

**CITY OF NAPLES**

**STATE OF EMERGENCY – HURRICANE IAN EMERGENCY REPAIR PERMITTING  
ORDER # 4**

WHEREAS, pursuant to the authority vested in me as Mayor of the City of Naples, Florida, pursuant to Section 14-38, of the Code of the City of Naples, the Declaration of Local Emergency dated September 27, 2022, and Resolution 2022-14951 dated September 30, 2022, and Resolution 2022-14952 extended on October 6, 2022, and Resolution 2022-14957 extended on October 13, 2022, and Chapter 252, Florida Statutes; and

WHEREAS, to further protect and safeguard the health, safety, and welfare of the City of Naples residents during the state of emergency and allow temporary, emergency repairs and replacement to protect persons and property in response to damage caused by Hurricane Ian.

I HEREBY DECLARE, and approve in response to the post-disaster emergency the following the information and requirements attached as Exhibit A regarding:

**Hurricane Ian Emergency Repair Permitting**

A list of all work requiring building permits and work exempted from building permits and guidance regarding hurricane repairs is attached as "Exhibit A", it also can be found on the City of Naples website: <https://www.naplesgov.com/building/page/hurricane-ian-emergency-permitting>.

Done and ordered this October 19, 2022.

Attest:

  
\_\_\_\_\_  
Patricia L. Rambosk, City Clerk

  
\_\_\_\_\_  
Teresa Heitmann, Mayor

Approved as to form and legality:

  
\_\_\_\_\_  
City Attorney



# Hurricane IAN Emergency Repair Permitting City of Naples

<https://www.naplesgov.com/building/page/hurricane-ian-emergency-permitting>

Due to the damage associated with Hurricane Ian, Naples City is temporarily altering routine construction permitting and inspections for repairs to damaged structures.

## Damage Assessment

1. The City of Naples, in compliance with the National Flood Insurance Program (NFIP) requirements, has the responsibility to determine "Substantial Damage" and "Substantial Improvement," and has implemented the procedures to do so.
  - Immediately after the storm city inspectors assessed damages to all city structures. Structures were damage assessed as being either "Affected", "Minor – Not Substantially Damaged", or "Major – Substantially Damaged". The assessment was a visual assessment therefore structures damage determination could change based on scope of work and estimate of repairs submitted for permit review. Please contact the Naples Building Department at 213-5020 to obtain a reassessment if there are questions regarding an assessment determination.
  - **Substantial Damage** is defined as damage of any origin sustained by a structure whereby the cost of restoring the structure to its "before damage" condition would equal or exceed 50% of the market value of the structure. (Note: The cost of the repairs must include all costs necessary to fully repair the structure to its "before damage" condition).
  - **Substantial Improvement** is defined as any reconstruction, rehabilitation, addition or other improvement of a structure, the cost of which equals or exceeds 50% of the market value of the structure (before any improvements are performed).
  - Historic structures may be exempt from these requirements if compliance would threaten the structure's continued eligibility for historic designation. Visit <https://www.naplesgov.com/building/page/historic-preservation-rehabilitation> for more information.
2. These requirements are required by the NFIP (National Flood Insurance Program) to protect lives and investment from future flood damages. The city must enforce these requirements for federally backed flood insurance to be made available to City of Naples residents and property owners.

## FEMA 50% Rule

1. The 50% rule for repairs is in effect and will be enforced during review for structures located in a flood hazard area  
<https://naples.maps.arcgis.com/apps/webappviewer/index.html?id=8c659a4e1f0843889b2da105048557a8>



# Hurricane IAN Emergency Repair Permitting

- **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. <https://www.naplesgov.com/building/page/building-floodplain> or [www.fema.gov/sites/default/files/2020-07/fema\\_p213\\_08232018.pdf](http://www.fema.gov/sites/default/files/2020-07/fema_p213_08232018.pdf). For more information.
- **Market Value of the Building:** Market Value is determined by one of the following:
  - Improved Value as listed on the Collier Co. Property Appraiser Web Site plus 20%
  - State of Florida licensed property appraiser to submit an appraisal for the Depreciated Replacement Cost (Actual Cash Value) of the structure.
  - Value listed on the properties Flood Insurance Policy

## Permitting

1. **Disaster Recovery** procedures provides permitting, review, and inspection services for all permit types regardless of damage, while ensuring those with hurricane damage are given priority. Normal permitting and inspections for nondamaged structures will be unaffected by emergency procedures. The following permitting rules and procedures will be in effect for storm damaged structures repair:
2. **Work not requiring a permit:**
  - Tarping and other temporary roof coverings
  - Removal of debris and damaged finish surfaces from on or inside a structure
  - Minor demolition to prevent injury or prevent further damage to building
  - Minor removal of drywall, and wood trim no more than 4 foot above the floor
  - Finishes: painting, wallpaper, tiling, carpeting, and other interior finishes
  - Structural shoring and bracing
  - Replacement of broken glass within existing framing for windows and doors
  - Repair/Replacement of roof trim, soffit and gutters
  - Roof covering repairs that do not exceed 500 square feet
  - HVAC repairs & Minor plumbing repairs and fixture replacement (same locations)
  - Permits are not required for replacement of existing lighting fixtures or devices. Any above ground "Wiring Methods and Materials" as listed in the 2017 NEC Chapter 3 Shall Not require a permit unless a substantial area (50%) of the structure is affected
  - Minor non-structural repairs made to the exterior of structures
  - Repair of minor water leaks that do not involve structural, mechanical, or electrical systems



# Hurricane IAN Emergency Repair Permitting

- Previously permitted fences destroyed due to the storm may be re-installed, like for like, in the exact same location. Temporary chain link pool barrier fencing to prevent access to the pool in compliance with pool barrier code requirements.
- Screen enclosure repairs - like for like
- Sea wall repairs – like for like

3. **Damaged structures** that have been assessed by city inspectors as “**Affected or Minor**” are deemed not to have substantial damage. The structures assessment is posted on the Building Department web page

[https://www.naplesgov.com/sites/default/files/fileattachments/building/page/86/residential\\_min\\_or\\_major.destroyed\\_damage\\_report\\_10.4.22\\_002.pdf](https://www.naplesgov.com/sites/default/files/fileattachments/building/page/86/residential_min_or_major.destroyed_damage_report_10.4.22_002.pdf)

- Permits for repairs to **Multi-Family and Commercial** structures shall be performed using normal permitting procedures. Permits shall be submitted thru the CityView portal <https://cityview2.iharriscomputer.com/CityofNaplesFlorida/Account/Logon>. Permit submission must include detailed construction drawings prepared and sealed by an approved architect or engineer as required by code. The 50% rule will apply if located in a flood hazard area
- Permits for repairs to **Single Family** structures for interior non-structural components such as drywall replacement, kitchen and bath replacement shall submit the **Hurricane IAN Emergency Single Family Repair Permit Application**.  
[https://www.naplesgov.com/sites/default/files/fileattachments/building/page/86/emergency\\_permit\\_app\\_10\\_14\\_2022.pdf](https://www.naplesgov.com/sites/default/files/fileattachments/building/page/86/emergency_permit_app_10_14_2022.pdf)

Permit review will be expedited. Permit submission items include scope of work, Market Value Documentation, include an itemized list from the contractor or owner-builder stating the items to be repaired, with an accurate cost estimate of the repairs. Review for compliance with the FEMA 50% rule will be based on the cost estimate provided and Market Value of the home. It will be the responsibility of the owner-builder or contractor to schedule the required inspections from the City of Naples via the online portal or use an approved architect or engineer to perform the inspections and provide inspection reports.

- Roof replacement or repairs greater 500 square feet shall require a separate roof permit
- HVAC replacement and other than minor plumbing repairs will require a separate Mechanical – Plumbing Permit.
- Electrical Repairs for replacement of any Service Feeders, Meter Cans, Switchgear or Panels shall require a separate Electrical Permit. All electrical work must be assessed and completed by a licensed electrical contractor. Any above ground "Wiring Methods and Materials" as listed in the 2017 NEC Chapter 3 Shall Not require a permit unless a substantial area (50%) of the structure is affected
- Exterior doors and windows shall require a separate window and door permit



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Screen enclosure replacement shall require a separate screen enclosure permit

4. **Damaged structures** that have been assessed by city inspectors as “**Major or Destroyed**” are deemed to have possible substantial damage. The structures assessment is posted on the Building Department web page [https://www.naplesgov.com/sites/default/files/fileattachments/building/page/86/residential\\_min\\_or\\_major.destroyed\\_damage\\_report\\_10.4.22\\_002.pdf](https://www.naplesgov.com/sites/default/files/fileattachments/building/page/86/residential_min_or_major.destroyed_damage_report_10.4.22_002.pdf)
  - Permits for repairs to **Single- Family, Multi-Family and Commercial** structures shall be performed using normal permitting procedures. Permits shall be submitted thru the CityView portal <https://cityview2.iharriscomputer.com/CityofNaplesFlorida/Account/Logon>. Permit submission must include detailed construction drawings prepared and sealed by an approved architect or engineer as required by code. The 50% rule will apply if located in a flood hazard area
  - Permit submission items include scope of work, detailed construction documents, Market Value Documentation including required repair cost documentation. Review for compliance with the FEMA 50% rule and determination of Substantial Damage/Substantial Improvement per FEMA guidelines will require a more complex permit review process including the submission of the following forms [https://www.naplesgov.com/sites/default/files/fileattachments/building/page/2461/fema\\_for\\_m\\_updated\\_2021.pdf](https://www.naplesgov.com/sites/default/files/fileattachments/building/page/2461/fema_for_m_updated_2021.pdf)

## Hurricane IAN Repair Permit Fees

- All permit and Inspections Fees for IAN repair permits have been waived by Naples City Council

## Power Reactivation Policy

- Please see this Link to policy for obtaining power activation [https://www.naplesgov.com/sites/default/files/fileattachments/building/page/86/naples\\_processes\\_assisting\\_fpl\\_power\\_activation\\_1.pdf](https://www.naplesgov.com/sites/default/files/fileattachments/building/page/86/naples_processes_assisting_fpl_power_activation_1.pdf)

## Existing Issued Permits

- Issued permits on damaged structures must submit revisions to include the new repairs. Reviews will be based on the damage assessment determination and the FEMA 50% rule if the structure is in a Flood Hazard Area.
- Expired permits/permits due to expire: Permit extensions and re-issues will be performed using normal procedures except there will be no fee based on hurricane IAN Fee Waiver



# Hurricane IAN Emergency Repair Permitting

## Rebuilding Information

- Single Family Homeowners may perform their own repairs per state statute 489.103. Please submit the following form with the permit application  
[https://www.naplesgov.com/sites/default/files/fileattachments/building/page/2461/owner\\_builder\\_disclosure\\_1\\_2021.pdf](https://www.naplesgov.com/sites/default/files/fileattachments/building/page/2461/owner_builder_disclosure_1_2021.pdf)
- Anyone hired to do repairs for the homeowner must be a properly licensed contractor. The homeowner should visit the Florida Department of Business & Professional Regulation website at [www.myfloridalicense.com](http://www.myfloridalicense.com) to check the contractor data base to verify they have an active license, and contact the Collier County Contractor Licensing Office at 239-252-2431 to verify they are registered to perform work being requested in Naples and Collier County
- Obtaining a permit for permanent repairs will help prevent post-storm scams and price-gouging. Naples City permitting process can help ensure that repairmen are licensed and performing repairs in compliance with code

### **Please note:**

**These emergency procedures are designed to facilitate permitting during the aftermath of a major catastrophic event. Changes may occur, depending on circumstances.**