



Board of County Commissioners • Escambia County, Florida

Tim Tolbert, CBO
Building Official/Department Director

Building Services Department

Items needed to acquire permits for repair of damaged structures in a Special Flood Hazard Area (SFHA).

For structures located outside of a special flood hazard area, normal permitting procedures apply.

1. **Completed and signed permit application.** (Included)
2. **Official Elevation certificate.** (See Q & A below)
3. **Completed Damage Repair Worksheet.** (Included)

Continue with items below if the structure is non-conforming. (See definition below)

4. **Completed Property Owner's Damage Affidavit.** (Included)
5. **Completed Contractor's Damage Affidavit.** (Included)
6. **Pre-flood appraised market value of the structure from a licensed appraiser.** (Optional, see how is market value determined below)
7. **Pictures of damage.**

Notice of Determination of substantial damage will be issued upon request.

(Sample included)

Questions and Answers

What is a 'non-conforming structure'? Existing structures that have the lowest finished floor below the required elevation are non-conforming.

What is the FEMA 50% rule? Escambia County participates in the National Flood Insurance Program (NFIP) making affordable flood insurance available for structures within its jurisdiction through FEMA. The FEMA 50% Rule is a requirement for participation in this program. It limits the cost of repairs to non-conforming structures to less than 50% of the "Market Value" of the structure prior to the Flood. If your home is below the FEMA required flood elevation, the County has flood damage prevention regulations that will affect repair your home.

What if the cost of repair exceeds 50% of the market value? If a building is 'substantially damaged' or 'substantially improved', it must be brought into compliance with Escambia County floodplain regulations, which may include elevating the building to or above the 100 year flood elevation. Likewise, all electrical and mechanical equipment, bathrooms, and laundry rooms would need to be elevated. Only parking, building access and storage is allowed below the flood level.

$$\frac{\text{Cost of Improvement or Cost to Repair to Pre-Damage Condition}}{\text{Market Value of Building}} \geq 50\%$$

What is Substantial Damage? 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 percent of the market value of the structure before the damage occurred. *(Note: The cost of the repairs must include all costs necessary to fully repair the structure to its “before damage” condition.)*

Where can I obtain an Elevation Certificate? Elevation Certificates must be prepared and certified by a Licensed Land Surveyor, Registered Professional Engineer or Registered Architect who is authorized by state or local law to certify elevation information. If an Elevation Certificate has been prepared for your property, you may be able to obtain it from the property developer or Escambia County Floodplain Manager may have a copy. Escambia County Floodplain Manager (850) 595-3550

How is ‘market value’ determined? Escambia County Building Inspection Department will use the assessed value of your structure recorded by the Escambia County Property Appraisers office plus 15%. Only the value of the structure is pertinent, the value of the site improvements such as pools, accessory structures, fences, landscaping, docks, etc. are not included. If you disagree with the Escambia County Property Appraisers office valuation of the structure, you may engage a State of Florida licensed property appraiser to submit a comparable property appraisal for the pre-flood market value of the structure. The appraised value of the structure less the value of all forms of depreciation is the ‘market value’.

When do I need to submit a Repair Cost Form? When a structure is non-conforming you must provide an estimate of the cost to perform the proposed improvements or repairs if your building has been damaged. The cost estimate must include all work required to repair the building to its pre-damage condition. The cost estimate must include all labor and materials. If the work will be done by a contractor, the contractor’s overhead and profit must be included. If the work will be done by the owner or volunteers, market rates must be used to estimate the cost of materials and the value of labor. Attached to this notice is a list of costs that must be included and costs that are excluded.

Who can I contact for more information? For answers to any questions regarding Escambia County Floodplain Regulations? Please email Escambia County Floodplain Manager at htgibson@myescambia.com or jahampton@myescambia.com or call (850) 595-3550.



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Property address: _____

Owner name: _____ Phone number _____

Contractor: _____ Lic: _____

This cost estimate of repairs must be signed by the contractor or by the owner if the owner acts as the contractor. Owners who act as their own contractors must estimate their labor cost at current market value for the work to be performed including construction supervision cost.

	Sub-contractor bids Bid amounts	OR	Contractor or owner estimates	
			Material costs	Labor costs
1. Masonry / Concrete				
2. Carpentry Material (rough)				
3. Carpentry Labor (rough)				
4. Roofing				
5. Insulation and Weather-strip				
6. Exterior Finish				
7. Doors, Windows & Shutters				
8. Finish / Trim Carpentry				
9. Hardware				
10. Drywall				
11. Cabinets & Countertops				
12. Floor Covering				
13. Plumbing				
14. Shower / Tub / Toilet				
15. Electrical & Light Fixtures				
16. Concrete				
17. Built-in Appliances				
18. HVAC				
19. Paint				
20. Demolition & Removal				
21. Overhead and Profit				
22. Other:				
Subtotal				
			Total of all	



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Property address: _____

Owner name: _____ Phone number: _____

Contractor: _____ Phone number: _____

Contractor License number: _____ Email: _____

Contractor Address: _____

Owner Affidavit

I hereby attest that the description included in the permit application for the work on the existing building that is located at the property identified above is all of the work that will be done, including all improvements, rehabilitation, remodeling, repairs, additions, and any other form of improvement. I further attest that I requested the above-identified contractor to prepare a cost estimate for all of the work, including the contractor's overhead and profit. I acknowledge that if, during the course of construction, I decide to add more work or to modify the work described, Escambia County Building Services Department, will re-evaluate the comparison of the cost of work to the market value of the building to determine if the work is substantial improvement. Such re-evaluation may require revision of the permit and may subject the property to additional requirements.

I also understand that I am subject to enforcement action and/or fines if inspection of the property reveals that I have made repairs or improvements that were not included in the description of work and the cost estimate for that work that were the basis for issuance of a permit.

Owner's Signature _____ Print Name _____ Date _____

Notary required if not submitted in person

State of _____

County of _____

Before me this _____ day of _____, 20____, personally appeared _____ who being duly sworn deposes and says that he/she has read, understands and agrees to comply with all the aforementioned conditions.

(stamp)

Signature, Notary Public

Print Name, Notary Public



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Property address: _____

Owner name: _____ Phone number: _____

Contractor: _____ Phone number: _____

Contractor License number: _____ Email: _____

Contractor Address: _____

Contractor Affidavit

I hereby attest that I have personally inspected the building located at the above-referenced address and discussed the nature and extent of the work requested by the owner, including all improvements, rehabilitation, remodeling, repairs, additions and any other form of improvement.

At the request of the owner, I have prepared a cost estimate for all of the improvement work requested by the owner for the repair of damage; I have prepared a cost estimate to repair the building to its pre-damage condition. I acknowledge that if, during the course of construction, the owner requests more work or modification of the work described in the application, that a revised cost estimate must be provided to Escambia County Building Services Department, which will re-evaluate its comparison of the cost of work to the market value of the building to determine if the work is substantial improvement. Such re-evaluation may require revision of the permit and may subject the property to additional requirements.

I also understand that I am subject to enforcement action and/or fines if inspection of the property reveals that I have made repairs or improvements that were not included in the description of work and the cost estimate for that work that were the basis for issuance of a permit.

Contractor's Signature _____ Print Name _____ Date _____

Notary required if not submitted in person

State of _____

County of _____

Before me this _____ day of _____, 20____, personally appeared _____ who being duly sworn deposes and says that he/she has read, understands and agrees to comply with all the aforementioned conditions.

(stamp)

Signature, Notary Public

Print Name, Notary Public



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NOTICE OF SUBSTANTIAL DAMAGE DETERMINATION

Dear [name of structure owner]:

Escambia County Building Services Department has reviewed your recent application for a permit to repair for the existing residential structure located at [0000 Some Street Pensacola, Florida 325xxx]. These repairs are required due to flood damage from Flooding on some date and year.

It has been determined that this structure is located within a mapped Special Flood Hazard Area on the Flood Insurance Rate Map (FIRM), Panel [xxxx, with an effective date of any day and year]. As required by our floodplain management regulations and building code, we have determined that the proposed repairs constitute **Substantial Damage** for the structure. This determination is based on a comparison of the cost estimate of the proposed cost of repairs to the pre-damage market value of the structure (excluding land value).

To determine the pre-damage market value of the structure you may use a recent appraisal prior to the damage or you may take the 2020 assessed value for the property as provided by the property appraiser's website and add 15%.

When the cost of repairs equals or exceeds 50 percent of the pre-damage market value of the structure, the damages are considered Substantial Damage.

As a result of this determination, you are required to bring the structure into compliance with the floodplain regulations found in Articles III and IV of Escambia County code of Ordinances and the current Florida Building Code.

There are several aspects that must be addressed to achieve compliance. The most significant requirement is that the lowest floor, as defined in the flood regulations/code, must be elevated to or above the base flood elevation (BFE) plus three foot on the FIRM. You may wish to contact your insurance agent to understand how raising the lowest floor higher than the minimum required elevation can reduce National Flood Insurance Program (NFIP) flood insurance premiums.

Please resubmit your permit application along with plans and specifications that incorporate compliance measures. Construction activities that are undertaken without a proper permit are violations and may result in citations, fines, or other legal action.



Escambia County Building Services

3363 West Park Place
Pensacola, FL 32505
(850) 595-3550

buildinginspections@myescambia.com

City of Pensacola Inspection Services

222 W. Main St.
Pensacola, FL 32502
(850) 436-5600

inspections@cityofpensacola.com



BUILDING PERMIT APPLICATION

GENERAL INFORMATION:

PARCEL NUMBER: The Parcel Number can be obtained from the Escambia County Property Appraiser (www.escpa.org).

SRIA/TOWN OF CENTURY APPROVAL: If the project is located on Pensacola Beach or within the Town of Century prior approval is required. The approval is required to be submitted by the customer to this office when applying for a Building Permit. (Not applicable to the City of Pensacola.)

NOTICE OF COMMENCEMENT: The recorded Notice of Commencement is required if the project's cost of construction is \$2,500 or more. The form is to be completed, notarized, and recorded with the Escambia County Clerk of the Court. The recorded copy of the Notice of Commencement is to be submitted to the respective department before any inspections will be performed and a copy must be posted on the job site.

WARNING TO OWNER: YOUR FAILURE TO RECORD A NOTICE OF COMMENCEMENT MAY RESULT IN YOUR PAYING TWICE FOR IMPROVEMENTS TO YOUR PROPERTY. A NOTICE OF COMMENCEMENT MUST BE RECORDED AND POSTED ON THE JOB SITE BEFORE THE FIRST INSPECTION. IF YOU INTEND TO OBTAIN FINANCING, CONSULT WITH YOUR LENDER OR AN ATTORNEY BEFORE COMMENCING WORK OR RECORDING YOUR NOTICE OF COMMENCEMENT.

FLORIDA PRODUCT APPROVAL: Florida Product Approval must be submitted for Roof Coverings, Hurricane Shutters and Window/Door installations. Florida Product Approval codes need the manufacturer, model and number with the point and number after the original number. For example: Owens Corning, 3-tab Shingles, FL 10674.1

NEW CONSTRUCTION:

PLOT PLAN: Two copies of a plot plan or site plan are required for all construction projects to include new construction, additions, and renovations. The plot plan is to show the property dimensions, and the location of all proposed and existing structures to include the distance from the proposed construction to the property lines.

PLANS: All projects require two complete sets of building plans and construction details to include the method of wind-load design. Plans must include the location of any electrical, mechanical and/or plumbing connections to the building.

SEPTIC TANK PERMIT OR SEWER TAP RECEIPT: A copy of the septic tank permit, the existing septic tank approval from Environmental Health (850-595-6500), or the paid sewer tap receipt from the utility company is required.

TAP/WATER MANAGEMENT PERMITS: A copy of a Water Tap receipt or Water Management permit is required to be submitted with your application.

ENERGY FORMS: Two sets of Energy Efficiency Forms. Obtainable from Gulf Power or Escambia River Electric.

TERMITE TREATMENT LETTER: Two copies of the letter from the Company who will be performing the Termite Treatment specifying the type, method and chemical to be used is required at the time of submission. Certification of final treatment must be provided before a Certificate of Occupancy will be issued.

BLOWER DOOR TEST: (Residential Only) Blower Door Certification must be provided before a Certificate of Occupancy will be issued.

EROSION AND SEDIMENTATION CONTROL DURING CONSTRUCTION: Erosion control measures shall be maintained so as to prevent sediment or debris from leaving the development parcel. Any sediment or debris that leaves the development site shall be properly recovered by the permit holder. Failure to comply with this

requirement shall constitute a violation and shall be cause for suspension of a building permit or development order.

PROJECTS LOCATED WITHIN A SPECIAL FLOOD HAZARD AREA:

SPECIAL FLOOD HAZARD AREA / FLOODPLAIN QUESTIONS: The floodplain management requirements are designed to prevent new development from increasing the flood threat and to protect new and existing buildings from anticipated flood events.

- All new construction within a special flood hazard area will provide original Pre-Construction Elevation Certificate with permit application submittal, Under Construction Elevation Certificate prior to the framing inspection, and Finished Construction Elevation Certificate before the final inspection.
- All new construction located within a V-Zone designation will provide an original signed and sealed V-Zone Certification.
- All new construction within a designated “Floodway” will provide an original signed and sealed “No Rise” Certification from a registered engineer and associated documentation prior to permit issuance.
- Please provide on plans the following:
 - Flood Hazard Areas
 - Flood Zones
 - Design Flood Elevations
 - Lowest Floor Elevations
 - enclosures with venting (if needed)
 - equipment servicing the building
 - flood damage resistant materials details

This is a Florida Building Code - Building, Residential requirement per Sec. 107.3.5.

- All materials below the required elevation shall be of flood resistant materials.
- All equipment servicing the building (electrical, mechanical, gas, plumbing, geothermal, etc.) shall be elevated to or above the required elevation.
- For answers to questions about Floodplain requirements and required documentation, please contact:
 - Escambia County: Harry Gibson, CFM – (850) 595-3588 or
Juan Lemos, CFM - (850) 595-3476
 - City of Pensacola: Jonathan Bilby, CFM – (850) 435-1748

Please be advised that other forms of documentation may be required prior to the issuance of a permit, Certificate of Completion, or Certificate of Occupancy.

**Escambia County Building Services**3363 West Park Place
Pensacola, FL 32505
(850) 595-3550buildinginspections@myescambia.com**City of Pensacola Inspection Services**222 W. Main St.
Pensacola, FL 32502
(850) 436-5600inspections@cityofpensacola.com**BUILDING PERMIT APPLICATION – Page 1**

<input type="checkbox"/> Escambia County		<input type="checkbox"/> City of Pensacola	
LOCATION	Physical Address:		
	City:	St:	Zip:
	Parcel ID Number:		
	Subdivision:		
	DRC Approval Number:		
	Septic Tank Approval/ Sewer Tap Number:		
	Commercial Project Name:		
OWNER	Name:		
	Address:		
	City:	St:	Zip:
	Address 2:		
	City:	St:	Zip:
	Phone Number:		
Email:			
CONTRACTOR	<input type="checkbox"/> Owner/Builder (Please see Owner/Builder Disclosure Form)		
	Applicant:		
	Contractor License Number:		
	Company Name:		
	Address:		
	City:	St:	Zip:
	Phone Number:	Fax Number:	
	Email:		
ENGINEER	Name:		
	Address:		
	City:	St:	Zip:
	Phone Number:	Fax Number:	
	Email:		
LENDER	Name:		
	Address:		
	City:	St:	Zip:
	Phone Number:	Fax Number:	
	Email:		
DESCRIPTION OF PROPOSED IMPROVEMENTS:			
<input type="checkbox"/> Commercial	<input type="checkbox"/> Residential	Cost of Building Only: \$	
<input type="checkbox"/> New	Total Cost of Construction: \$		
Scope:			
<input type="checkbox"/> Addition		<input type="checkbox"/> Alteration	<input type="checkbox"/> Accessory Structure
Width:	Length:	Height:	# Floors: # Units:
Under Roof SQ FT:		Total SQ FT:	
<input type="checkbox"/> Change of Occupancy from:		to:	



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BUILDING PERMIT APPLICATION – Page 2

Application is hereby made to obtain a permit to do the work and installations as indicated. I certify that no work or installation has commenced prior to the issuance of a permit and that all work will be performed to meet the standards of all laws regulating construction in this jurisdiction. I understand that a separate permit must be secured for the ELECTRICAL WORK, PLUMBING, SIGNS, WELLS, POOLS, FURNACES, BOILERS, HEATERS, TANKS, and AIR-CONDITIONERS, etc.

OWNER’S AFFIDAVIT: I certify that all the foregoing information is accurate and that all work will be done in compliance with all the applicable laws regulating construction and zoning.

WARNING TO OWNER: YOUR FAILURE TO RECORD A NOTICE OF COMMENCEMENT MAY RESULT IN YOUR PAYING TWICE FOR IMPROVEMENTS TO YOUR PROPERTY. A NOTICE OF COMMENCEMENT MUST BE RECORDED AND POSTED ON THE JOB SITE BEFORE THE FIRST INSPECTION. IF YOU INTEND TO OBTAIN FINANCING, CONSULT WITH YOUR LENDER OR AN ATTORNEY BEFORE COMMENCING WORK OR RECORDING YOUR NOTICE OF COMMENCEMENT.

If you are not the owner of the property being permitted, by signing this application, you hereby certify that you are the authorized agent of the owner. As a condition of the issuance of this permit the applicant hereby promises in good faith that the statement provided by the Florida Department of Business and Professional Regulation concerning Florida’s Construction Lien Law will be delivered to the person who has the right, title and interest in the real property that is subject to this building permit.

Owner’s Signature

Contractor/Contractor’s Agent Signature

Date

Contractor’s License Number

Notary as to Owner:

Notary as to Contractor/Contractor’s Agent:

State of Florida, County of _____
Sworn to and subscribed before me this _____
day of _____, 20_____,
by _____
who is personally know to me or who has
produced _____
as identification.

State of Florida, County of _____
Sworn to and subscribed before me this _____
day of _____, 20_____,
by _____
who is personally know to me or who has
produced _____
as identification.

(SEAL)

(SEAL)

Notary Signature

Notary Signature