



Hurricane IAN Emergency Repair Permitting

City of Naples MULTI-FAMILY HURRICANE IAN REPAIRS

FEMA 50% Rule

The 50% rule for repairs is in effect and will be enforced during review for structures located in a flood hazard area.

- ❖ **Basic rule:** If the cost of improvements or the cost to repair the damage exceeds 50% of the market value of the building, it must be brought up to current floodplain management standards. For more information - www.fema.gov/sites/default/files/2020-07/fema_p213_08232018.pdf
- ❖ **Market Value of the Building:** Market Value for Multi-Family Buildings is determined by one of the following:
 - State of Florida licensed property appraiser to submit an appraisal for the Depreciated Replacement Cost (Actual Cash Value) of the structure.
 - Assessed value on the flood insurance policy (accepted during emergency only)

Permitting

Multi-Family buildings not conforming to current Flood Zones must include the following documents upon permit submittal.

1. Submit Market Value documentation – Based on the market value, the HOA must provide a spread sheet that indicates the division of funds for each damaged unit and any common area elements requiring restoration to pre-storm condition. In some cases, funds may not be sufficient for the repairs of the damaged units requiring a reallocation of fund from other floors where units were undamaged. This reallocation will create conditions/restrictions related to future permitting of any undamaged units for a period of 12-months from the date of permit issuance for the damaged units.
2. Submit the city FEMA form to determine repair costs. Form is available on the building department webpage under Permit Forms and Fees, form # 22.
3. Submit the Multi-Family Addition/Alteration Application Form and an Acknowledgment of Naples Regulations Form with the following supporting documents:
 - a) Detailed scope of work letter indicating all work to be completed (Drywall, cabinets, vanities, counter tops, flooring, and minor electrical device replacements (receptacles, switches)).
 - b) Floor plan detailing the area of repair. An engineer/architect signed/sealed plan are not required for like for like repairs and no structural work. The floor plan must indicate any tenant separation walls needing repair along with a UL listed detail for framed walls (if tenant separation walls are block/masonry constructed, please indicate on the floor plan for fire review), list a fire stop contractor for any penetrations needing to be addressed.