



City of South Pasadena

Community Improvement Department

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ANSWERS TO FREQUENTLY ASKED QUESTIONS RELATED TO SUBSTANTIAL DAMAGE ASSESSMENTS

What are Substantial Damage and Substantial Improvement?

SUBSTANTIAL DAMAGE - Damage of any origin sustained by a building or structure whereby the cost of restoring the building or structure to its before-damaged condition would equal or exceed 50% of the market value of the building or structure before the damage occurred.

SUBSTANTIAL IMPROVEMENT - Any combination of repair, reconstruction, rehabilitation, alteration, addition, or other improvement of a building or structure taking place during a twelve-month period, the cumulative cost of which equals or exceeds 50% of the market value of the building or structure before the improvement or repair is started. If the structure has incurred substantial damage, any repairs are considered substantial improvement regardless of the actual repair work performed.

How is market value established?

When related to substantial damage, market value refers to the value of buildings and structures, excluding the land and other improvements on the parcel. Market value may be established by a qualified independent appraiser, actual cash value (replacement cost depreciated for age and quality of construction), or tax assessment value adjusted to approximate market value by a factor provided by the property appraiser.

What does the substantial damage process mean to you?

ALL REPAIRS AND RECONSTRUCTION WILL REQUIRE A PERMIT AND INSPECTION PRIOR TO ANY ITEMS BEING REPLACED, WHETHER YOUR PROPERTY HAS MINOR DAMAGE OR HAS BEEN SUBSTANTIALLY DAMAGED.

When repair of damage is necessary, the cost of the work must include all labor and materials necessary to fully restore the structure to its pre-damage condition, even if the owner proposes to perform less work or to do the work over time. In addition, the value of volunteer labor (including work performed by owners) and donated materials must be included. Substantial damage determinations must consider the value of the labor and materials required, even if the property owner is able to obtain discounted or free labor and/or materials.

Is the substantial damage determination result in my letter considered final?

No. Initial substantial damage assessments and preliminary determinations have been performed by licensed inspectors, building officials, and floodplain managers in order to provide a baseline for the recovery process. These assessments were based on a cursory view of your structure from the exterior, which may or may not have allowed for all damage to be identified. A thorough inspection of your structure will be required prior to any permits being issued, during which time additional damage may be found, which could change a property's substantial damage result. Conversely, a property may have sustained less damage than perceived during the initial substantial damage assessment process, which could also change the property's substantial damage result.

My property was determined to be substantial damaged. What does that mean?

If your property has been deemed substantially damaged, any repairs or reconstruction must comply with current floodplain management and Florida Building Code requirements. This typically means:

- Elevating the lowest floor to above Base Flood Elevation + 2' which is the Design Flood Elevation (DFE).
- Flood damage-resistant materials must be used below Base Flood Elevation + 2' (DFE).
- Elevating utility and building service equipment to above DFE.
- Areas below the DFE can be used only for storage, parking and access.

How do I begin the repair/reconstruction process?

Permits from the City of South Pasadena are required before proceeding with repairs. Our team will work closely with you to ensure compliance with Florida building codes and FEMA regulations.

- Permit Application: You will need to submit an application for a building permit, detailed plans and a substantial damage packet. All work needed to bring the home to its pre-damaged condition is required to be included in the substantial damage packet, even if you do not intend to complete all of the repairs. If you are acting as your own contractor, you are required to supervise all work being performed. Any unlicensed contractor must be employed by you per Florida Statute 489.103(7).

How do I appeal my substantial damage determination result?

If you believe your substantial damage determination result is incorrect, you have the right to appeal the decision. Please see the attached Substantial Damage Determination Appeal Form for more information.

Have more questions?

Please contact the Community Improvement Department at 727-343-4192 or buildingdepartment@mysouthpasadena.com.