



Residential Additions in Special Flood Hazard Zones

Department of Growth Management

Nov 2019

RESIDENTIAL ADDITION LOCATED IN A SPECIAL FLOOD HAZARD ZONE (A, AE, V OR VE ZONE)

The three elements associated with permitting an addition within a special flood hazard zone are *planning and zoning*, *construction plans*, and *special flood hazard zone*. This document provides the basic information necessary to complete a Building Permit Application for a single-family addition in a special flood zone.

1. Planning and Zoning. This element involves the regulations and standards associated with the site rather than the actual construction of the addition. This includes such things as land use, lot size, yard setbacks, building height, etc. These features must be shown on a *plot plan*. Planning and zoning regulations can be found in the Okaloosa County Comprehensive Plan and the Okaloosa County Land Development Code, which are both available on-line at www.co.okaloosa.fl.us, or you may obtain them from the Okaloosa County Growth Management Department.

2. Construction Plans. This element involves the actual structural specifications required to construct an addition. This includes the foundation plan, walls, roof, electrical, plumbing, heating/cooling, etc., which are specified in the Florida Building Code (www.floridabuilding.org) and other related codes. The construction plans must be signed, dated, and certified with a raised seal of an appropriate Florida-registered design professional (engineer or architect).

3. Special Flood Hazard Zones (A, AE, V and VE). These zones are shown on the Flood Insurance Rate Maps (FIRM) published by the Federal Emergency Management Agency (FEMA). Okaloosa County is a participant in the National Flood Insurance Program (NFIP), which makes County residents eligible for federally-subsidized flood insurance. However, participation in NFIP means that the County must impose special construction requirements for homes built in these zones. The County also participates in the National Flood Insurance Program/Community Rating System (CRS) Program, which makes County residents eligible for additional discounts on their flood insurance rates.

Where base flood elevation data has been provided, new construction or substantial improvement of any residential structure shall have the lowest floor, including electrical, heating, ventilation, plumbing, and air conditioning and other service facilities (including ductwork), elevated at least one (1) foot above the base flood elevation as specified on F.E.M.A. Flood Insurance Rate Maps. Where base flood elevation data has not been provided, new construction or substantial improvements of any residential structure shall have the lowest floor, including electrical, heating, ventilation, plumbing, and air conditioning and other service facilities (including ductwork), elevated at least five (5) feet above the highest adjacent finished grade. Garages may be constructed below the BFE (DFE) provided they are equipped with properly sized openings designed to equalize flood forces on exterior walls by allowing the entrance and exit of flood waters (reference Okaloosa County Land Development Code Chapter 3). FIRM maps are available for inspection in our Fort Walton Beach and Crestview offices, or are available online at www.co.okaloosa.fl.us. (Click on OCGIS WebGIS>Click Accept>Enter Parcel ID number, owner name, or property address>Click Search>Click Layers>Click Accept>Click Local Planning>Click FEMA FIRM Zones>Click Refresh Map.)

Submittal Requirements Checklist:

1. _____ Proof of property ownership. This can be a recorded deed, closing statement, or property tax information.
2. _____ Two sets of construction plans. The construction plans must be certified, signed, and sealed by a Florida-registered design professional (architect or engineer).
3. _____ Building Permit Application. The application must be fully completed, signed, and notarized.
4. _____ Three copies of a certified survey or site plan.
5. _____ Two sets of completed Energy Forms. If the property is located within the Choctawhatchee Electric Cooperative (Chelco) area, this can be obtained from Chelco. Any other area, has to be done by someone using the approved software listed on the Department of Business and Professional Regulations (DBPR) website.
6. _____ Two copies of completed Product Approval Specification Sheet. This is a list of components and products that will be used to build the home.
7. _____ Elevation Certificate. A total of three elevation certificates certified by a Florida-registered surveyor are required during the construction of the addition:
 - a. One prior to obtaining your permit (Construction Drawings).
 - b. One at the time the foundation is constructed (Building Under Construction).
 - c. One after construction is complete (Finished Construction).

The Finished Construction elevation certificate is required prior to final inspection. The construction drawings elevation certificate submitted with the permit application *must* include the comments about location of utilities and equipment.

Note: If the cost of your home addition is less than 50% of the building value (fair market value) of your home, the lowest floor of the addition can be at the existing floor level of the home providing the existing structure/building was built in compliance with the FEMA Maps and Local requirements. A Finished Elevation Certificate on the existing structure/building will be required at the time of submittal of the application for the addition. If the combined cost of the addition and any interior remodeling cost is 50% or greater than the building value (fair market value of the home, excluding property and any accessory structures) of your home AND you are a remodeling other parts of the home, you will be required to elevate the home and addition at one (1) foot above the base flood elevation. If the addition is 50% or greater and no other work is proposed on the existing structure, only the addition is required to be 1' above the BFE. If the structure/building is within the V, VE zone you will be required to have an engineer's certification that the construction meets the free of obstruction requirements.

NOTE: You may be required to submit a **Certified Foundation Survey** prepared by a Florida registered land surveyor prior to any vertical construction.

***Some circumstances may require additional information to be submitted prior to a development permit being issued.**

For further information, please contact one of our offices:

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