



300 Municipal Drive  
Madeira Beach, Florida 33708  
(727) 391-9951

November 26, 2024

RE: **Preliminary Determination of Substantial Damage**

**Address for Property:** 745 Sunset Cove Madeira Beach, Florida 33708

**PCPAO FEMA Structure Valuation:** \$102,319

**Estimated Cost of Damages:** \$75,530

**Contact Information:**

Attn:

As required by the Federal Emergency Management Agency (FEMA) National Flood Insurance Program (NFIP) and the city's Floodplain Management Ordinance, the city has conducted a substantial damage assessment on your structure. 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 equal to or 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, Madeira Beach Land Development Regulations (LDRs), and 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).

With this determination, your options are the following:

1. If you wish to keep the current structure, the lowest habitable floor and/or structural member of the building will be required to be elevated above design flood elevation (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 FEMA and Florida Building Code (FBC) compliant structure.
3. **If you believe the determination is not accurate**, you can appeal the determination through submission of additional information.
  - The appeal submission will be processed as an interior remodel permit submission and must include photos and an itemized estimate for the costs of repair. The itemized cost must include all costs 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 improvement packet and 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.
- In addition, you can provide an Actual Cash Value (ACV) appraisal to support a higher value for your structure. Please provide the ACV checklist to your appraiser for use in their process.

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. The Madeira Beach Code of Ordinances allows for single family homes to rebuild in their original footprint providing that the homeowner has a survey showing the setbacks and all other criteria are met. If you have any questions regarding building 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.

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.

City staff understands these are extremely hard times and residents are facing difficult decisions, staff are 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@medeirabeachfl.gov](mailto:planning@medeirabeachfl.gov). Due to our current workload and staff performing filed 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