

SUBSTANTIAL IMPROVEMENT OR SUBSTANTIAL DAMAGE

NOTICE TO PROPERTY OWNERS

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, remodeling, reconstruction or for repair of all 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 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.) (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 buildings may be "floodproofed" 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 floodproofed, 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 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 labor 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 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, plumbers, block masons, framing, HVAC).

**SUBSTANTIAL IMPROVEMENT
OR SUBSTANTIAL DAMAGE**

**CONTRACTOR'S
SUBSTANTIAL DAMAGE OR
SUBSTANTIAL IMPROVEMENT AFFIDAVIT**

Property Address: _____

Contractor's Name: _____

Contractor's Company Name: _____

Contractor's Address: _____

Contractor's Phone Number: _____

Contractor's State Registration or Certification Number: _____

Contractor's Registration Number (if applicable): _____

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 which are hereby submitted for a Substantial Damage or Substantial 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.

See attached itemized list.

STATE OF _____

COUNTY OF _____

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

Contractor's Signature

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

Notary Public State of: _____
My commission expires: _____

**SUBSTANTIAL IMPROVEMENT
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**PROPERTY OWNER'S
SUBSTANTIAL DAMAGE OR
SUBSTANTIAL IMPROVEMENT AFFIDAVIT**

Property Address: _____

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 for the Substantial Damage or Substantial Improvement Review by me or 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. Neither I, nor any other contractor, will make any repairs or reconstruction of additions or remodeling not included in the attached list.

I UNDERSTAND THAT I AM SUBJECT TO ENFORCEMENT ACTION, WHICH MAY INCLUDE FINES, IF ANY INSPECTION OF THE PROPERTY REVEALS THAT I, OR MY CONTRACTOR, HAVE MADE REPAIRS OR IMPROVEMENTS NOT INCLUDED ON THE ATTACHED LIST OF REPAIRS OR THE APPROVED BUILDING PLANS.

See attached itemized list.

STATE OF _____

COUNTY OF _____

Before me this day personally appeared _____, who, being duly sworn, deposes and says that he/she 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 State of _____
My commission expires: _____

SUBSTANTIAL IMPROVEMENT OR SUBSTANTIAL DAMAGE

COST ESTIMATE OF RECONSTRUCTION / IMPROVEMENT

Application Number: _____ Date: _____

Address: _____

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 as 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 "D") | Material Costs | Labor Costs |
| 1. Masonry | | | |
| 2. Carpentry Material (rough) | | | |
| 3. Carpentry Labor (rough) | | | |
| 4. Roofing | | | |
| 5. Insulation and Weatherstrip | | | |
| 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 Estimate Cost (all three subtotals added together) | | | |

- 1) A copy of the signed construction contract must accompany this estimate.
- 2) Subcontractor bids may be used for any item of material and/or labor cost breakdown.
- 3) If any amounts appear in the "Sub-contractor" column, a copy of each signed and dated bid must accompany this form.
- 4) 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 document 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 | 16 Man Hours to Hang Drywall @ \$20.00/MH = \$320.00 | |

SUBSTANTIAL IMPROVEMENT OR SUBSTANTIAL DAMAGE

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

SUBSTANTIAL IMPROVEMENT OR SUBSTANTIAL 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 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:

- | | |
|---|--|
| <input type="checkbox"/> Landscaping | <input type="checkbox"/> Gazebos |
| <input type="checkbox"/> Sidewalks | <input type="checkbox"/> Detached Structures (Including Garages) |
| <input type="checkbox"/> Fences | <input type="checkbox"/> Landscape Irrigation Systems |
| <input type="checkbox"/> Yard Lights | <input type="checkbox"/> Docks and Davits |
| <input type="checkbox"/> Swimming Pool/Spa | <input type="checkbox"/> Seawalls |
| <input type="checkbox"/> Screened Pool Enclosures | <input type="checkbox"/> Driveways |
| <input type="checkbox"/> Sheds | <input type="checkbox"/> 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. **Owner's reconstruction/improvement affidavit** signed, notarized and dated (included 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 the cost estimate.