

SANTA ROSA ISLAND AUTHORITY
PENSACOLA BEACH, FL

SUBSTANTIAL IMPROVEMENT/DAMAGE
(THE 50% RULE)
NOTICE TO PROPERTY OWNERS

Rebuilding your Home after the storm?
Adding on, renovating, or remodeling your home?

Here's information YOU need to know about the 50% Rule.

If your home or business is below the established base flood elevation at Pensacola Beach, the Santa Rosa Island Authority (SRIA) 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. Our community must adopt and enforce these laws in order for federally-backed flood insurance to be made available to our residents and property owners.

Save yourself time, aggravation and money. Please read the following information:

SUBSTANTIAL DAMAGE means damage of any origin sustained by a structure whereby the cost of restoring the structure to it's before damage 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 it's 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 the building is "substantially damaged" or "substantially improved" it must be brought into compliance with the SRIA flood damage prevention regulations, including elevating the building to or above the minimum established base flood elevation. The SRIA, following National Flood Insurance Program requirements, has the responsibility to determine "substantial damage" and "substantial improvement" and has implemented the following procedures to do so:

1. The SRIA will estimate Market Value by using the tax assessment value of your structure (excluding the land), plus 20%. Example: Structure Assessment value x 120% = Estimated Market Value.
If you disagree with this estimate of Market Value, you may hire a Florida licensed appraiser and submit a comparable property appraisal for the depreciated value of the structure.

2. You must obtain and submit to the SRIA, a detailed and complete cost estimate for the addition, remodeling, reconstruction or for repair of all the damages sustained by your home, prepared and signed by a licensed general contractor. The contractor must sign an affidavit indicating that the cost estimate submitted includes all damages or all improvements to your home, not just structural. (See copy attached.)

The SRIA 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, sheds, Gazebos, Fences, etc.) (See attached copy.)

3. If your home is determined to have “substantial damage” or is proposed to be “substantially improved”, then an Elevation Certificate must be submitted to the SRIA 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 equipment (heating and cooling, etc.), bathrooms, and laundry rooms must be elevated to or above the established base flood level. Only parking, building access and limited incidental storage is allowed below the flood level. Non-residential buildings in A zones may be “flood-proofed” instead of 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. Certificates for this purpose are available from the SRIA.

6. Following a presidential disaster declaration, the Small Business Administration may make loans available for both houses and businesses for purposes of elevating the structure to or above the 100-year flood elevation. Proof of “substantial damage” from the SRIA is required.

ITEMS TO BE INCLUDED

All structural elements including:

Spread or continuous foundation footing 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 (egg. brick, stucco, or siding) including painting and decorative molding
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 systems
Water filtration, conditioning or recirculation 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 (e.g., dirt and mud removal, building dry out, etc.)

Items not considered real property such as throw rugs (carpeting over finished floors), 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

ITEMS REQUIRED TO DETERMINE SUBSTANTIAL DAMAGE/IMPROVEMENT

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

1. Complete the attached 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 or elevation survey
4. Current photos, or photos before and after the storm (if available)
5. Floor plan drawing (if available)
6. Owner's affidavit signed and dated
7. Contractor's affidavit signed and dated

GUIDELINES TO COMPLETE THE ATTACHED RECONSTRUCTION/IMPROVEMENT COST ESTIMATE

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

ITEMS	COST Labor + Materials	% OF DAMAGE
Concrete, Form, Etc	\$4,500.00	40%
Carpentry Material	\$9,004.00	100%
Doors/Windows, Shutters	\$2,046.00	50%

SANTA ROSA ISLAND AUTHORITY
Pensacola Beach, FL

APPLICATION FOR
SUBSTANTIAL DAMAGE/IMPROVEMENT REVIEW

Property Address: _____

Lot/Block/Subdivision: _____

Owner's Name: _____

Co-Owner's Name: _____

Owner's Mailing Address: _____

City and Zip Code: _____

Owner Phone #: _____

FIRM Panel: _____ Flood Zone: _____ BFE: _____

Lowest Floor Elevation (excluding garage): _____

I am attaching an appraisal report of my property, or Initials _____

I accept the SRIA 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: _____

SUBSTANTIAL DAMAGE CALCULATIONS

OWNERS NAME: _____ PROPERTY ADDRESS: _____

LOT ___ BLOCK _____ SUBDIVISION: _____

ITEM	COST MATERIALS+LABOR	% OF DAMAGE
FOUNDATION		
ROUGH CARPENTRY		
ROOFING		
DOORS/WINDOWS		
ELECTRIC ROUGH		
PLUMBING ROUGH		
HVAC ROUGH		
EXTERIOR FINISH CARPENTRY		
EXTERIOR FINISH (OTHER)		
INTERIOR FINISH CARPENTRY		
INSULATION/SHEET ROCK/PAINT		
ELECTRICAL FINISH		
PLUMBING FINISH		
HVAC FINISH		
FLOOR COVERING		
EQUIPMENT		
HVAC		
OTHER/PROFIT & OVERHEAD		
TOTAL:		

NOTES (Please note if reverse side of paper is used):

Signature of Contractor _____

Date _____

**OWNER
RECONSTRUCTION/IMPROVEMENT AFFIDAVIT**

Owners Name: _____ Phone #: _____

Contractors Name: _____ License #: _____

Address: _____ Lot/Block: _____ Subdivision: _____

I hereby attest to the fact that the repairs/reconstruction and/or remodeling list submitted for the Substantial Damage/Improvement Review by my contractor are ALL OF THE DAMAGES/IMPROVEMENTS sustained by this structure and will be done to the existing building in this estimated construction herewith. No other contractor has made any repairs or reconstruction or additions or remodeling not included in the attached list.

I 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 approval/permit issued by the Santa Rosa Island Authority/Escambia County 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.

STATE OF _____

COUNTY OF _____

Before me this day personally appeared _____

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

Signature Owner

Co-Owner

Sworn to and subscribed before me this _____ day of _____ A.D., 20_____

Notary Public State of _____

My commission expires: _____

**CONTRACTOR
RECONSTRUCTION/IMPROVEMENT AFFIDAVIT**

Contractor Name: _____

Address: _____ License#: _____

Property Address: _____ Phone#: _____

I hereby attest to the fact 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 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 understand that I am subject to enforcement and penalties for violation action and/or fines if the inspection of the property reveals that I have made repairs or improvements NOT INCLUDED ON THE ATTACHED LIST OF REPAIRS/IMPROVEMENT to THIS STRUCTURE or any non-conforming or illegal structures/additions, or repairs is included to the existing structure without having presented plans for such additions. I understand that any permit issued by Pensacola Beach 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 & Material	\$	_____
Overhead & Profit	\$	_____
Total Cost	\$	_____

Affidavit

STATE OF _____

COUNTY OF _____

Before me this day personally appeared _____

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

Contractor's Signature

Date

Sworn to and subscribed before me this _____ day _____ A.D., 20____

Notary Public _____ State of _____

My commission expires _____