

SUBSTANTIAL IMPROVEMENT OR SUBSTANTIAL DAMAGE

Notice to Property Owners

Rebuilding your Home after the storm? Adding on, renovating, or remodeling your home? Here's information **YOU** need to know about the "50% Rule."

If your home or business is below the 100-year flood elevation, we have flood damage prevention regulations that may affect how you remodel, renovate or add on to your building. If your home or business sustained structural and or interior damage, these regulations may affect how you rebuild. These laws are required by the National Flood Insurance Program to protect lives and investment from future flood damages. Your community must adopt the enforce these laws in order federally-backed flood insurance to be made available to community residents and property owners.

SAVE YOURSELF TIME AND MONEY! PLEASE READ THE FOLLOWING INFORMATION:

Substantial Damage means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damage condition would equal or exceed 50 percent of the market value or replacement cost of the structure before the damage occurred. (Note: The cost of the repairs must include all costs necessary to fully repair the structure to its before damage condition.

Substantial Improvement means reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement.

If a building is "substantially damaged" or "substantially improved", it must be brought into compliance with out flood damage prevention regulations, including elevating the building to or above the 100-year flood elevation.

Our community, following the National Flood Insurance Program requirements, has the responsibility to determine "substantial damage" and "substantial improvement", and has implemented the procedures on the following pages to do so.

We will use the assessed value of your structure (excluding the land) recorded by the Property Appraiser's Office. If you disagree with the Property Appraiser's valuation of the structure, you may engage a State of Florida licensed property appraiser to submit a comparable property appraisal for the total market value of the structure.

You must obtain and submit to us a detailed and complete cost estimate for the addition to remodeling, reconstruction or for repair of all the damages sustained by your home, prepared and signed by a licensed general contractor. The contractor must sign an affidavit indicating that the cost estimate submitted includes all damages or all

improvements to your home, not just structural. The signed contract document must be submitted. If the owner is the contractor, the owner is responsible for submitting the cost estimate, and providing documentation, including subcontractor, the owner is responsible for submitting the cost estimate, and providing documentation, including subcontractor bids, to document the cost estimate.

We will evaluate the cost of improvements or repairs and determine if they are fair and reasonable. For damage repairs, pre-storm prices and rates will be utilized. The cost of improvements or repairs does not include items not considered a permanent part of the structure. (i.e., plans surveys, permits, sidewalks, pool, screens, sheds, gazebos, fences, etc.) (see attached copy)

If your home is determined to have “substantial damage” or is proposed to be “substantially improved”, then an elevation certificate must be submitted to us to determine the lowest floor elevation. Garages and carports are not considered to be the “lowest floor”.

If the lowest floor is below the 100-year flood elevation, the building must be elevated to, or above, that level likewise, all electrical and mechanical equipment (heating and cooling, etc.), bathrooms, and laundry rooms must be elevated to, or above, the 100-year floor level. Only parking, building access and limited, incidental storage is allowed below the flood level. Non-residential building may be “flood-proofed” instead of being elevated.

If the lowest floor of the structure, including electrical and mechanical equipment and bathroom are already above the 100-year flood elevation, the building can be repaired and reconstructed without having to comply with the fifty percent (50%) rule.

Building plans must be prepared to show how the building is to be elevated. If located in a V-zone, Coastal High Hazard Area, or if the building is to be flood proofed, these plans must be prepared and certified by a registered professional engineer or architect. Certificates for this purpose are available from the Building and Zoning Department.

Donated or Discounted Materials:

The value placed on materials should be equal to the actual or estimated cost of all materials to be use. Where materials or servicing equipment are donated or discounted below normal market values, the value should be adjusted to an amount equivalent to that estimated through normal market transaction.

Self or Volunteer Labor:

The value placed on labor should be equal to the actual or estimated labor charge for repairs of all damages sustained the structure. Where non-reimbursed (volunteer) labor is involved, the value of the labor should be estimated based on applicable minimum hourly wage scales for the type of construction work to be completed. The local permitting

official based on his/her professional judgment and knowledge of local/regional wages scales can provide additional guidance to determine reasonable labor rates for professional trades (i.e. electricians, plumber, block masons, framing, HVAC).

Items To Be Included

ALL STRUCTURAL ELEMENTS INCLUDING:

Spread or continuous foundation footings and pilings

Monolithic or other types of concrete slabs

Bearing walls, tie beams and trusses

Wood or reinforced concrete decking or roofing

Floors and ceilings

Attached decks and porches

Interior partition walls

Exterior wall finishes (e.g., brick, stucco or siding) including painting and decorative moldings

Windows and doors

Re-shingling or re-tiling a roof

Hardware

ALL INTERIOR FINISH ELEMENTS, INCLUDING:

Tiling, linoleum, stone, or carpet over sub-flooring

Bathroom tiling and fixtures

Wall finishes (e.g., drywall, painting, stucco, plaster, paneling, marble or other decorative finishes)

Kitchen, utility and bathroom cabinets

Built-in bookcases, cabinets and furniture

Hardware

ALL UTILITY AND SERVICE EQUIPMENT, INCLUDING:

HVAC EQUIPMENT

Repair or reconstruction of plumbing and electrical services

Light fixtures and ceiling fans

Security Systems

Built-in kitchen appliances

Central vacuum systems

Water filtration, conditioning or recirculation systems

ALSO:

Labor and other costs associated with demolishing, removing or altering building components

Overhead and profit

Plans and specifications

Survey costs

Permit fees

ITEMS TO BE EXCLUDED

Debris removal (e.g., removal of debris from building or lot, dumpster rental, transport fees to landfill and landfill tipping fees), and clean-up (e.g., dirt and mud removal, building dry out, etc.)

Items not considered real property such as: throw rugs (carpeting over finished floors), furniture, refrigerators, appliances which are not built-in, etc.

OUTSIDE IMPROVEMENTS, INCLUDING:

Lanscaping

Gazebos

Sidewalks

Detached Structures (incl. Garages)

Fences

Landscape irrigation systems

Yard Lights

Docks and Davits

Swimming pools/ Spa

Seawalls

Screened pool enclosures

Driveways

Sheds

Decks

ITEMS REQUIRED TO EVALUATE

Applicant must submit the following:

1. **Completed and signed application** for substantial damage/improvement review (included in package).
2. **Elevation Certificate** if property is located above base flood elevation.
3. **Owners reconstruction/ improvement signed, notarized, and dated** (including In package).
4. **Contractor's reconstruction/improvement affidavit** signed, notarized and Dated (included in package).
5. **Estimated cost** of reconstruction/improvement form (included in package).
6. **This Checklist.**
7. **Copy of Construction contract.** If the owner is the contractor, submit all Subcontractor bids to document