

# Modification or Repair of your Flood Prone Property

## Notice to Property Owners

### Rebuilding or Remodeling Your Home

If your home or business sustained damage, or if you are making improvements to the structure's exterior and/or interior, your community has Flood Damage Prevention Regulations that may affect how you rebuild or make improvements. These laws are required by the National Flood Insurance Program flood insurance to be made available to community residents and property owners. Save yourself time, aggravation and money by reading the following information:

If a building is "*substantially damaged*" or substantially improved, it must be brought into compliance with your community's Flood Damage Prevention Ordinance, including elevating the building to or above the 100-year flood elevation.

**SUBSTANTIAL DAMAGE, 44 CFR 59.1. Definitions:** *means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred (Note: the cost of repairs must include all cost necessary to fully repair the structure to its pre-damaged condition).*

**SUBSTANTIAL IMPROVEMENT, 44 CFR 59.1. Definitions:** "*Substantial improvement*" means any reconstruction, rehabilitation, addition or other improvement to a structure, the total cost of which equals or exceeds 50 percent of the market value of the structure before the start of construction of the improvement.

Your community, following the National Flood Insurance Program requirements, has the responsibility to determine "substantial damage" or "substantial improvement" and has implemented procedures to do so.

1. Your community will estimate the market value by using the tax assessment value of the structure (excluding land). If you disagree with this estimate, you may hire a state licensed appraiser and submit a comparable property appraisal within in 21 days of this application.
2. For flood or non-flood related damages, you must obtain and submit to proper permitting officials a detailed and complete cost estimate for reconstruction, repair of all damages sustained by your home or improvements, prepared and signed license general contractor. The contractor must sign as affidavit indicating that the cost estimate submitted includes all damages and improvements to your home, not just structural. (See copy attached).
3. For improvement or remodeling projects including which may or may not expand the footprint of your structure you must obtain and submit to proper permitting officials a detailed and complete cost estimate for improvements, including fair-market value for all labor and materials which are contributed free of charge, prepared and signed license general contractor. The contractor must sign as affidavit indicating that the cost estimate submitted includes all damages and/or improvements to your home, not just structural. (See copy attached).

September 5, 2008

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4. If your home is determined to have "substantial damage" or be a "substantial improvement", by the local floodplain administrator, then an Elevation Certificate must be submitted to the proper permit officials to determine if the lowest floor elevation is in compliance with your community's ordinances, and the National Flood Insurance Program requirements.
5. If the lowest floor of a substantially damages structure is below your community's required lowest floor elevation, the building must be elevated to or above that elevation. Likewise, all electrical and mechanical equipment (heating, cooling, hot water heaters, etc.), bathrooms and laundry rooms must be elevated to or above your community's required lowest floor elevation. Only parking, building access, and limited, incidental storage is allowed below the lowest floor elevation. If the lowest floor, electrical and mechanical equipment, laundry and bathroom are already above the community's required lowest floor elevation, the building can be repaired or reconstructed without further modifications.
6. If elevation is required, building plans must be prepared to show how the building is to be elevated. If located in a V-Zone, Coastal High Hazard Area, these plans must be prepared and certified by a registered professional engineer or architect. Certificates for this purpose are available from the Building Official Certified plans are required prior to issuance of a Building Permit.
7. Your community's Flood Damage Prevention Ordinance in accordance with National Flood Insurance Program regulations requires that gas and liquid storage tanks be anchored to prevent floatation during conditions of flooding. When the gas company replaces and/or reconnects gas and liquid storage tanks, which were separated from the structure during the flooding event they must be anchored.
8. Your community's Flood Damage Prevention Ordinance in accordance with National Flood Insurance Program guidelines also regulates accessory structures. Accessory structures are defined as structures with a value of \$3000 or less and not used for human habitation. These structures must be anchored and any electrical equipment must be elevated above the required lowest floor elevation.
9. If at any time the property owner or co-owners selects another contractor, other than the one who signed c Contractor Substantial Damage/Substantial Improvement Affidavit that was used in the substantial damage/improvement determination, then a copy of the signed contract for the performance of work between the property owner(s) and contractor will need to be submitted along with a newly signed Contractor Substantial Damage/Substantial Improvement Affidavit and costs estimate.

September 5, 2008

### ***Application for Substantial Damage/Substantial Improvement Review***

**Tax Map/Parcel Number:** \_\_\_\_\_

**Subdivision Name:** \_\_\_\_\_ **Lot Number:** \_\_\_\_\_

**Property Address:** \_\_\_\_\_

**City and Zip Code:** \_\_\_\_\_

**Owner's Name:** \_\_\_\_\_

**Owner's Mailing Address:** \_\_\_\_\_

**Owner's Phone Number:** \_\_\_\_\_

**Co-Owner's Name:** \_\_\_\_\_

**Co-Owner's Mailing Address:** \_\_\_\_\_

**Co-Owner's Phone Number:** \_\_\_\_\_

**FIRM Panel #** \_\_\_\_\_ **Flood Zone:** \_\_\_\_\_ **BFE:** \_\_\_\_\_

**Pre-Storm Elevation:** \_\_\_\_\_ **MSL** **NGVD** **NAVD**

I am attaching an appraisal report of my property, dated \_\_\_\_\_ **Initials** \_\_\_\_\_ **or,**

I am not submitting an appraisal report of my property and I accept the community's Estimated Market Value. **Initials** \_\_\_\_\_

I also accept the attached estimated cost of construction as a fair cost of the repair/improvement for my home. **Initials** \_\_\_\_\_

**Signatures:**

**Owner:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Co-Owner:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Owner**  
**Substantial Damage/Substantial Improvement**  
**REPAIR/RECONSTRUCTION AFFIDAVIT**

Permit Number: \_\_\_\_\_

Contractor Name: \_\_\_\_\_ License Number: \_\_\_\_\_

Owner Name: \_\_\_\_\_

Address: \_\_\_\_\_ Phone Number: \_\_\_\_\_  
(Check one or both, as applicable)

I hereby attest to the fact that the repairs/reconstruction and/or remodeling list submitted for *Substantial Damage Review* by my contractor are all the damages sustained by this structure and that all other additions and improvements, or repairs proposed on the subject property are included in this estimate. No other contractor has made any repairs, reconstruction, additions, or remodeling not included in the attached list.

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

I understand that I am subject to enforcement actions and/or fines if inspection of the property reveals that I have made repairs 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 any plans for such additions. I understand that any permit issued by this jurisdiction pursuant to this affidavit does not authorize the reconstruction, repair, or maintenance of any illegal additions, fences, sheds, or non-conforming uses of structures on the subject property.

\_\_\_\_\_  
Signature of Owner Signature of Co-Owner

State of South Carolina County of \_\_\_\_\_

Before me this day personally appeared \_\_\_\_\_ and  
\_\_\_\_\_  
(Print) personally appeared before me, each of whom, being by me duly sworn deposes,  
stated that he has signed, read, understands and agrees to comply with all the aforementioned conditions of this affidavit.  
Notary Signature

My Commission expires: \_\_\_\_\_

**Contractor  
Substantial Damage/Substantial Improvement  
AFFIDAVIT**

Permit Number: \_\_\_\_\_

Contractor Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Address: \_\_\_\_\_

License Number: \_\_\_\_\_

Property Address: \_\_\_\_\_

I hereby attest to the fact that I, or an employee of my company, personally inspected the above-mentioned property and produced the attached list of itemized repairs, additions, rehabilitations, reconstructions and/or remodeling list, which are hereby submitted for *Substantial Damage/Substantial Improvement Review*.

(Check one or both, as applicable)

These damages are all the damages sustained by this structure and that all other additions and improvements, or repairs proposed on the subject property are included in this estimate.

These improvements are all of the improvements that will be done to the existing structure and that all other additions, improvements, or repairs on the subject property are included in this estimate.

The attached ESTIMATED COST OF RECONSTRUCTION/IMPROVEMENT cost detailed breakdown includes all subcontractor(s) work and work being performed under a separate permit(s) such as (HVAC or plumbing) by me and any subcontractors.

I understand that I am subject to enforcement actions and/or fines if inspection of the property reveals that I have made repairs, NOT INCLUDED ON THE ATTACHED ESTIMATED COST OF RECONSTRUCTION/IMPROVEMENTDETAIL FOR THIS STRUCTURE, or that I have included non-conforming or illegal structures/additions, to the existing structure without having presented any plans for such additions. I understand that any permit issued by this jurisdiction pursuant to this affidavit does not authorize the reconstruction, repair, or maintenance of any illegal additions, fences, sheds, or non-conforming uses of structures on the subject property.

Total Labor and Materials: \$ \_\_\_\_\_

Overhead and Profit: \$ \_\_\_\_\_

Total Cost: \$ \_\_\_\_\_

\_\_\_\_\_  
Signature of Contractor

\_\_\_\_\_  
Date

State of South Carolina

County of \_\_\_\_\_

Before me this day personally appeared \_\_\_\_\_ and \_\_\_\_\_  
(Print) personally appeared before me, each of whom, being by me duly sworn deposes, stated that he has signed, read, understands and agrees to comply with all the aforementioned conditions of this affidavit.

\_\_\_\_\_  
Notary Signature

Permit Number: \_\_\_\_\_  
Address: \_\_\_\_\_

My Commission expires: \_\_\_\_\_

### **ESTIMATED COST OF RECONSTRUCTION/IMPROVEMENT**

ITEMS	COSTS		TOTAL COST
	LABOR	MATERIALS	
Concrete, Form, Etc.			
Carpentry Material (rough)			
Carpentry Labor (rough)			
Roofing			
Insulation and Weather Strip			
Exterior Finish (Stucco)			
Doors, Windows and Shutters			
Lumber, Finish			
Carpentry Labor, Finish			
Hardware, Finish			
Hardware, Rough			
Cabinets, Built-in			
Floor Covering (tile, rug)			
Plumbing			
Shower/Tub/Toilet			
Electrical			
Light Fixtures			
Appliances, Built-in			
HVAC			
Paint			
<b>Overhead and Profit (REQUIRED FIELD)</b>			
<b>TOTAL</b>			

(Please attach any additional information).

Contractor Name: \_\_\_\_\_ License #: \_\_\_\_\_

Address: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

***ITEMS REQUIRED TO DETERMINE  
SUBSTANTIAL DAMAGE/SUBSTANTIAL IMPROVEMENT***

**Applicant must submit the following:  
(MAKE SURE YOU HAVE EXTRA COPIES FOR YOUR FILES)**

- 1. Complete the attached application.**
- 2. Detailed Cost of Reconstruction Estimate and Affidavit, signed by a General Contractor and a copy of his/her License Certificate.**
- 3. FEMA Elevation Certificate**
- 4. Photos before and after the storm (if applicable and available).**
- 5. Floor plan drawing (if available).**
- 6. Owner's affidavit signed, dated and certified.**
- 7. Contractor's affidavit signed, dated and certified.**



***Substantial Damage/Substantial Improvement***

***Items to be Included***

**1. All Structural elements including:**

- Spread or continuous foundations footings and pilings
- Monolithic or other types of concrete slabs
- Bearing walls, tie beams and trusses
- 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
- Reshingling or retiling a roof
- Hardware

**2. All interior finishing 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

**3. 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

**4. Also:**

- Labor and other costs associated with removing or altering undamaged building components to accommodate improvements or additions.
- Overhead and profit

***Substantial Damage/Substantial Improvement***

***Items to be Excluded***

1. Plans and specifications
2. Survey costs
3. Permit fees
4. Cost to demolish storm-damaged building components
5. Debris removal
6. Outside improvements including:
  - Landscaping
  - Sidewalks
  - Fences
  - Yard lights
  - Swimming pools
  - Screened pool enclosures
  - Sheds
  - Gazebos
  - Detached structures (including garages)
  - Landscape irrigation systems