



TOWN OF PALM BEACH

Planning, Zoning and Building

Notice for Work on Existing Buildings in Special Flood Hazard Areas Substantial Improvement / Substantial Damage Worksheets

TO: Property Owners, Contractors, and Design Professionals

The Town of Palm Beach floodplain management regulations and The Florida Building Code specify that all new buildings to be constructed in Special Flood Hazard Areas (SFHAs) are required to have their lowest floors elevated to or above the base flood elevation (BFE). The regulations also specify that substantial improvement of existing buildings (remodeling, rehabilitation, improvement, or addition) or buildings that have sustained substantial damage must be brought into compliance with the requirements for new construction. Please note that a building may be substantially damaged by any cause, including fire, flood, high wind, seismic activity, land movement, or neglect. It is important to note that all costs to repair a substantially damaged building to its pre-damage condition must be identified.

There are several aspects that must be addressed to achieve compliance with the floodplain management requirements. The requirements depend on several factors, including the flood zone at your property.

The most significant compliance requirement is that the lowest floor, as defined in the regulations/code, must be elevated to or above the BFE. Please plan to meet with this department to review your proposed project, to go over the requirements, and to discuss how to bring your building into compliance.

Our regulations define these terms:

Substantial damage means 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 damage occurred.

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. This term includes structures that have incurred "substantial damage," regardless of the actual repair work performed.

To make the substantial improvement determination or the substantial damage determination, we compare the cost of the proposed improvement or repairs to the market value of the building (excluding land, accessory structures, and landscaping). If the resulting ratio equals or exceeds 50 percent, the existing building must be brought into compliance with the floodplain management requirements for new buildings.

Cost of Improvement or Cost to Repair to Pre-Damage Condition \geq 50%
Market Value of Building

Please note:

- You must provide an estimate of the cost to perform the proposed improvements or repairs. If your building has been damaged, the cost estimate must include all work required to repair the building to its pre-damage condition. The cost estimate must include all labor and materials. If the work will be done by a contractor, the contractor's overhead and profit must be included. If the work will be done by the owner or volunteers, market rates must be used to estimate the cost of materials and the value of labor. Attached to this notice is a list of costs that must be included and costs that are excluded. After we review the cost estimate, we may require that it be broken down to show all materials and labor estimates.

- You must provide a market value appraisal of the building that is prepared by a professional appraiser according to standard practices of the profession. We will review the appraisal to determine that it accurately describes your building and does not include the value of the land, accessory buildings, and landscaping.

If you have any questions regarding this information, please contact the Town's Certified Flood Manager at (561) 227-6415 or email at aquintana@townofpalmbeach.com.

Residents and property owners of the Town of Palm Beach may review flood maps for their properties by clicking on the link below:

<https://www.townofpalmbeach.com/592/FEMA-Flood-Maps>.