



## NOTICE TO INDUSTRY

### FEMA Packet Requirements for Properties Located in a Special Flood Hazard Area

**EFFECTIVE Thursday, September 5, 2024**

All permit applications for repairs, alterations, or additions in a Special Flood Hazard Area (SFHA) must include a FEMA packet also known as the "Substantial Improvement / Damage Application Checklist" with the submission. Specifically:

**CONTRACTORS:**

1. If the cost of construction cost ratio exceeds 35 percent of the assessed value of the structure, pages 4 – 7 of the Substantial Improvement / Damage Application Checklist is required to be completed and submitted at the time of permit application.

**Exception:**

If the cost of construction cost ratio is below 35 percent of the assessed value of the structure, only page 4 of the Substantial Improvement or Repair of Substantial Damage Affidavit is required to be completed and submitted at the time of permit application.

**OWNER/BUILDERS:**

1. An owner/builder must complete and submit pages 4 – 7 of the Substantial Improvement / Damage Application Checklist at the time of permit application.

**Note:** Cost comparisons of previous permits will be included as part of the substantial improvement/damage assessment, as applicable.

- PHOTOGRAPHS ARE ENCOURAGED
  - ELEVATION CERTIFICATE IS ENCOURAGED
  - APPRAISAL REPORT IS ENCOURAGED AND MAY BE REQUIRED UPON REVIEW
- A. In lieu of a FEMA packet, if the property has been built in compliance with current code standards and flood regulations, please provide a copy of the Elevation Certificate which delineates compliance.
- a. Finish Floor Elevation equals or exceeds Base Flood Elevation plus 1-foot (BFE +1') NAVD. FLOOD ZONE A



- b. Above Lowest Horizontal structural member Base Flood Elevation plus 1-foot (BFE +1') NAVD. FLOOD ZONE V, COASTAL A ZONE
- c. All Equipment shall comply with either (a) or (b) listed above.
- d. Enclosures below the Base Flood Elevation (BFE) may only be used for building access, vehicle parking, and storage and shall have the appropriate flood vent openings.
  - i. Breakaway walls (if applicable - Zone V, Coastal A Zone).

**\*\*\*FOR PROPERTIES WHERE PERMITS WERE APPLIED FOR OR ISSUED AFTER SEPTEMBER 28, 2022, AND A FEMA PACKET OR REQUIRED DOCUMENTATION AS LISTED ABOVE WAS NOT PROVIDED: (THIS APPLIES TO BOTH A CONTRACTOR and OWNER/BUILDER)**

The Substantial Improvement / Damage Application Checklist must be completed in its entirety and signed by the owner and contractor (as applicable).

The owner or contractor must email the completed package to: [FEMAPackets@capecoral.gov](mailto:FEMAPackets@capecoral.gov).

This change is part of our ongoing efforts to optimize processes and improve efficiency while ensuring compliance with FEMA and local regulations.

Should you have any questions or require further clarification regarding this change, please do not hesitate to contact 239-574-0546 or [permits@capecoral.gov](mailto:permits@capecoral.gov).

Thank you for your cooperation as we implement these updates to better serve our community.

The below links provide additional information and documents:

FEMA/National Flood Insurance Program:

[https://www.capecoral.gov/government/city government/city manager/office of communications/fema/index.php](https://www.capecoral.gov/government/city%20government/city%20manager/office%20of%20communications/fema/index.php)

FEMA Packet (Substantial Improvement / Damage Application Checklist):

<https://www.capecoral.gov/Comms%20&%20Marketing/FEMA%20PACKET.pdf>

[Click here to access flood risk data on Cape Coral properties](#)