

# FEMA Information

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FEMA rules and regulations affect all construction within the City of St. Pete Beach. Essentially, FEMA rules require that the first finished floor level of all new residential buildings be elevated above the base flood elevation and that all new commercial buildings be elevated and/or flood proofed. When the costs of additions to or remodeling of existing buildings will trip the substantial improvement threshold, the entire structure must be brought into compliance with FEMA regulations.

## ***Substantial Improvement:***

The entire City of St. Pete Beach is located within a flood zone, and we strictly enforce the rules and regulations promulgated by the Federal Emergency Management Agency (FEMA) which administers the National Flood Insurance Program. The key element relating to the impact of these rules and regulations on a proposed construction project hinges on the determination of whether the magnitude of the project constitutes a "Substantial Improvement" as defined in the Federal Regulations:

*Any construction, 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 which have incurred "substantial damage", regardless of the value of or actual cost of repair work performed. The term does not, however, include either (1) any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions or (2) any alteration of a "historic structure", provided that the alteration will not preclude the structure's continued designation as a "historic structure."*

## ***Why the 50% threshold was chosen:***

The 50% threshold was chosen as a compromise between the extremes of (1) prohibiting all investment to structures in flood hazard areas which do not meet the minimum FEMA floodplain management requirements and (2) allowing structures to be improved in any fashion without regard to the hazard present.

In the first instance, there is the potential for causing hardship to those who have located in flood hazard areas without knowledge of the risk because the structure was constructed prior to the designation of the area as flood prone, and they could not improve their structures as damage or age contributed to the increasing peril to life and property.

In the second, there is no mechanism to ensure that increased investment in flood hazard areas will receive needed protection from the flood risk, thus contributing to the increased peril to life and property. The threshold is a compromise at a half-way point and was chosen because it conforms with similar building code and zoning standards that also use the a 50% threshold.

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## ***Figuring substantial improvement:***

Follow the links on right-hand side of this page to understand how the city calculates the market value of a structure for FEMA purposes and see what construction costs count towards substantial improvement.