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The 50 Percent Rule on Anna Maria Island and Longboat Key, in Plain Words

By Jason Capozella | November 17, 2026

At a glance

- When repairs or improvements on a home in a FEMA flood zone reach half of the building's value, the whole building has to meet current flood rules.
- The value is the building alone, not the land, and each city figures it its own way.
- Since 2025, Florida bars cities in the federal flood insurance program from adding up permits over a look-back period.

In March 2026, the Longboat Observer reported 75 units on Longboat Key damaged past half their value and 121 houses demolished.

This is general information, not legal advice. Your building department applies the rule to your house.

What the rule says

Manatee County's floodplain guidance puts it in one line: a substantial damage review is required when a structure sits in a flood zone, and the threshold is restoration costs that would equal or exceed 50 percent of the building's market value.

There are two names for the same test. After a storm it is called substantial damage. For a remodel or addition it is called substantial improvement. Either way, crossing the line means the building has to be brought up to the flood rules in force today.

What counts as the building’s value

The rule compares the cost of the work with the value of the building, not the lot. The cities count that value differently:

- **Bradenton** uses the Property Appraiser’s “FEMA structure value.”
- **City of Sarasota** uses the Property Appraiser’s structure value without land.
- **Longboat Key** uses the tax-assessed structure value without land, or a certified appraisal dated within the last 12 months.
- **Holmes Beach** sets the limit at half of the structure’s value, land excluded, and tracks it from permit to permit.

If you think the appraiser’s number is low, ask your building department whether it accepts a private appraisal, as Longboat Key does.

What counts toward the cost

More than the contractor’s invoice. Bradenton counts an owner’s own labor at market rate. The City of Sarasota counts donated materials and volunteer labor. In those cities, doing the work yourself or with friends does not keep it off the scale.

Look-back periods changed in 2025

Some cities used to add up every permit over a set period, such as one year, so a string of small jobs could trip the rule. That changed:

- Holmes Beach repealed its look-back on February 11, 2025, with Ordinance 25-01.
- Senate Bill 180, signed June 26, 2025, created Florida Statutes section 163.31795. It says a local government in the National Flood Insurance Program may not adopt or enforce an ordinance that includes a cumulative substantial improvement period.

Older city documents still show look-backs. Bradenton's post-storm FAQ and Bradenton Beach's 2021 flood ordinance both describe a one-year period, and both predate the new law. Ask the building official which rule applies to your permit today.

The paperwork

Expect forms. Bradenton asks for a FEMA substantial improvement or substantial damage packet on flood-zone properties, unless an elevation certificate shows the living level already complies. Longboat Key required a FEMA form for storm repairs, and the Town says condo owners must hire a contractor for that work.

Find your flood zone first

Holmes Beach's permit guide notes that FEMA maps all of Anna Maria Island as a special flood hazard area. On the mainland it varies by street. The City of Palmetto's Public Works office at 601 17th St W looks up flood zones at no cost and keeps elevation certificates for flood-zone buildings built or substantially improved since 1991. Other cities offer the same lookup through their building or floodplain office.

Our town-by-town permit guide lists every building department in the five towns. If you are dealing with storm damage now, start with what to do first after a hurricane.

Before you price a job

1. Find your flood zone and whether the house has an elevation certificate.
2. Look up the building's value the way your city counts it.
3. Ask the building official what goes into the cost, including your own labor.
4. Ask whether any older look-back in city documents still applies.
5. Then get prices, with the 50 percent line in mind.

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Sources

Manatee County, “Floodplain Post Storm Guidance” (February 12, 2025), mymanatee.org. City of Bradenton, “Storm Permitting FAQ” (December 2024), bradentonfl.gov. City of Sarasota, substantial improvement package (August 2024), sarasotafl.gov. Town of Longboat Key, substantial improvement, longboatkey.org. City of Holmes Beach, “Do I Need a Permit” (June 4, 2025), holmesbeachfl.org. Anna Maria Island Sun, Holmes Beach look-back repeal (February 2025), amisun.com. Florida Statutes 2026, section 163.31795, leg.state.fl.us. City of Palmetto flood program notice, palmettofl.org. Longboat Observer (March 25, 2026), yourobserver.com.