

CHARLOTTE COUNTY
Community Development Department
Building Construction Division

**NOTICE TO PROPERTY OWNERS REGARDING
SUBSTANTIAL IMPROVEMENT OR DAMAGE**

If you are rebuilding your home after a storm, or renovating, remodeling, or adding an addition to your home, here is information you need to know concerning

THE 50% RULE

If your home or business is below the 100-year flood elevation plus 1 foot, which is determined by the information on your "Certificate of Elevation" or "Elevation Certificate," Charlotte County has flood damage prevention regulations that may affect how you repair, remodel, renovate or add on to your building. If your home or business sustained structural and/or interior and exterior damage, or if you plan improvements, 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 damage. Our community must adopt and enforce these laws for federally backed flood insurance to continue to be made available to county residents and property owners.

***To save time, aggravation and money, please
read the following information.***

If a building is determined to be "substantially damaged" or "substantially improved," it must be brought into compliance with the Charlotte County flood damage prevention regulations, including elevating the building to or above the 100-year flood elevation plus 1 foot.

- ◆ **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% of the 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 before the "start of construction" of the improvement.

Charlotte County, following National Flood Insurance Program requirements, has the responsibility to determine "substantial damage" and "substantial improvement" and has implemented the procedures described on the following pages:

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1. Charlotte County will determine the estimated Market Value of your structure (excluding the land) by using the county tax assessor's valuation.

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

2. You (and your contractor) must submit to Charlotte County a detailed and complete cost estimate of any combination of repairs, reconstruction, rehabilitation, additions, remodeling, alteration and/or improvements to your structure. The Reconstruction/Improvement Cost Breakdown form attached (page 4 & 5) must be completed and signed by the Contractor and Property Owner.
3. Charlotte County will evaluate the cost of improvements or repairs and determine if they are fair and reasonable. As a guide, Charlotte County will use the Building Valuation Data published by the International Code Council (ICC) for residential and other occupancies. It should be noted however, that the contractor's and property owner's Reconstruction/Improvement Cost Breakdown is to be based on the actual costs of all repairs and improvements. Donated materials and labor must be listed at their fair market value. Pre-disaster prices and rates will be utilized for damage repairs. The cost of improvements or repairs does not include items not considered a part of the structure, i.e., plans, surveys, permits, sidewalks, pools, screen roofed cages, sheds, gazebos, fences, septic systems, etc.
4. If your structure is determined to have "substantial damage" or is proposed to be "substantially improved", then an Elevation Certificate must be submitted to Charlotte County for determination of the lowest finished floor elevation. Garages, carports, lanais and limited incidental storage areas are not considered to be the lowest finished floor.

If the lowest finished floor is below the 100-year flood elevation plus 1 foot, the building must be elevated to or above that level. Additionally, all electrical and mechanical (heating and cooling equipment), bath and toilet rooms, laundry rooms, water heaters and finished areas 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 plus 1 foot.

5. Commercial, non-residential building plans using "flood-proofing" (in lieu of meeting the minimum elevation requirement) must be prepared and certified by a Florida registered professional engineer or architect.

CHARLOTTE COUNTY
Community Development Department
Building Construction Services Division

Reconstruction/Improvement Cost Breakdown

Parcel ID Number: _____ Permit Application Number: _____

Property Address: _____

ITEMS TO BE INCLUDED FOR DETERMINATION OF *SUBSTANTIAL IMPROVEMENT AND CUMULATIVE IMPROVEMENTS* OVER THE ONE-YEAR PERIOD

ITEMS	MATERIALS COST	LABOR COST
Demolition		
Foundation and Slab Complete		
Structural Steel		
Masonry Walls & Reinforcement		
Carpentry Package Complete		
Insulation Complete		
Fixed Glass		
Exterior Doors & Windows		
Exterior Finish		
Plumbing Rough		
Electrical Wiring		
HVAC Rough		
Gas Rough		
Appliances (Built-In)		
Central Vacuum		
Fireplace		
Elevator		

Portion of Supervision, Overhead, and Profit Applicable to This Page Only (may be combined as one amount.)

Supervision		
Overhead		
Profit		

This amount shall be included in the Determination of Substantial Improvement and Cumulative Improvements.

SUB-TOTAL (This Page Only)		
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NOTE: The Cost Breakdown for improvements or repairs may exclude items not considered a part of the structure, i.e., plans, surveys, permits, sidewalks, pools, screen roofed cages, sheds, gazebos, fences, septic systems, etc.

ITEMS TO BE INCLUDED FOR DETERMINATION OF SUBSTANTIAL IMPROVEMENT THAT MAY BE EXCLUDED FROM THE CUMULATIVE TOTAL

ITEMS	MATERIALS COST	LABOR COST
Decorative Masonry		
Roof Coverings		
Plumbing Fixtures		
Water Softener		
Lighting Fixtures		
Ceiling Fans		
Intercom or Alarm System		
HVAC Grills & Decorative Trim		
Drywall Complete		
Mirrors		
Ceramic Tile Complete		
Waterproofing Coatings		
Painting (Interior & Exterior)		
Cabinets Complete		
Flooring Complete (Finish)		

Portion of Supervision, Overhead and Profit Applicable to this page only (may be combined as one amount)

Supervision		
Overhead		
Profit		

This amount shall be included in the Determination of Substantial Improvement but may be excluded from the Determination of Cumulative Improvements (Florida Statutes 161.54(12))

SUB-TOTAL (This Page Only)		
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This total amount shall be used for the Determination of Substantial Improvement.

TOTAL BOTH PAGES		
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(Contractor's Signature)

(Owner's Signature)

Office Use Only

- A) CURRENT MARKET VALUE OF SUBJECT STRUCTURE ONLY \$ _____ . _____
 1) Based on Property Appraiser's Valuation _____
 2) Based on MAI or Charter 475 Appraiser _____
- B) VALUE OF IMPROVEMENTS ALLOWED \$ _____ . _____
(50% of Market Value above OR value applicable to cumulative improvements remaining in this cycle)
- C) TOTAL VALUE OF PROPOSED IMPROVEMENTS \$ _____ . _____
(From Total for both pages above -- Must be less than Line B)
- D) VALUE REMAINING ON 50% RULE FOR FUTURE IMPROVEMENTS \$ _____ . _____
(The Value from Line B above less the Sub-Total Cumulative Improvements amount on the previous page)

RECONSTRUCTION/IMPROVEMENT

Architect's Affidavit

Parcel ID Number: _____ Permit Application Number: _____

Property Address: _____

Architect's Name: _____

Address: _____

Phone Number: _____ License Number: _____

I Hereby Attest to the Following:

- I have prepared (or directly supervised the preparation of) a set of construction plans and specifications for the project located at the above-noted property.
- I have personally reviewed the attached Reconstruction/Improvement Cost Breakdown which was signed by the Contractor and Owner.
- The materials listed in the attached Reconstruction/Improvement Cost Breakdown constitute the entire scope of work to be constructed using the plans and specifications prepared by me (or under my direct supervision).

Additionally, I Understand:

- I will not be held responsible for actions take by the contractor, or the homeowner without my knowledge or approval.
- I am subject to enforcement action and/or fines if I subsequently alter the "Reviewed Construction Plans" to increase the scope of work without prior authorization from Charlotte County.
- The grade of materials may vary as to the manufacturer but may not exceed the costs stated on the attached Reconstruction/Improvement Cost Breakdown.
- Any permit issued by Charlotte County pursuant to this affidavit does not authorize the reconstruction, repair or maintenance of any illegal additions, sheds or other non-conforming uses or structures on the subject property.

Total Labor & Materials: \$ _____

Overhead & Profit: \$ _____

Total Cost: \$ _____

Notary: State of: _____ County of: _____

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

By: _____
(Signature of Architect)

Personally Known _____ OR Produced Identification _____

Type of Identification _____

(Signature of Notary) (My commission expires)

(Printed, typed or stamped commissioned name of Notary Public)

RECONSTRUCTION/IMPROVEMENT

Contractor's Affidavit

Parcel ID Number: _____ Permit Application Number: _____

Property Address: _____

Contractor's Name: _____

Address: _____

Phone Number: _____ License Number: _____

I Hereby Attest to the Following:

- I have personally inspected the above-noted property and have produced the attached Reconstruction/Improvement Cost Breakdown listing all reconstruction, repairs and/or improvements proposed at this site.
- The materials, labor and overhead listed in the attached Reconstruction/Improvement Cost Breakdown constitute the entire cost of restoring the structure to its "before-damaged condition" and/or the entire cost of repairs, improvements and additions to be constructed under this permit application.
- The attached Reconstruction/Improvement Cost Breakdown is submitted to Charlotte County for a Substantial Damage/Improvement Review.

Additionally, I Understand:

- I am subject to enforcement action and/or fines if inspection of the property reveals that I have made repairs and/or improvements not included on the attached Reconstruction/Improvement Cost Breakdown, or if I alter the "Reviewed Construction Plans" to increase the scope of work without prior authorization from Charlotte County.
- The grade of materials may vary as to the manufacturer but may not exceed the costs stated on the attached Reconstruction/Improvement Cost Breakdown.
- Any permit issued by Charlotte County pursuant to this affidavit does not authorize the reconstruction, repair or maintenance of any illegal additions, sheds or other non-conforming uses or structures on the subject property.

Total Labor & Materials: \$ _____

Overhead & Profit: \$ _____

Total Cost: \$ _____

Notary: State of: _____ } County of: _____ }

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

By: _____
(Signature of Contractor)

Personally Known _____ OR Produced Identification _____

Type of Identification _____

(Signature of Notary) (My commission expires)

(Printed, typed or stamped commissioned name of Notary Public)

RECONSTRUCTION/IMPROVEMENT

Owner's Affidavit

Parcel ID Number: _____ Permit Application Number: _____

Property Address: _____

Owner's Name: _____

Address: _____

Phone Number: _____ License Number: _____

I Hereby Attest to the Following:

- The attached Reconstruction/Improvement Cost Breakdown prepared by my contractor lists all of the reconstruction, repairs and/or improvements proposed at this site.
- The materials, labor and overhead listed in the attached Reconstruction/Improvement Cost Breakdown constitute the entire cost of restoring the structure to its "before-damaged condition" and/or the entire cost of repairs, improvements and additions to be constructed under this permit application.
- No other contractor has made or is under contract to make any reconstruction, repairs, additions or remodeling not included in the attached Reconstruction/Improvement Cost Breakdown, except as listed here:

Additionally, I Understand:

- I am subject to enforcement action and/or fines if inspection of the property reveals that I have made repairs and/or improvements not included on the attached Reconstruction/Improvement Cost Breakdown, or if I alter the construction plans to increase the scope of work without prior authorization from Charlotte County.
- The grade of materials may vary as to the manufacturer but may not exceed the costs stated on the attached Reconstruction/Improvement Cost Breakdown.
- Any permit issued by Charlotte County pursuant to this affidavit does not authorize the reconstruction, repair or maintenance of any illegal additions, sheds or other non-conforming uses or structures on the subject property.

Total Labor & Materials: \$ _____

Overhead & Profit: \$ _____

Total Cost: \$ _____

Notary: State of: _____ County of: _____

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

By: _____
(Signature of Owner)

Personally Known _____ OR Produced Identification _____

Type of Identification _____

(Signature of Notary) (My commission expires)

(Printed, typed or stamped commissioned name of Notary Public)