

CITY OF TARPON SPRINGS, FLORIDA
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, the City of Tarpon Springs 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. The National Flood Insurance Program (NFIP) to protect your lives and investment from future flood damages requires these laws. 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 pre-damage condition would equal or exceed 50% 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 it's before damage condition*)

SUBSTANTIAL IMPROVEMENT means any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50% 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 the City of Tarpon Springs flood damage prevention regulations, including elevating the building to or above the 100-year flood elevation.

The City of Tarpon Springs, 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:

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 the City of Tarpon Springs a detailed and complete cost estimate for the addition, remodeling, reconstruction or for repair of all the damages sustained by your home, prepared and signed by a licensed 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 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, pools, screens, sheds, gazebos, fences, etc.*).

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(CONTINUED)

If your home is determined to have “substantial damage” or is proposed to be “substantially improved”, then an Elevation Certificate must be submitted to the City of Tarpon Springs to determine the lowest floor elevation (LFE). 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 flood level. Only parking, building access and limited, incidental storage is allowed below the base flood elevation. Non-residential buildings may be “flood-proofed” instead of being elevated.

If the lowest floor, electrical, plumbing, and mechanical equipment are already above the 100-year flood elevation, the building can be repaired and reconstructed without having to comply with the 50% Rule.

Building plans must be prepared to show how the building is to be elevated. If located in a VE-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 at the FEMA website: www.fema.gov

Following a presidential disaster declaration, the Small Business Administration may make loans available for both house and businesses for purposes of elevating the structure to or above the 100-year flood elevation. Proof of “substantial damage” from the City of Tarpon Springs is required.

Donated or Discounted Materials:

The value placed on materials should be equal to the actual or estimated cost of all materials to be used. 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 materials should be equal to the actual or estimated labor charge for repairs of all damages sustained by 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 building official, based on his professional judgment and knowledge of local and regional wage scales can provide additional guidance to determine reasonable labor rates for professional trades (i.e. electricians, plumbers, block masons, framing, HVAC, etc.)

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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 molding)
Windows and doors
Re-shingling or re-tiling a roof
Hardware

All interior finish elements, including:

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:

HVAC equipment
Repair or reconstruction of electrical and plumbing 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

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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 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:

Landscaping

Gazebos

Sidewalks

Detached structures (incl. garages)

Fences

Landscape irrigation systems

Yard lights

Docks and davits

Swimming pools/spas

Seawalls

Screened pool enclosures

Driveways

Sheds

Decks

ITEMS REQUIRED TO EVALUATE

Applicant must submit the following:

- ✓ Completed and signed **application for substantial damage/improvement review**
- ✓ **Elevation certificate** or **elevation survey** with lowest floor elevation (LFE) indicated
- ✓ **Owner's reconstruction/improvement affidavit** signed, notarized and dated
- ✓ **Contractor's reconstruction/improvement affidavit** signed, notarized and dated
- ✓ Completed **cost estimate of reconstruction/improvement** form
- ✓ Copy of **construction contract**. If the owner is the contractor, submit all subcontractor bids to document the cost estimate
- ✓ Current photos, or photos before and after the storm (if available)
- ✓ Construction drawings, specifications, and plot plan or survey (two complete sets)

**CITY OF TARPON SPRINGS, FLORIDA
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**APPLICATION FOR SUBSTANTIAL DAMAGE OR
SUBSTANTIAL IMPROVEMENT REVIEW**

Property Address: _____

Parcel Number: _____

Property Owner's Name: _____

Property Owner's Address: _____

Property Owner's Phone Number: _____

Contractor's Name: _____

Contractor's Address: _____

Contractor's License Number: _____

Contractor's Registration Number: _____

Contractor's Phone Number: _____

Flood Information:

FIRM Panel: _____

Flood Zone: _____

BFE: _____

Lowest Floor Elevation: _____

(Excluding garage or carport)

Please check one of the following:

[] I **am** attaching a State Certified Appraiser's report of my property.

[] I **am not** attaching a State Certified Appraiser's report and accept the use of the valuation of my property maintained by the Pinellas County Property Appraiser's Office.

Signatures:

Property Owner: _____ Date: _____

Contractor: _____ Date: _____

**CITY OF TARPON SPRINGS, FLORIDA
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**PROPERTY OWNER'S
SUBSTANTIAL DAMAGE OR
SUBSTANTIAL IMPROVEMENT AFFIDAVIT**

Property Address: _____
Parcel Number: _____
Contractor's Name: _____
Property Owner's Name: _____
Property Owner's Address: _____
Property Owner's Phone Number: _____

I hereby attest to the fact that the repairs/reconstruction and/or remodeling list submitted for the Substantial Damage/Improvement Review by me or by my contractor are **ALL 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. Neither I, nor any other contractor will make 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 NON-CONFORMING OR ILLEGAL STRUCTURES/ADDITIONS, TO THE EXISTING STRUCTURE WITHOUT HAVING PRESENTED PLANS FOR SUCH ADDITIONS. I UNDERSTAND THAT ANY PERMIT ISSUED BY THE CITY OF TARPON SPRINGS PURSUANT TO THIS AFFIDAVIT DOES NOT AUTHORIZE THE RECONSTRUCTION, REPAIR OR MAINTENANCE OF ANY ILLEGAL ADDITIONS, FENCES, SHEDS OR NON-CONFORMING USES OR STRUCTURES ON THE SUBJECT PROPERTY.

See attached itemized list.

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 the aforementioned conditions.

Property Owner's Signature

Sworn to and subscribed before me this _____ day of _____, 20_____.

Notary Public
My commission expires:

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CONTRACTOR'S
SUBSTANTIAL DAMAGE OR
SUBSTANTIAL IMPROVEMENT AFFIDAVIT

Property Address: _____
Contractor's Name: _____
Contractor's Company Address: _____
Contractor's License Number: _____
Contractor's Registration Number: _____
Contractor's Phone Number: _____

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/IMPROVEMENT TO THIS STRUCTURE OR ANY NON-CONFORMING 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 THE CITY OF TARPON SPRINGS PURSUANT TO THIS AFFIDAVIT DOES NOT AUTHORIZE THE RECONSTRUCTION, REPAIR OR MAINTENANCE OF ANY ILLEGAL ADDITIONS, FENCES, SHEDS OR NON-CONFORMING USES OR STRUCTURES ON THE SUBJECT PROPERTY.

See attached itemized list.

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.

Contractor's Signature

Sworn to and subscribed before me this _____ day of _____, 20 _____.

Notary Public
My commission expires:

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COST ESTIMATE OF RECONSTRUCTION/IMPROVEMENT

Property Address: _____
 Parcel Number: _____
 Property Owner's Name: _____
 Contractor's Name: _____
 Contractor's Company Address: _____
 Contractor's License Number: _____
 Contractor's Registration Number: _____
 Contractor's Phone Number: _____

This cost estimate of reconstruction/improvement must be prepared by and signed by the contractor or by the owner if the owner acts as the contractor. Owners who act at their own contractors must estimate their labor cost **at the current market value** for any work they intend to perform.

| | Sub-Contractor Bids | Contractor or Owner Estimates | |
|---------------------------------|----------------------------|--------------------------------------|-------------|
| | Bid Amounts (see note "c") | Material Costs | Labor Costs |
| 1. Masonry | | | |
| 2. Carpentry Material (rough) | | | |
| 3. Carpentry Labor (rough) | | | |
| 4. Roofing | | | |
| 5. Insulation & Weather Strip | | | |
| 6. Exterior Finish (stucco) | | | |
| 7. Doors, Windows, & Shutters | | | |
| 8. Lumber Finish | | | |
| 9. Hardware | | | |
| 10. Drywall | | | |
| 11. Cabinets (Built-In) | | | |
| 12. Floor Covering | | | |
| 13. Plumbing | | | |
| 14. Shower / Tub / Toilet | | | |
| 15. Electrical & Light Fixtures | | | |
| 16. Concrete | | | |
| 17. Built-in Appliances | | | |
| 18. HVAC | | | |
| 19. Paint | | | |
| 20. Demolition & Removal | | | |
| 21. Overhead & Profit | | | |
| Subtotals | | | |

Total Estimated Cost (all three subtotals added together)

- a. A copy of the signed construction contract must accompany this estimate.
- b. Subcontractor bids may be used for any item of material and/or labor cost breakdown.
- c. Cost backup must be provided for every line item entry. If any amounts appear in the "Sub-contractor" column, a copy of each signed and dated bid must accompany this form. For all other costs, you must list the quantity of materials to be installed and their unit cost on a separate sheet that references the line number. For example, the backup documentation may contain a section called "Drywall to be installed (line 10)":

| | | |
|------------|-----------------------------|--|
| | <u>This Sheet (line 10)</u> | <u>Separate Sheet</u> |
| Materials: | 2,000.00 | 1,000 sq ft ½" Drywall @ \$2.00/sq ft = \$2,000.00 |
| Labor: | 320.00 | 16MH to hang Drywall @ \$20.00/MH = \$320.00 |