



Permit Guide for Single-Family Home in Special Flood Zones

Department of Growth Management

May 2012

SINGLE-FAMILY DWELLING LOCATED IN SPECIAL FLOOD HAZARD ZONES (A, AE, V, OR VE ZONES)

The three elements associated with permitting a home within a special flood hazard zone are *planning and zoning, construction plans, and special flood hazard zone*. This document provides the basic information necessary to complete a Building Permit Application for a single-family dwelling in a special flood zone.

1. **Planning and Zoning.** This element involves the regulations and standards associated with the site rather than the actual construction of the home. This includes such things as land use, lot size, yard setbacks, building height, etc. These features must be shown on a *plot plan*. Planning and zoning regulations can be found in the Okaloosa County Comprehensive Plan and the Okaloosa County Land Development Code, which are both available on-line at www.co.okaloosa.fl.us, or you may obtain them from the Okaloosa County Growth Management Department.
2. **Construction Plans.** This element involves the actual structural specifications required to construct a home. This includes the foundation plan, walls, roof, electrical, plumbing, heating/cooling, etc., which are specified in the Florida Building Code (www.floridabuilding.org) and other related codes. The construction plans must be signed, dated, and certified with a raised seal of an appropriate Florida-registered design professional (engineer or architect).

NOTE: If installing a residential modular unit, in addition to the above requirements for construction plans a signed and sealed letter from an engineer certifying that all electrical meets the current approved National Electrical Code and applicable Florida Building Codes (residential, plumbing, mechanical, energy, gas, etc.).

3. **Special Flood Hazard Zones (A, AE, V, and VE).** These zones are shown on Flood Insurance Rate Maps (FIRM) published by the Federal Emergency Management Agency (FEMA). Okaloosa County is a participant in the National Flood Insurance Program (NFIP), which makes County residents eligible for federally-subsidized flood insurance. However, participation in NFIP means that the County must impose special construction requirements for homes built in these zones. The County also participates in the National Flood Insurance Program/Community Rating System (CRS) Program, which makes County residents eligible for additional discounts on their flood insurance rates.

Homes constructed in AE zones must have the lowest habitable floor elevated at least one (1) foot above the base flood elevation (BFE) shown on the FIRM, or if located in an un-numbered A zone at least five (5) feet above the adjacent grade for areas where no BFE has been established. All electrical panels, AC units, ductwork, and related apparatus must also be elevated to meet these requirements.

Homes constructed in V or VE zones must have the bottom of the lowest horizontal structural member elevated at least one (1) foot above the base flood elevation (BFE) shown on the FIRM. All electrical panels, AC units, ductwork, and related apparatus must also be elevated to one (1) foot above the BFE.

The Florida Building Code requires additional elevation above the BFE. See the 2010 edition of the FBC.

Garages may be constructed below the BFE (DFE) provided they are equipped with properly-sized openings designed to equalize flood forces on exterior walls by allowing the entrance and exit of flood waters.

FIRM maps are available for inspection in our Fort Walton Beach and Crestview offices, or are available online at www.co.okaloosa.fl.us. (Click on OCGIS WebGIS>Click Accept>Enter Parcel ID number, owner name, or property address>Click Search>Click Layers>Click Accept>Click Local Planning>Click FEMA FIRM Zones>Click Refresh Map.)

Submittal Requirements Checklist:

1. _____ Proof of property ownership. This can be a recorded deed, closing statement, or property tax information.
2. _____ Two sets of construction plans. The construction plans must be certified, signed, and sealed by a Florida-registered design professional (architect or engineer).
3. _____ Building Permit Application. The application must be fully completed, signed, and notarized.
4. _____ Three copies of a certified survey or site plan.
5. _____ Proof of water and sewer. This can be obtained from the water/sewer service provider for the area where the building will be located. Proof can be in the form of tap fee receipts. For buildings on septic tanks, a copy of the approved septic tank permit issued by the Okaloosa County Health Department is required.
6. _____ Fire impact receipt. A receipt showing that the fire impact fee has been paid. *This is required only for new construction.*
7. _____ Two sets of completed Energy Forms. These can be obtained from the electric service provider, a mechanical contractor, or similar agency.
8. _____ Planned Unit Development (PUD) approval. A letter of approval from the PUD unified controller will be required *if the home will be located in a PUD.*
9. _____ Two copies of Completed Product Approval Specification Sheet. This is a list of components and products that will be used to build the structure.
10. _____ Elevation Certificate. A total of three elevation certificates certified by a Florida-registered surveyor are required during the construction of the home:
 - a. One prior to obtaining your permit (Construction Drawings).
 - b. One at the time the foundation is constructed (Building Under Construction).
 - c. One after construction is complete (Finished Construction).

The Finished Construction elevation certificate is required prior to final inspection. The construction drawings elevation certificate submitted with the permit application *must* include the comments about location of utilities and equipment.

11. _____ Agricultural Acknowledgement form. This form must be completed by the owner and recorded in the Clerk of Courts Records Department prior to the issuance of a building permit.

NOTE: You may be required to submit a Certified Foundation Survey prepared by a Florida registered land surveyor prior to any vertical construction.

***Some circumstances may require additional information to be submitted prior to a development permit being issued.**

***Driveway Permit** – [Please click on this link Driveway Permit to download this application.](#) You can contact Okaloosa County Public Works Engineering, 1759 S. Ferdon Blvd., Crestview, FL 32536 or Fax to 850-689-5715. Any questions, please call 850-689-5772.

***Right-Of-Way Permit** - [Please click on this link Right-Of-Way Permit to download this application.](#) You can contact Okaloosa County Public Works Engineering, 1759 S. Ferdon Blvd., Crestview, FL 32536 or Fax to 850-689-5715. Any questions, please call Joe Quattlebaum Monday through Thursday between 6:00 a.m. & 4:30 p.m. at OR call Monday through Friday between 8:00 a.m. and 4:30 p.m. at 850-689-5772.

For further information please contact one of our offices.

1250 Eglin Pkwy N, Suite 301
Shalimar, FL 32579
850.651.7180
FAX 850.651.7058

812 E. James Lee Blvd.
Crestview, FL 32539
850.689.5080
FAX 850.689.5088