

CITY OF SANIBEL BUILDING DIVISION

REPAIR/IMPROVEMENT ESTIMATE FORM GUIDELINES



NOTICE TO PROPERTY OWNERS

If your home is NOT CONFORMING to current Flood Ordinance Elevation Requirements

Here's information you need to know about the FEMA "50% Rule"

What is the FEMA 50% rule? The City of Sanibel 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 improvements (additions, alterations, and/or repairs) to non-conforming structures to less than 50% of the "Market Value" of the structure prior to the start of work.** If your home or business is below the current FEMA required flood elevation, the City of Sanibel Flood Ordinance includes regulations that may affect the permitting of remodeling, renovations or addition projects to buildings.

What is a 'non-conforming structure'? FEMA identifies areas that are at higher risk for periodic flooding and determines the minimum lowest floor elevation for structures in these areas. Example: Existing structures built prior to 1984 that have the lowest finished floor below the required elevation are non-conforming.

How is 'market value' determined? The City of Sanibel will use the assessed value of your structure recorded by the Lee County Property Appraiser's Office (can be found at www.leepa.org). Only the value of the structure is used in determining value, the value of the site improvements such as pools, accessory structures, fences, landscaping, docks, etc. are not included. If you disagree with the Property Appraiser's valuation of the structure, you have the option to provide a comparable property appraisal for the current market value of the structure. A State of Florida licensed property appraiser must perform and seal the appraisal documentation. The appraised value of the structure less the value of all forms of depreciation is the 'market value'.

When do I need to submit a Project Cost Form? When a structure is non-conforming per FEMA guidelines, the City of Sanibel Project Cost Form including owner's affidavit, contractor's affidavit, worksheet and supporting documents would need to be submitted with the permit application and construction documents.

What if the cost of improvement or repair exceeds 50% of the market value? If a building is 'substantially damaged' or 'substantially improved', it must be brought into compliance with the City of Sanibel Floodplain Management Ordinances, which may include elevating the building to or above the 100 year flood elevation. This may also include adding "freeboard" (elevation higher than the 100 year flood elevation due to the Florida Building Code requirements). All electrical, plumbing, and mechanical equipment would need to be elevated to this new required elevation. Only parking, building access and storage is allowed below the flood level. Proper design and flood relief openings will also be required below the new required elevation.

Substantial Damage means damage of any origin sustained by a structure whereby the cost of restoring the structure to it's before damage condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. (Note: *The cost of the repairs must include all costs necessary to fully repair the structure to its "before damage" condition.*)

Substantial Improvement means any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the 'start of construction' of the improvement.

Who can I contact for more information? For answers to any questions regarding the City's Floodplain Management Ordinances or elevation certificates, contact Community Services at (239) 472-4555 or sanibelbuild@mysanibel.com.

