



November 1, 2024

RE: Permit Requirements for Storm Damage Repairs and Resources for Property Owners

Dear Property Owner:

The City of St. Petersburg hopes this letter finds you safe as we recover from two major hurricanes. We recognize how overwhelming this situation can be, and we want to provide you important information on recovery.

We are contacting you because your home is located within a Special Flood Hazard Area (SFHA) designated by Federal Emergency Management Agency (FEMA). As such, it is important to understand the federal requirements for permitting.

St. Petersburg follows regulations that are required by the National Flood Insurance Program (NFIP), which is administered by FEMA, to protect property from future flood damages. **The 49% Rule is one of the regulations that will be enforced.** If your home or business sustained damage, these regulations may affect how you rebuild.

You or your contractor are required to apply for a permit for all work to repair your home if you sustained damage, including but not limited to drywall, floors, doors, cabinetry and interior/exterior finishes. Doing unpermitted repairs will result in a violation. We must enforce these regulations in order for federally-backed flood insurance to be made available to our residents, as well as maintain FEMA funded grants and disaster assistance. If we do not stay in compliance with current regulations, our entire community will be at risk of losing our 25% discount on NFIP flood insurance premiums that is currently applicable to all residents in the City of St. Petersburg.

All fees for these permits have been waived through March 29, 2025, for demolition and repair of properties damaged by the hurricane. While permits are still required, affected residents can remediate storm damage to their property without permitting fees over the next six months.



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What happens next? As part of the recovery process, the City of St. Petersburg will begin Substantial Damage inspections soon.

What is **Substantial Damage**? As defined in the City of St. Petersburg Floodplain Management Ordinance Section 3.4, substantial damage is "Any combination of repair, reconstruction, or other improvement of a structure where the cumulative cost equals or exceeds 49% of the pre-damaged market value of the structure before the improvement or repair is started."

What is the **49% Rule**? This prohibits improvements/repairs for damage to a structure in the SFHA exceeding 49% of its market value unless the entire structure is brought into full compliance with current zoning, building, and floodplain management regulations. Full compliance may include elevating the structure, using flood-resistant materials, and proper flood venting among others.

What is **Market Value**? The City of St. Petersburg estimates market value by using the tax assessment value of your structure provided by the Pinellas County Property Appraiser. If you disagree with this estimate, you may submit an independent appraisal for the structure performed by a state-licensed appraiser and completed within the last 12 months for the adjusted depreciated value of the structure. The appraisal must be for the structure in its pre-damaged condition.

Making these decisions for your future can be overwhelming, but there are resources to help you through the decision-making process. We will be holding a virtual informational meeting on permitting and the 49% rule on Friday, November 8th at noon. Please visit www.stpete.org/rule49 for more information.

Lastly, please know that you are not alone in this journey. We are here to assist you every step of the way. If you're not sure where to begin, www.stpete.org/permitting can be a helpful resource. For any questions, email the City of St. Petersburg Construction Services and Permitting Division at StormRecoveryPermits@stpete.org or call 727-893-7231.

Sincerely,

City of St. Petersburg



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