



City of Marco Island
Community Development Department
50 Bald Eagle Drive
Marco Island, FL 34145
Phone: 239-389-5000 or FAX: 239-393-0766

CITY OF MARCO ISLAND FEMA REGULATIONS

1. New Construction

a. AE Zone

- i. Residential
 - 1) Lowest finished floor must be above the required base flood elevation (BFE)
 - 2) Hydrostatic vents must be installed
 - (a) 1 square inch for every square foot of area below the BFE
 - 3) All electric and plumbing must be above BFE
 - 4) Areas below BFE may not be directly climate-controlled
- ii. Commercial
 - 1) Structure may be dry floodproofed to 1' above BFE instead of elevating

b. VE Zone

- i. Residential
 - 1) Lowest finished floor must be above the required base flood elevation
 - 2) Fill may not be used to elevate the structure.
 - 3) Areas below BFE must be constructed of breakaway walls
 - 4) All electric and plumbing must be above BFE
 - 5) Areas below BFE may not be directly climate-controlled
- ii. Commercial
 - 1) Floodproofing is not allowed

c. Uses allowed below BFE

- 1) Parking
- 2) Limited storage
- 3) Building access

2. Addition/Alteration

a. A structure which is built to compliance may not be altered so that it becomes non-compliant

b. 50% Rule

- i. Applies to a building in which the finished floor elevation is below the current required base flood elevation
- ii. Amount allowed
 - 1) (Property Appraisers' assessment of *house only* + 20%) * 49.9%; OR
 - 2) 49.9% of the private appraisal value.

- (a) Private appraisal must be submitted in FEMA-approved format.
- iii. Improvement value is cumulative over 5 years
- iv. Any reconstruction, rehabilitation, or improvement of a structure which requires a permit is counted towards the improvement value allowed.
 - 1) The following items are not counted towards the improvement value allowed (regardless of whether a permit is required) *if they are not part of an overall project*: nonstructural interior furnishings, base molding, nonstructural substrates, drywall, plaster, decorative masonry, paint interior doors, tile, cabinets, moldings and millwork, decorative metal work, vanities, electrical receptacles, electrical switches, electrical fixtures, intercoms, communications and sound systems, security systems, HVAC grills and decorative trim, freestanding fireplaces, appliances, water closets, tubs and shower enclosures, lavatories, water heaters or roof coverings.
 - 2) Any project for improvement of a building to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the building official and are the minimum necessary to assure safe living conditions will not be counted towards the improvement value allowed.
 - 3) Any alteration of a "historic structure", provided that the alteration will not preclude the structure's continued designation as a "historic structure" is not counted towards the improvement value allowed.
- c. Additions may be constructed at the existing elevation of the structure provided that the value of all improvements over 5 years is below the 50% value**
- d. Additions which are constructed to meet current FEMA regulations (i.e., finished floor elevation) and are structurally independent from the existing non-conforming structure will not be included towards the 49.9% improvement value allowed. Structurally independent means that the addition has a foundation and roof system independent of the existing structure so that if the existing structure was to flood and/or wash away the addition would be protected and remain standing. The addition may be cosmetically tied into the existing structure.**