

## **HURRICANE IAN DAMAGE AND REPAIRS** **IMPORTANT INFORMATION**

The Village of Estero is open for business after the hurricane and wishes to assist residents and businesses with recovery efforts. Please see below for important information about emergency permitting.

### **Building Repairs not requiring a permit:**

- **Removal of debris from, on, or inside a structure**
- **Repair/replacement of soffits and gutters**
- **Screen replacement** (structural components of the lanai require a permit). If the lanai includes a pool, a barrier such as a temporary fence should be installed to prevent outside access for safety purposes.
- **Replacement of broken glass within existing framing for windows and doors.** Entire windows or door frames require a permit.
- **Structural shoring and bracing**

### **Building Repairs requiring a permit:**

1. Roof repairs
2. Drywall replacement over 100 sq. ft.
3. All structural components
4. Fence replacement (except previously permitted fences destroyed due to storm may be reinstalled like-for-like in the exact same location)
5. Lanai, door, window (except as detailed above)

### **Building Inspections:**

All inspections requested are being accepted, with priority given to hurricane-related repairs. Email [inspections@estero-fl.gov](mailto:inspections@estero-fl.gov) or call 239-319-2817.

**For all work done on an emergency basis that normally requires a permit, application should be made within 24 hours of the commencement of repairs, if possible.**

If you have any **permitting** questions or require assistance in **obtaining a building permit**, please contact the Village of Estero Permitting Department at 239-221-5036 or email [permitting@estero-fl.gov](mailto:permitting@estero-fl.gov).

**\*\*To protect yourself, please make sure all contractors are licensed and insured. This is required by State law.**

### **Additional Damage Assessment Information:**

Properties located in a **Special Flood Hazard Area** will fall under the **Substantial Improvement/Substantial Damage Determination** (known as the 50% rule). Under the 50% rule, if the repair amount is equal to or exceeds 50% of the improved value of the structure before the event, the structure must comply with current elevation standards outlined in the Florida Building Code 7<sup>th</sup> Edition.

### **Damage Assessment:**

The Village of Estero, following the National Flood Insurance Program (NFIP) requirements, has the responsibility to determine “substantial damage” and “substantial improvement”.

- 1. 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.)*
- 2. 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).

These laws are required by the NFIP to protect lives and investment from future flood damages. The Village must enforce these laws in order for federally-backed flood insurance to be made available to its residents and property owners.

### **FEMA 50% Rule:**

**Basic Rule:** If the cost of improvements or the cost to repair the damage exceeds 50% of the market value of the building (including improvements to the structure permitted within the last 5 years), it must be brought up to current floodplain management standards. See [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.

#### **1. Minor Damage**

Permits for minor damage, consisting of roof covering, screen enclosures, wood decks, doors, windows, and other non-structural components may be obtained upon the submission of an itemized list from the contractor or owner-builder stating the items to be repaired, with an accurate cost estimate of the repairs. It will be the responsibility of the owner-builder or contractor to request the required inspections from the Village Inspections Department at 239-319-2817 or use an approved private provider, architect, or engineer to perform the inspections and provide inspections reports to the Village Inspections Office.

## **2. Major Damage**

Permits for structural components such as damaged glass rooms, trusses, cladding (roof and wall sheathing) and non-structural components may be issued to a Florida licensed contractor registered with the Village of Estero or owner-builder, upon submission of an itemized list signed and sealed by an approved architect or engineer. Engineered plans are not required for trade permits such as mechanical (air conditioning), electrical, and insulation.

## **3. Major Structural Damage**

Permits for collapsed roofing systems, destroyed walls, foundation damage, damage to beams and other major structural components will only be issued upon submission of detailed construction drawings prepared and sealed by an approved architect or engineer.