



TAYLOR COUNTY BUILDING & PLANNING DEPARTMENT

FLOOD ZONE REQUIREMENTS

FLOOD ZONE VE

DEFINED: VE Flood Zones are defined as coastal flood zones with velocity hazard (wave action); Base Flood Elevations (BFE) determined. This zone is located along the Taylor County coast where wave action from the gulf may affect homes.

BASE FLOOD ELEVATION: Base Flood Elevation is the distance above sea level that a structure must be elevated to comply with the Federal Emergency Management Agency determined elevation requirements. Actual above grade elevations vary along coast and may require elevations in excess of 20-feet above grade.

DESIGN: Structures in the VE Zone must be designed by a professional licensed Engineer or Architect. The design professional is also required to submit a V Zone Building Design and Performance Certificate prior to the final inspection of the structure by the Building Department.

ELEVATION: Structures in the VE Zone must be designed so that the bottom of the lowest horizontal structural member is located a minimum of one (1) foot above Base Flood Elevation. The lowest horizontal structural member is the beam, girder, or joist that supports the floor and/or floor system of the structure.

BENCHMARK SURVEY: Prior to issuance of a Building Permit, the applicant must submit a benchmark survey of the property. The benchmark survey must be prepared by a Florida licensed Surveyor. For the benchmark survey, the surveyor will place a benchmark on the property (i.e. a nail, or spike in a tree), and show the relationship between the benchmark and sea level. For example; if the benchmark is located 10-feet above sea level and is 1-foot above grade level, and Base Flood Elevation is located at 20-feet above sea level, the structure would have to be elevated to 12-feet above the grade.

ELEVATION CERTIFICATE: Prior to the final inspection by the Building Department, the Surveyor for the project must submit an Elevation Certificate. The Elevation Certificate states the elevation of the finished structure above sea level. The Elevation Certificate submitted to the Building Department must be an original with the Surveyor's seal clearly visible.

HVAC EQUIPMENT: All Heating, Ventilation and Air Conditioning equipment and associated ductwork must be located a minimum of one (1) foot above Base Flood Elevation. The elevation of such equipment is detailed on the Elevation Certificate.

BREAKAWAY WALLS: Breakaway walls must be designed by a professional Engineer or Architect so that there is a design safe loading resistance of not less than 10 and no more than 20 pounds per square foot. This requirement is intended to ensure that walls below Base Flood Elevation will give way during flooding events before damage is done to the home above.

STORAGE AREAS: Storage areas may be located below Base Flood Elevation if they meet the following conditions:

1. The interior wall surfaces must be unfinished;
2. The area cannot be climate controlled (heated or cooled);
3. The walls must be designed by a design professional as breakaway walls.
4. Appliances cannot be located within the area. This includes, but is not limited to, clothes washers, clothes dryers, water heaters, air handlers, etc.

RENOVATION/REMODELING: Existing structures located in the VE Flood Zone can only be remodeled, or improved, if the value of the improvements is less than 50% of the present market value of the structure. The applicant may provide documentation of the present value, or the department will use the assessed value from the Property Appraiser plus 20% for the value. The applicant must submit a Substantial Improvement Worksheet (provided by the building department) prior to permitting a remodeling project.

FREEBOARDING: Freeboarding is the term used to describe elevation of structure 2 or more feet above Base Flood Elevation. Elevating a structure 2 or more feet above BFE can result in substantial savings on property insurance.