Planning & Development Department
100 S. Myrtle Avenue, Suite 210
Clearwater, FL 33756
Telephone: (727) 562-4567
www.myclearwater.com

# APPLICATION FOR NON-SUBSTANTIAL DAMAGE / IMPROVEMENT REVIEW

Parcel Number: _____

Property Address: _____

Owner's Name: _____

Co-Owner's Name: _____

Owner's Mailing Address: _____

Owner Phone Number: _____

FIRM Panel: _____ Flood Zone: _____ BFE: _____

Lowest Floor Elevation (excluding garage): _____

I am attaching an appraisal report of my property, or _____ Initials _____
I am not submitting an appraisal report of my property _____ Initials _____
I accept the County's Estimated Market Value. _____ Initials _____

I accept the attached estimated cost of construction as a fair cost of repair or improvement for my home.
Initials _____

## SIGNATURES:

Owner: _____

Date: _____

Co-Owner: _____

Date: _____

Contractor: _____

Date: _____

Planning & Development Department
100 S. Myrtle Avenue, Suite 210
Clearwater, FL 33756
Telephone: (727) 562-4567
www.myclearwater.com

# SUBSTANTIAL IMPROVEMENT/DAMAGE NOTICE TO PROPERTY OWNERS

*"Are you rebuilding your home after a storm?"*
*"Are you making an addition, renovating or remodeling your home?*

Here is information **YOU** need to know about the 50% Rule.

If your home or business is below the 100-year flood elevation, Clearwater 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 the National Flood Insurance Program 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.

**Inform yourself and save time, aggravation, and money.** Please read the following information.

**Substantial Damage** means damage of the origin sustained by a structure whereby the cost of restoring the structure to it's before damaged 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 any 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 Clearwater's flood damage prevention regulations, including elevating the building to or above the 100-year flood elevation.

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

1. Planning and Development Department will estimate Market Value by using the tax assessment value of your structure (excluding the land).

   If you disagree with this estimate of Market Value, you may hire a state licensed appraiser and submit a comparable property appraisal for the depreciated value of the structure.

2. You must submit to Planning and Development Department a detailed and complete cost estimate for the addition, remodeling, reconstruction, or repair of all damages sustained by your home, prepared and signed by a licensed general contractor. The contractor and you must sign separate reconstruction or improvement affidavits indicating that the costs estimate submitted includes **all damages or all improvements** to your home, not just structural.

Planning and Development Department 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, gazebos, fences, etc.) (See attached copy.)

3. If your home is in the designated flood zone, then an Elevation Certificate must be submitted to determine the lowest flood elevation. Garages and carports are not considered the "lowest floor".

4. Substantially damaged or substantially improved structures with the lowest floor below the 100-year flood elevations are required to 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 flood level. Non-residential 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, 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. These plans must be prepared and certified by a registered professional engineer or architect.

6. Following a Presidential disaster declaration, the Small Business Administration may make loans available for both homes and businesses for purposes of elevating the structure to or above the 100-year flood elevation. Proof of "substantial damage" from Clearwater Development & Neighborhood Services is required.

## 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 system
- ✓ Water filtration, conditioning or re-circulation systems

ALSO:

- ✓ Labor and other costs associated with demolishing, removing or altering building components
- ✓ Overhead and profit

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" (i.e., dirt and mud removal, building dry out, etc.).

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

Outside improvements, including:

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

**ITEMS REQUIRED TO DETERMINE SUBSTANTIAL DAMAGE:**

The following must be included in the application submittal (please keep a copy for your files)

1. Completed application
2. Detailed cost of improvement/reconstruction estimate and affidavit, signed by a general contractor and a copy of his license certificate.
3. Elevation certificate
4. Current photos, or photos before and after the storm (if available)
5. Existing floor plan drawing (if available)
6. Owner's reconstruction improvement affidavit signed and dated.
7. Contractor's reconstruction improvement affidavit signed and dated.

Planning & Development Department
100 S. Myrtle Avenue, Suite 210
Clearwater, FL 33756
Telephone: (727) 562-4567
www.myclearwater.com

# GUIDELINES TO COMPLETE
# THE RECONSTRUCTION IMPROVEMENT COST ESTIMATE FORM (attached)

Reconstruction/Repair = Percentage of item that must be repaired or reconstructed.
(Example: A house has 20 windows, only 10 were damaged and being replaced; ratio should equal 50%)

| ITEMS | COST | RECON/REPAIR RATIO OF WORK | OFFICIAL USE |
|---|---|---|---|
| | LABOR + MATERIALS | | |
| Concrete, Form, ETC | $4,500.00 | 40% | |
| Carpentry Material (r) | $9,004.00 | 100% | |
| Doors/Windows, Shutters | $2,046.00 | 50% | |

Planning & Development Department
100 S. Myrtle Avenue, Suite 210
Clearwater, FL 33756
Telephone: (727) 562-4567
www.myclearwater.com

# ARCHITECT/ENGINEER
# RECONSTRUCTION/IMPROVEMENT AFFIDAVIT

Parcel #: _____ / _____ / _____ / _____ / _____ / _____

Property Address: _____

Architect Name: _____ License #: _____

Address: _____ Phone: _____

I have reviewed the contractor's list of work to be done with the plans prepared by my office. The list accurately reflects the scope of work indicated on my plans and specifications. The proposed estimated cost is in line with current average industry standards for the work reflected in my plans and specifications.

See Attached Itemized List

| | |
|---|---|
| Total Labor and Materials | $_____ |
| Overhead & Profit | $_____ |
| Total | $_____ |

## AFFIDAVIT

STATE OF FLORIDA
COUNTY OF PINELLAS

PERSONALLY APPEARED before me, the undersigned authority,

_____

who, being duly sworn, deposes and says that he/she has read, understands, and agrees to comply with all of the aforementioned conditions.

_____ _____
Architect/Engineer's Signature Date

SWORN TO AND SUBSCRIBED before me this _____ day of _____, _____ A.D.

_____
Notary Public-State of Florida

_____
Commission Expiration Date

Planning & Development Department
100 S. Myrtle Avenue, Suite 210
Clearwater, FL 33756
Telephone: (727) 562-4567
www.myclearwater.com

# ESTIMATED COST OF RECONSTRUCTION/IMPROVEMENT

Parcel _____

Property Address: _____

This Cost Estimate of Reconstruction/Improvement must be prepared and signed by a licensed General Contractor

| ITEMS | COST<br>LABOR + MATERIALS | COMMENTS |
|---|---|---|
| Concrete, Form, ETC | | |
| Carpentry Material (rough) | | |
| Carpentry labor (rough) | | |
| Roofing | | |
| Insulation & Weather Strip | | |
| Exterior Finish (stucco) | | |
| Doors, Windows & Shutters | | |
| Lumber Finish | | |
| Carpenter labor (finish) | | |
| Hardware (finish) | | |
| Hardware (rough) | | |
| Cabinets (built-in) | | |
| Floor covering (tile/rug) | | |
| Plumbing | | |
| Shower/Tub/Toilet | | |
| Electrical | | |
| Light Fixtures | | |
| Built-in Appliances | | |
| HVAC | | |
| Paint | | |
| Demolition and Removal | | |
| Overhead and Profit<br>TOTAL | | |

(PLEASE ATTACH ANY ADDITIONAL INFORMATION)

Contractor Name: _____ Contractor Lic. #: _____

Address: _____ Phone #: _____

Signature: _____ Date: _____

Planning & Development Department
100 S. Myrtle Avenue, Suite 210
Clearwater, FL 33756
Telephone: (727) 562-4567
www.myclearwater.com

# CONTRACTOR
# RECONSTRUCTION/IMPROVEMENT AFFIDAVIT

Parcel #: _____ / _____ / _____ / _____ / _____ / _____

Property Address: _____

Contractor Name: _____ License #: _____

Address: _____ Phone: _____

I attest that I, or a member of my staff, personally inspected the above-described property and produced the attached itemized list of repairs, reconstruction and/or remodeling. This list is submitted for a **Substantial Damage or 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 if an inspection of the property reveals that I have made repairs or improvements NOT INCLUDED ON THE ATTACHED LIST. This includes any non-conforming or illegal structures/additions, or repairs made to the existing structure without having presented plans for such work. I understand that any permit issued by the City of Clearwater 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)

| | |
|---|---|
| Total Labor and Materials | $_____ |
| Overhead & Profit | $_____ |
| Total | $_____ |

## AFFIDAVIT

STATE OF FLORIDA
COUNTY OF PINELLAS

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

_____ Date: _____
Contractor's Signature

SWORN TO AND SUBSCRIBED before me this _____ day of _____ , _____

_____
Notary Public-State of Florida

_____
Commission Expiration Date

Planning & Development Department
100 S. Myrtle Avenue, Suite 210
Clearwater, FL 33756
Telephone: (727) 562-4567
www.myclearwater.com

# OWNER
# RECONSTRUCTION/IMPROVEMENT AFFIDAVIT

Parcel #: _____ / _____ / _____ / _____ / _____ / _____

Property Address: _____

Contractor Name: _____ License #: _____

Address: _____ Phone: _____

I attest 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. This list is submitted for a **Substantial Damage or 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 if an inspection of the property reveals that I have made repairs or improvements NOT INCLUDED ON THE ATTACHED LIST. This includes any non-conforming or illegal structures/additions, or repairs made to the existing structure without having presented plans for such work. I understand that any permit issued by the City of Clearwater 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)

Total Labor and Materials $_____
Overhead & Profit $_____

Total $_____

## AFFIDAVIT

STATE OF FLORIDA
COUNTY OF PINELLAS

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

_____ Date: _____
Owner's Signature

_____
Co-Owner's Signature

SWORN TO AND SUBSCRIBED before me this _____ day of _____ , _____

_____
Notary Public-State of Florida

_____
Commission Expiration Date

REVISED 05.03.2016