

Understand the 50% Rule Before Starting Hurricane Repairs

By Ben Bailey

As we put our lives back together from the storms of 2024, I encourage everyone in flood zones who are restoring their homes to educate themselves on the 50% rule. Hurricanes Helene and Milton have certainly heightened our awareness of the power of floodwaters, bringing unprecedented flooding and storm surge to Charlotte County. If you're one of the thousands planning repairs or renovations to properties in a flood zone, please do your research before starting any work.

The 50% rule means that if the cost of your renovation project equals or exceeds 50% of the building's pre-damaged market value, excluding the land value, the structure must meet current floodplain regulations. A permit is required to repair your flooded or damaged home if you're replacing more than 100 square feet of drywall, kitchen or bathroom cabinets, flooring, baseboards or other trim carpentry, or mechanical equipment. This requirement is not only outlined in our local Charlotte County Floodplain Code, but also in the Florida Building Code and the Code of Federal Regulations.

To save time and money, it is best to obtain a single permit for all the repairs to your home, giving you a comprehensive overview of all the costs involved. By obtaining multiple permits and breaking the work into smaller projects, you risk triggering the 50% rule after money has already been spent on earlier repairs.

Helpful things to know before undertaking repairs:

- Before starting any repairs, make sure you obtain a full estimate of how much it will cost to fix all the damage to your home.
- Know the market value of just the building without the land. The 50% rule is based on your home's pre-damage market value.
 - You may use a private appraisal completed in the past 12 months.
 - If you don't have a recent appraisal, email the Charlotte County Property Appraiser at RP@CharlotteCountyFL.gov and request your building's market value without the land.
- Once you have both your repair estimate and your building's market value, determine whether the cost to repair is less than 50%:
 - If the cost is less than 50%, you may proceed with obtaining a permit for the renovation.
 - If the cost is more than 50%, options would include elevating the home, reducing the repair material costs, exploring alternative construction methods, or considering demolition and rebuild.
- Multiple permits that are related to a single event (hurricane, fire, flood, etc.) are counted together toward the 50% threshold, whether the permits are open or closed. Contact the Charlotte County Community Development Department at FloodInfo@CharlotteCountyFL.gov if this applies to you.

Since Charlotte County participates in the National Flood Insurance Program and Community Rating System, Charlotte County residents receive a 25% discount on NFIP flood insurance

policies. To maintain this discount, residents must be diligent in ensuring repairs to structures in flood hazard areas are properly permitted and evaluated for the 50% rule.

To learn more, visit www.CharlotteCountyFL.gov/FEMA50 or email FloodInfo@CharlotteCountyFL.gov.

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