



Municipal Drive  
Madeira Beach, Florida 33708  
(727) 391-9951  
Fax (727) 399-1131

October 28, 2024

**RE: Declaration of Substantial Damage – Single Family Residence**  
539 Crystal Drive / Parcel #10-31-15-19962-000-0660  
Madeira Beach Florida 33708-2363  
FIRM Flood Zone – AE 10  
Madeira Beach – R-1

Attn:

As required by the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP) and the city's Floodplain Management Ordinance, the city conducted a substantial damage assessment on your property October 22, 2024. Based on the assessment process, the city has made a preliminary determination that your structure has been substantially damaged by the weather event associated with Hurricane Helene, resulting in the estimated cost to repair your structure exceeding 50 percent of the pre-damaged building value (also known as "FEMA's 50% Rule"). This determination utilized the Substantial Damage Estimator 3.0 tool and supporting guidance from FEMA P-784 user manual as well as the *Substantial Improvement/Substantial Damage Desk Reference* FEMA P-758 publication.

Based on this preliminary determination, the structure must be brought into compliance with all applicable Florida Building Codes (FBC) 2023, Residential and our LDRs with all flood provisions of the NFIP. One significant requirement for newly constructed buildings is that the lowest floor and/or structural component, as defined in the FBC, must be elevated above the base flood elevation (BFE) as shown on FEMA's flood insurance rate map (FIRM), plus an additional four feet of freeboard. This is known as the required Design Flood Elevation (DFE).

Note that the FBC requires a permit to be issued prior to beginning work, including but not limited to demolishing, renovating, repairing, or building. Construction activities started prior to receiving an issued building permit covering that scope of work are violations however, the city has encouraged and supported interior demolition activities to prevent further damage while residents are obtaining their project numbers for work moving forward to conduct repairs.

Moving forward, with a structure deemed substantially damaged, these are your options:

1. If you have received a substantial damage determination and the lowest floor of the existing building is currently below the required DFE and you wish to keep the current structure, the lowest floor of the building will be required to be elevated. **With your property in an AE zone, the lowest living floor must be at or above DFE.** You may also choose to keep the shell of your existing structure, utilizing the area below for storage, parking, and access only, building the new elevated living level at the required elevation.
2. Demolish the existing structure and build a new, elevated structure. There are some situations where buildings are so severely damaged that they cannot be elevated. For these buildings, demolition may be the only feasible alternative.

3. If you believe the determination is not accurate and you can return the structure to its pre-storm condition for under the 50% limit you can submit, with your permit, a detailed breakdown of all costs necessary to return the existing building to its pre-damaged condition. The valuation for all labor and materials must be included and valued at fair market costs, even if labor and materials are donated. The permit application must include a completed substantial packet and or a signed cost estimate provided by a contractor listing all labor and material costs necessary to restore the building to its pre-damaged condition. This information will be evaluated by the building official and floodplain coordinator to determine if the preliminary determination can be revised. If this initial determination is revised so that the building is no longer considered substantially damaged, the revised assessment will replace the determination contained in this letter and will become the official determination for your building.

As you consider your options, please review the attached "Links to Reference Documents and Publications" for more information on topics referenced in this letter as well as locating your zoning designation in the City of Madeira Beach. Noting that our LDRs allow for homes to rebuild in their original footprint providing the homeowner has a survey showing the setbacks and all other criteria are met. If you have any questions regarding build back, please reach out to [planning@madeirabeachfl.gov](mailto:planning@madeirabeachfl.gov). Also be aware that some structures may be non-compliant with current codes and require extra steps to rebuild, so please contact the email address provided for verification of rebuild rules and guidelines.

City staff understands these are extremely hard times and residents are facing difficult decisions, staff is here to help answer any questions you may have. Please visit the Madeira Beach main web page for more emergency response and flood recovery information and check out the City's Flood Information website at <https://madeirabeachfl.gov/flood-resources/> . If you would prefer to speak with staff please email [planning@madeirabeachfl.gov](mailto:planning@madeirabeachfl.gov). Due to our current workload and staff performing field inspections, it is difficult to take phone calls so please email and we will respond as soon as possible.

Sincerely,

Marci L. Forbes, P.E., CFM  
Community Development Engineer

