



Substantial Improvement/ Damage Review Application

Parcel ID Number: _____

Property Address: _____

City & Zip Code: _____

Name of Owner: _____

Owner's Phone Number: _____

Owner's Address: _____

Name of Co-Owners: _____

FIRM Panel: _____ Flood Zone: _____ BFE: _____

Lowest Floor Elevation (excluding garage): _____

PLEASE INITIAL APPROPRIATE STATEMENT(S)

_____ I am attaching an appraisal report of my property.

_____ I am not submitting an appraisal report of my property.

_____ I accept the Market Value Estimate, based on County tax records,
of the City of St. Petersburg.

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

Signature of Owner

Date

Signature of Co-Owner

Date



NOTICE TO PROPERTY OWNERS REGARDING

**SUBSTANTIAL
IMPROVEMENT
OR DAMAGE**

If you are rebuilding your home after a storm, 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, which is determined by the information on your "Elevation Certificate," St. Petersburg 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 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 investments from future flood damages. Our community must adopt and enforce these laws in order for federally-backed flood insurance to be made available to community residents and property owners.

TO SAVE YOURSELF TIME, AGGRAVATION AND MONEY, PLEASE READ THE FOLLOWING INFORMATION.

If a building is "substantially damaged" or "substantially improved," it must be brought into compliance with the City of St. Petersburg flood damage prevention regulation, including elevating the building to or above the 100-year flood elevation.

- ✓ **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, the cost of which equals or exceeds 50% of the market value of the structure before the "start of construction" of the improvement.

The City of St. Petersburg, following National Flood Insurance Program requirements, has the responsibility to determine "substantial damage" and "substantial improvement" and has implemented the following procedures:

Notice to Property Owners Regarding Substantial Improvement or Damage (cont.)

1. The City of St. Petersburg will estimate market value by using the tax assessment value of your structure (excluding the land), times 120%.
Example: Structure Assessment value x 120% = Estimated Market Value.

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 the structure. If the appraisal exceeds the "estimated market value" (tax assessment x 120%) it may be necessary to have the appraisal reviewed by an independent review appraiser to assure the value established by the appraisal represents the fair market value of the structure.

2. You must submit to the City of St. Petersburg a complete, detailed, and itemized (materials and labor) cost estimate, signed by a licensed contractor, of any combination of repairs, reconstruction, rehabilitation, additions, remodeling, alteration and/or improvements to your home/structure.

The City of St. Petersburg will evaluate the cost of improvements or repairs and determine if they are fair and reasonable. The cost for the proposed improvement must represent the current market value of the work and material. As a guide, the City of St. Petersburg will use Building Valuation Data provided by the Southern Building Code Congress International (SBCCI) for residential occupancies. When using this data, it should be noted that these are average costs based on typical construction methods, and have been adjusted based on regional modifiers. A copy of this data is available from the City of St. Petersburg Construction Services and Permitting Division. For damage repairs, pre-storm prices and rates will be utilized.

If an appraisal has been submitted, the square foot "replacement cost new" values used in the appraisal are used to determine the market value of the work and materials of improvements.

The cost of improvements or repairs doesn't include items not considered a permanent part of the structure, i.e., plans, surveys, permits, sidewalks, pools, screens, sheds, gazebos, fences, etc. (See attached.)

3. If your home is determined to have "substantial damage" or is proposed to be "substantially improved," an Elevation Certificate must be submitted to the City of St. Petersburg 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, the building must be elevated to or above that level. Likewise, all electrical and mechanical (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.
5. The Building Official may require a pre-inspection for any project to document the pre-improvement condition of the structure.

SUBSTANTIAL IMPROVEMENT OR DAMAGE ITEMS TO BE EXCLUDED

- Items not attached to the structure, any site items, accessory structures, loose debris.
- Plans and specifications
- Survey costs
- Permit fees
- Debris removal (removal of debris from building or lot, dumpster rental, transport fees to landfill and landfill tipping fees), and clean up (dirt and mud removal, building dry out, etc.)
- Items not considered real property such as throw rugs, furniture, refrigerators, 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

SUBSTANTIAL IMPROVEMENT OR DAMAGE ITEMS TO BE INCLUDED

- ALL ITEMS ATTACHED TO STRUCTURE
- 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 (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
 - ▶ Bathroom tiling and fixtures
 - ▶ Wall finishes (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
 - ▶ Lighting fixture and ceiling fans
 - ▶ Security systems
 - ▶ Built-in kitchen appliances
 - ▶ Central vacuum systems
 - ▶ Water filtration, conditioning, or re-circulation systems

ALSO:

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



Reconstruction Improvement Cost Breakdown

Parcel I.D. # _____

Address: _____

ITEMS	MATERIALS COST	LABOR COST
Demolition		
Foundation Complete		
Structural Steel		
Masonry Walls		
Carpentry Complete		
Gas Complete		
Stucco		
Mirrors & Fixed Glass		
Central Vacuum		
Elevator		
Appliances - (Built-in)		
Cabinets (kitchen, utility, bathroom)		
Built-in bookcases, cabinets, furniture		
Water Softener		
Roofing Complete		
Plumbing Complete		
Electrical Wiring		
Lighting Fixtures		
Ceiling Fans		
Intercom or Alarm System		
HVAC Complete		
Exterior Doors & Windows		

Reconstruction/Improvement Cost Breakdown (cont.)

Exterior Finish		
Insulation Complete		
Drywall Complete		
Ceramic Tile Complete		
Waterproofing		
Fireplace		
Painting Complete - Interior & Exterior		
Flooring Complete (Finish)		
Supervision		
Overhead and Profit		
Contingency (10-15%)		
TOTAL		

OFFICE USE ONLY

Substantial Improvement Threshold Based on: (Check one)

- Structure Appraised Value x 1.20 = Estimated Market Value or,
 Comparable property appraisal for the depreciated value of structure.

Structure Appraised Value = _____ x 120% = _____
 or
 Comparable Property Appraisal for the depreciated value of structure = _____

ESTIMATED MARKET VALUE = _____ Divided by 2 =

IMPROVEMENT THRESHOLD _____



Reconstruction Improvement Designer or Architect/ Engineer Affidavit

Parcel ID Number: _____

Name & Address of Architect: _____

Phone Number: _____ License Number: _____

Property Address: _____

I hereby attest to the fact that I prepared a set of Construction Plans and Specifications on the above mentioned property. The cost estimate attached hereto and signed by the Contractor and Owner has been reviewed by me. The materials listed as such in the estimate constitutes the entire amount of work to be constructed by the construction plans prepared under my supervision. I will not be held responsible for actions taken by the contractor, or the homeowner without my knowledge or approval. I understand that I am subject to enforcement action and/or fines if these construction plans are altered to increase the scope of work without prior authorization from the City of St. Petersburg.

The grade of materials may vary as to the Manufacturer but not to exceed the cost stated herein.

I understand that any permit issued by the City of St. Petersburg 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 & Materials \$ _____

Overhead & Profit \$ _____

Total Cost \$ _____

Architect's Signature: _____

State: _____

County: _____

Sworn and subscribed before me this _____ day of _____ 20 ____ by
_____ who is personally known to me _____ or has produced
_____ as identification.

Signature of Notary

My commission expires

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



Reconstruction Improvement Owner Affidavit

Parcel ID Number: _____

Name of Contractor: _____

Contractor's License Number: _____

Name of Owner: _____

Owner's Address: _____

Owner's Phone Number: _____

I hereby attest to the fact that the repairs/reconstruction and/or remodeling list submitted by my contractor for the Substantial Damage/Improvement Review are all of the damages/improvements sustained by this structure that will be done to the existing building; and that all additions, improvements, or repairs on the subject building are included in this construction estimate. No other contractor has made any repairs or reconstruction or additions or remodeling not included in the attached list.

Total Cost \$ _____

I also 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 St. Petersburg, 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.

Owner's Signature: _____

State: _____

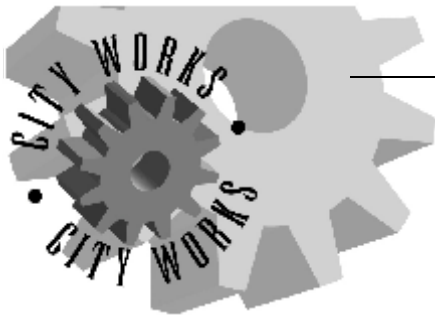
County: _____

Sworn and subscribed before me this _____ day of _____ 20 ____ by
_____ who is personally known to me _____ or has produced
_____ as identification.

Signature of Notary

My commission expires

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



Reconstruction Improvement Contractor Affidavit

Parcel ID Number: _____

Name & Address of Contractor: _____

Phone Number: _____ License Number: _____

Property Address: _____

I hereby attest to the fact that I 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 also 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 this structure, or that I have included non-conforming or illegal structures/additions to the existing structure, without having presented plans for such addition. I understand that any permit issued by the City of St. Petersburg 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 & Materials \$ _____

Overhead & Profit \$ _____

Total Cost \$ _____

Contractor's Signature: _____

State: _____

County: _____

Sworn and subscribed before me this _____ day of _____ 20 ____ by
_____ who is personally known to me _____ or has produced
_____ as identification.

Signature of Notary

My commission expires

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