.

At the request of the owner, I have prepared a cost estimate for all of the improvement work requested by the owner for the repair of damage; I have prepared a cost estimate to repair the building to its pre-damage condition. I acknowledge that if, during the course of construction, the owner requests more work or modification of the work described in the application, that a revised cost estimate must be provided to Escambia County Building Services Department, which will re-evaluate its comparison of the cost of work to the market value of the building to determine if the work is substantial improvement. Such re-evaluation may require revision of the permit and may subject the property to additional requirements.

I also understand that I am subject to enforcement action and/or fines if inspection of the property reveals that I have made repairs or improvements that were not included in the description of work and the cost estimate for that work that were the basis for issuance of a permit.

\_\_\_\_\_  
Contractor's Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

**Notary required if not submitted in person**

State of \_\_\_\_\_

County of \_\_\_\_\_

Before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, personally appeared

\_\_\_\_\_ who being duly sworn deposes and says that he/she has read, understands and agrees to comply with all the aforementioned conditions.

(stamp)

\_\_\_\_\_  
Signature, Notary Public

\_\_\_\_\_  
Print Name, Notary Public



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Tim Tolbert, CBO

Building Official/Department Director

Building Services Department

Property address: \_\_\_\_\_

Owner name: \_\_\_\_\_ Phone number \_\_\_\_\_

Contractor: \_\_\_\_\_ Lic: \_\_\_\_\_

This cost estimate of repairs must be signed by the contractor or by the owner if the owner acts as the contractor. Owners who act as their own contractors must estimate their labor cost at current market value for the work to be performed including construction supervision cost.

	Sub-contractor bids Bid amounts	OR	Contractor or owner estimates	
			Material costs	Labor costs
1. Masonry / Concrete				
2. Carpentry Material (rough)				
3. Carpentry Labor (rough)				
4. Roofing				
5. Insulation and Weather-strip				
6. Exterior Finish				
7. Doors, Windows & Shutters				
8. Finish / Trim Carpentry				
9. Hardware				
10. Drywall				
11. Cabinets & Countertops				
12. Floor Covering				
13. Plumbing				
14. Shower / Tub / Toilet				
15. Electrical & Light Fixtures				
16. Concrete				
17. Built-in Appliances				
18. HVAC				
19. Paint				
20. Demolition & Removal				
21. Overhead and Profit				
22. Other:				
Subtotal				
			<b>Total of all</b>	



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Building Services Department

Property address: \_\_\_\_\_

Owner name: \_\_\_\_\_ Phone number: \_\_\_\_\_

Contractor: \_\_\_\_\_ Phone number: \_\_\_\_\_

Contractor License number: \_\_\_\_\_ Contractor address: \_\_\_\_\_

\_\_\_\_\_ Email: \_\_\_\_\_

**Owner Affidavit**

I hereby attest that the description included in the permit application for the work on the existing building that is located at the property identified above is all of the work that will be done, including all improvements, rehabilitation, remodeling, repairs, additions, and any other form of improvement. I further attest that I requested the above-identified contractor to prepare a cost estimate for all of the work, including the contractor's overhead and profit. I acknowledge that if, during the course of construction, I decide to add more work or to modify the work described, Escambia County Building Services Department, will re-evaluate the comparison of the cost of work to the market value of the building to determine if the work is substantial improvement. Such re-evaluation may require revision of the permit and may subject the property to additional requirements.

I also understand that I am subject to enforcement action and/or fines if inspection of the property reveals that I have made repairs or improvements that were not included in the description of work and the cost estimate for that work that were the basis for issuance of a permit.

\_\_\_\_\_  
Contractor's Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

**Notary required if not submitted in person**

State of \_\_\_\_\_

County of \_\_\_\_\_

Before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, personally appeared \_\_\_\_\_ who being duly sworn deposes and says that he/she has read, understands and agrees to comply with all the aforementioned conditions.

(stamp)

\_\_\_\_\_  
Signature, Notary Public

\_\_\_\_\_  
Print Name, Notary Public



Tim Tolbert, CBO  
Building Official/Department Director

Building Services Department

### NOTICE OF SUBSTANTIAL DAMAGE DETERMINATION (Sample)

Dear [name of structure owner]:

Escambia County Building Services Department has reviewed your recent application for a permit to repair for the existing residential structure located at [0000 Some Street Pensacola, Florida 325xxx]. These repairs are required due to flood damage from Flooding on some date and year.

It has been determined that this structure is located within a mapped Special Flood Hazard Area on the Flood Insurance Rate Map (FIRM), Panel [xxxx, with an effective date of any day and year]. As required by our floodplain management regulations and building code, we have determined that the proposed repairs constitute **Substantial Damage** for the structure. This determination is based on a comparison of the cost estimate of the proposed cost of repairs to the pre-damage market value of the structure (excluding land value). When the cost of repairs equals or exceeds 50 percent of the pre-damage market value of the structure, the damages are considered Substantial Damage.

As a result of this determination, you are required to bring the structure into compliance with the floodplain regulations found in Articles III and IV of Escambia County code of Ordinances and the current Florida Building Code.

There are several aspects that must be addressed to achieve compliance. The most significant requirement is that the lowest floor, as defined in the flood regulations/code, must be elevated to or above the base flood elevation (BFE) plus three foot on the FIRM. You may wish to contact your insurance agent to understand how raising the lowest floor higher than the minimum required elevation can reduce National Flood Insurance Program (NFIP) flood insurance premiums.

Please resubmit your permit application along with plans and specifications that incorporate compliance measures. Construction activities that are undertaken without a proper permit are violations and may result in citations, fines, or other legal action.