

NATIONAL FLOOD INSURANCE PROGRAM
SUBSTANTIAL IMPROVEMENT/SUBSTANTIAL DAMAGE

ITEMS REQUIRED TO DETERMINE
SUBSTANTIAL DAMAGE/IMPROVEMENT

Applicant must submit the following:

1. Complete the Building Permit application(s) for all repairs/improvements.
2. Detailed cost of improvement/reconstruction estimate signed by licensed contractor.
3. Elevation Certificate or elevation survey.
4. Current photographs, or photographs before and after the storm.
5. Floor plan drawing.
6. Owner's affidavit signed and dated.
7. Contractor's affidavit signed and dated.

SUBSTANTIAL IMPROVEMENT/DAMAGE

ITEMS TO BE INCLUDED

All structural elements including, but not limited to:

- 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.
- Reshingling or retiling a roof.
- Hardware.

All interior finish elements including, but not limited to:

- Tiling, linoleum, stone, or carpet over subflooring.
- 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, but not limited to:

- 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.

SUBSTANTIAL IMPROVEMENT/DAMAGE

ITEMS TO BE EXCLUDED

- Plans and specifications.
- Survey costs.
- Permit fees.

Debris removal (e.g., removal of debris from building or lot, dumpster rental, transport fees to landfill, and landfill tipping fees) and cleanup (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, and stoves not built-in, etc.

Outside improvements including:

- Landscaping.
- Sidewalks.
- Fences.
- Yard lights.
- Swimming pools.
- Screened pool enclosures.
- Sheds.
- Gazebos.
- Detached structures (including garages).
- Landscape irrigation systems.

**CONTRACTOR
RECONSTRUCTION/IMPROVEMENT AFFIDAVIT**

(Note: If there is no contractor, the homeowner may complete this packet.)

Parcel ID No.: _____ - _____ - _____ - _____ - _____ - _____

Property Address: _____

Contractor Name: _____

Address: _____

License No.: _____

Telephone: _____

I hereby attest to the fact that I, or a member of my staff, personally inspected the above-mentioned property and produced the attached itemized list of repairs, reconstruction, and/or remodeling list which are hereby submitted for a **Substantial Damage/Improvement Review**. These damages/improvements are **ALL OF THE DAMAGES/IMPROVEMENTS** sustained by this structure, and that all additions, improvements, or repairs proposed on the subject building are included in this estimate.

I understand that I am subject to enforcement and penalties for violation action and/or fines if the inspection of the property reveals that I have made repairs or improvements NOT INCLUDED ON THE ATTACHED LIST OF REPAIRS/IMPROVEMENTS TO THIS STRUCTURE or any nonconforming or illegal structures/additions or repairs is included to the existing structure without having presented plans for such additions. I understand that any permit issued by Pasco County pursuant to this affidavit does not authorize the reconstruction, repair, or maintenance of any illegal additions, fences, sheds, or nonconforming uses or structures on the subject property.

See Attached Itemized List

Total Labor and Materials \$ _____

Overhead and Profit \$ _____

Total Cost \$ _____

STATE OF _____
COUNTY OF _____

Affidavit

Before me this day personally appeared _____ who, being duly sworn deposes and says that he has read, understands, and agrees to comply with all of the aforementioned conditions.

Contractor's Signature

Date: _____

Sworn to and subscribed before me this _____ day of _____ A.D., _____.

Notary Public State of _____

My commission expires _____

OWNER
RECONSTRUCTION/IMPROVEMENT AFFIDAVIT

Parcel ID No.: _____ - _____ - _____ - _____ - _____ - _____

Property Address: _____

Contractor Name: _____ License No.: _____

Owner Name: _____

Address: _____ Telephone: _____

I hereby attest to the fact that the repairs/reconstruction and/or remodeling list submitted from the **Substantial Damage/Improvement Review** by my contractor are **ALL OF THE DAMAGES/IMPROVEMENTS** sustained by this structure and will be done to the existing building, and that all additions, improvements, or repairs on the subject building are included in this estimated construction herewith. **No other contractor has made any repairs or reconstruction or additions or remodeling not included in the attached list.**

I understand that I am subject to enforcement action and/or fines if inspection of the property reveals that I have made repairs or improvements NOT INCLUDED ON THE ATTACHED LIST OF REPAIRS TO MY HOME, or that I have included nonconforming or illegal structures/additions to the existing structure without having presented plans for such additions. I understand that any permit issued by Pasco County pursuant to this affidavit does not authorize the reconstruction, repair or maintenance of any illegal additions, fences, sheds, or nonconforming uses or structures on the subject property.

STATE OF _____
COUNTY OF _____

Before me this day personally appeared _____ who, being duly sworn deposes and says that he has read, understands, and agrees to comply with all of the aforementioned conditions.

Signature Owner Co-Owner

Sworn to and subscribed before me this _____ day of _____ A.D., _____.

Notary Public State of _____

My commission expires _____

SUBSTANTIAL IMPROVEMENT/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 plus one foot freeboard, Pasco County has 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 Pasco County to protect your lives and investment from future flood damages. Your community must adopt and enforce these laws in order for federally backed flood insurance to be made available to community residents and property owners.

Save yourself time, aggravation, 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 depreciated market value 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 any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the depreciated 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 Pasco County flood damage prevention regulations, including elevating the building to or above the 100-year flood elevation.

Pasco County, following National Flood Insurance Program requirements, has the responsibility to determine "substantial damage" and "substantial improvement" and has implemented the following procedures to do so:

1. Pasco County will estimate depreciated Market Value by using the tax assessment value of your structure (excluding the land). If you disagree with this estimate of depreciated Market Value, you may hire a State licensed appraiser and submit a comparable property appraisal for the depreciated market value of the structure.
2. You must obtain and submit to Pasco County a detailed and complete cost estimate for the addition, remodeling, reconstruction, or 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.

Pasco County will evaluate the cost of improvements or repairs and determine if they are fair and reasonable. For damage repairs, **prestorm 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, pools, screens, sheds, gazebos, fences, etc.).

3. If your home is determined to have "substantial damage" or is proposed to be "substantially improved," then an Elevation Certificate must be submitted to Pasco County to determine the lowest floor elevation. Garages and carports are not considered to be the "lowest floor."
4. If the lowest floor is below the 100-year flood elevation plus one foot freeboard, 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 that level. Only parking; building access; and limited, incidental storage is allowed below the flood level. Nonresidential buildings may be "flood-proofed" instead of being elevated.

If the lowest floor, electrical and mechanical equipment, laundry, and bathroom are already above the 100-year flood elevation plus one foot freeboard, the building can be repaired and reconstructed without further modifications.

5. 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 Pasco County.