



DEVELOPMENT SERVICES DEPARTMENT

OFFICE OF FLOODPLAIN MANAGEMENT

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June 17, 2025

Ferris Waller
1031 Mcgee Rd
Plant City, FL 33656

Subject: Notice of Substantial Damage Determination and Available Resources
Hurricane Helene/Hurricane Milton Property Address: 3273 Mangrove Dr

Dear Ferris Waller

We hope this message finds you safe as we continue to recover from the impacts of the two major hurricanes that have affected us over the last year. We understand the ongoing challenges this situation presents, and we want to reassure you that we are here to support you with important information to guide you through the next steps in the recovery process.

Your property is in a Special Flood Hazard Area. When a property in this area of Hernando County is damaged, floodplain management regulations require an evaluation of the damage to identify if it meets the National Flood Insurance Program (NFIP) definition of "substantial damage." This is determined by comparing the cost to repair the building to its pre-damage condition with the market value of the structure before the damage occurred, based upon Hernando County Property Appraiser certified records.

The preliminary damage estimate for your property is 177.9%. This percentage was calculated by **comparing the flood insurance claim payout or replacement home value** for damages the structure sustained \$245,602.01 with the estimated pre-damage market value \$138,024.00. Because this exceeds 50%, your building is considered substantially damaged.

If your home was built after 1984 and you have an **elevation certificate** showing it was constructed in compliance with floodplain regulations at the time, please email it to: flood@co.hernando.fl.us.

If your property did not sustain any flood damage, you can request a **pre-inspection** by emailing flood@co.hernando.fl.us or calling **352-540-5189**. This inspection allows us to confirm there was no flood damage and potentially revoke the substantial damage determination letter.

What Does This Mean?

A substantially damaged building must be repaired or rebuilt to meet the necessary Florida Building Codes, Hernando County Land Development Codes, and Floodplain Management Regulations, including the Code of Federal Regulations.

No Permits Have Been Pulled

At this time, no permits have been applied for the flood repairs or construction on your property. The County may use flood insurance claim payout from the National Flood Insurance Program (NFIP) or damage assessment data to determine if this property has sustained flood damage. A permit, along with a Substantial Improvement/Substantial Damage (SI/SD) Application, is required to document the repair costs. Other permits may be required depending on the scope of work.

The County is responsible for following up with FEMA on substantially damaged properties and any unpermitted work in the Special Flood Hazard Area. Obtaining the necessary permits ensures compliance with regulations, helps maintain our community's eligibility for flood insurance and disaster assistance, and ensures your property is safer from future flooding.

Next Steps

Here are your options for addressing the preliminary substantial damage determination:

1. **Apply for a Remodel Permit and Other Required Permits:** Submit a Substantial Improvement/Substantial Damage (SI/SD) application, a private appraisal, and photos of the interior storm damage. Including the adjuster's proof of loss is recommended for clarity on the payout. Upon review, if the damage is under 50%, obtaining a remodel permit and any other required permits will satisfy documenting the repairs and addressing the determination. However, if the determination remains over 50%, you will need to proceed with one of the following options to bring the structure into compliance.
2. **Elevate Your Structure:** You can elevate the building and to meet elevation requirements specified in the Florida Building Code. Residential buildings must be elevated at least one foot above the base flood elevation.
3. **Demolish and Rebuild:** You can demolish the structure and rebuild a new elevated structure that complies with FEMA and Florida Building Code requirements.
4. **Relocate:** If feasible, you can move the structure to a location outside the Special Flood Hazard Area, ensuring it meets necessary safety requirements.
5. **Move to a New Home:** You may choose to relocate to a new home and remove the damaged structure from the property.
6. **Abandon Lower Living Levels:** Convert the lower level of the building for parking, building access, and storage, and build the living area above them.

If the necessary permits or actions have not been completed after 45 days of receiving this letter, enforcement action will be initiated.

If You Disagree with the Determination

If you believe this damage determination is inaccurate, you can dispute it within 45 days of receiving this letter. To dispute findings, please submit supporting documentation including: a SI/SD application, a private appraisal with the pre-storm building value, photographs documenting the interior and exterior damage, an Elevation Certificate, adjuster's Proof of Loss form, loss amounts or payouts from insurance or adjuster to the email address: flood@co.hernando.fl.us.

Helpful Resources

The permit application and substantial damage packet can be found on the Hernando County Building Division page. For general questions related to permitting, please email: bldg@hernandocounty.us.

We understand these are difficult times, and we want you to know that staff is here to assist you.

Sincerely,

Cassie Harmon/ML

Cassie Harmon, BAS, CFM
Floodplain Manager