

Substantial Improvement/Substantial Damage / 50% Rule

The Town of Southwest Ranches participates in the Community Rating System (CRS) established by FEMA through the National Flood Insurance Program. This requires the Town to determine if improvements over the past year are substantial, meaning the cumulative value of the improvements meets or exceeds 50% of the value of the structure being improved.

This requirement applies only to structures that are within a Special Flood Hazard Area (SFHA) and are not compliant with current Flood Protection regulations. It does not matter whether the structure is residential or commercial, insured or uninsured, nor first-floor or top-floor condominium.

If a structure located in a SFHA is not built to the current design flood elevation and is "substantially damaged" or "substantially improved," it must be brought into compliance with the Town's Floodplain Management Ordinance ((*Ord. No. 2014-003, § 2, 5-22-2014*) and Florida Building Code, including elevating the building and all electrical and mechanical equipment to a minimum of 1 foot above the base flood elevation.

This typically applies to the addition to or remodeling of older structures, but it also affects structures that have sustained major damage.

Please be advised that any new development or improvement on a property will be subject to current Town regulations and may also be subject to state and federal regulations. Please contact the Southwest Ranches Building Code Services Division at (954) 434-0008 for specific information and to report unpermitted construction activities.