

# Selecting a Lot and Siting the Building



FEMA



HOME BUILDER'S GUIDE TO COASTAL CONSTRUCTION FEMA 499/August 2005 Technical Fact Sheet No. 7

**Purpose:** To provide guidance on lot selection and siting considerations for coastal residential buildings.

## Key Issues

- Purchase and siting decisions should be long-term decisions, not based on present-day shoreline and conditions.
- Parcel characteristics, infrastructure, regulations, environmental factors, and owner desires constrain siting options.
- Conformance with local/state shoreline setback lines does not mean buildings will be “safe.”
- Information about site conditions and history is available from several sources.



## The Importance of Property Purchase and Siting Decisions

**The single most common and costly siting mistake made by designers, builders, and owners is failing to consider future erosion and slope stability** when an

existing coastal home is purchased or when land is purchased and a new home is built. Purchase decisions—or siting, design, and construction decisions — based on present-day shoreline conditions often lead to future building failures.

Over a long period of time, owners of poorly sited coastal buildings may spend more money on erosion control and erosion-related building repairs than they spent on the building itself.

## What Factors Constrain Siting Decisions?

Many factors affect and limit a home builder's or owner's ability to site coastal residential buildings, but the most influential is probably **parcel size**, followed by **topography, location of roads and other infrastructure, regulatory constraints**, and **environmental constraints**.

Given the cost of coastal property, parcel sizes are often small and owners often build the largest building that will fit within the permissible development footprint. Buyers frequently fail to recognize that siting decisions in these cases have effectively been made at the time the land was platted or subdivided, and that shoreline erosion can render these parcels unsuitable for long-term occupation.

In some instances, however, parcel size may be large enough to allow a hazard-resistant coastal building to be sited and constructed, but an **owner's desire** to push the building as close to the shoreline as possible increases the likelihood that the building will be damaged or destroyed in the future.

Siting, design, and construction should be considered together (see Fact Sheet No. 6), but know that poor lot selection and siting decisions can rarely be overcome by improved design and construction. Building failures (see Fact Sheet No. 1) are often the result of poor siting.

## Coastal Setback Lines – What Protection Do They Provide?

Many states require new buildings to be sited at or landward of coastal construction setback lines, which are usually based on **long-term, average annual erosion rates**. For example, a typical minimum 50-year setback line with an erosion rate of 2.5 feet/year would require a setback of 125 feet, typically measured from a reference feature such as the dune crest, vegetation line, or high-water line.

Building at the 125-foot setback (in this case) does **not** mean that a building will be “safe” from erosion for 50 years.

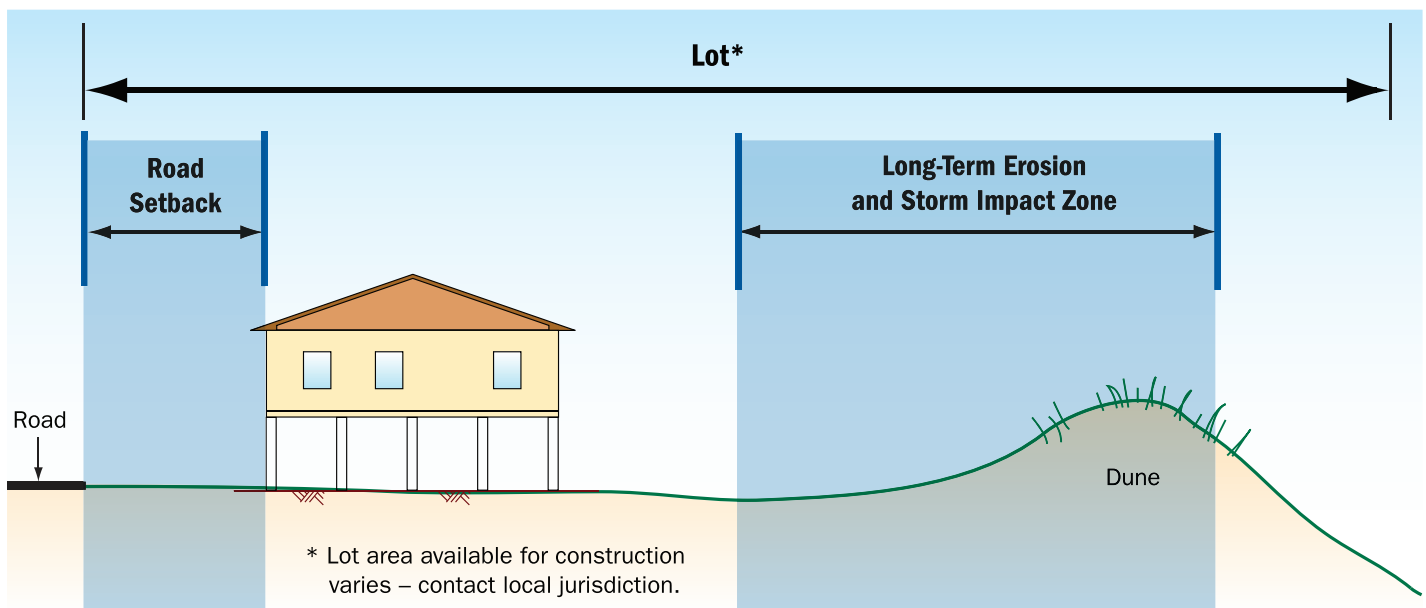
- Storms can cause short-term erosion that far exceeds setbacks based on long-term averages.
- Erosion rates vary over time, and erosion could surpass the setback distance in just a few years’ time. The rate variability must also be known to determine the probability of undermining over a given time period.

## What Should Builders, Designers, and Owners Do?

- Consult local and state agencies, universities, and consultants for detailed, site-specific erosion and hazard information.
- Look for historical information on erosion and storm effects. How have older buildings in the area fared over time? Use the experience of others to guide siting decisions.
- Determine the owner’s risk tolerance, and reject parcels or building siting decisions that exceed the acceptable level of risk.

## Common Siting Problems

- Building on a **small lot between a road and an eroding shoreline** is a recipe for trouble.
- **Odd-shaped lots** that force buildings close to the shoreline increase the vulnerability of the buildings.
- Siting a building near the **edge of a bluff** increases the likelihood of building loss, because of both bluff erosion and changes in bluff stability resulting from development activities (e.g., clearing vegetation, building construction, landscaping, changes in surface drainage and groundwater flow patterns).
- Siting near a **tidal inlet** with a dynamic shoreline can result in the building being exposed to increasing flood and erosion hazards over time.
- Siting a building **immediately behind an erosion control structure** may lead to building damage from wave overtopping and may limit the owner’s ability to repair or maintain the erosion control structure.
- Siting a new building **within the footprint** of a pre-existing building does not guarantee that the location is a good one.



**Recommended building location on a coastal lot.**

Siting should consider both long-term erosion and storm impacts.  
Siting should consider site-specific experience, wherever available.