



## Community Development Department

### Building Construction Division

18400 Murdock Circle | Port Charlotte FL 33948  
Building Phone: 941.743.1201 | Building Fax: 941.764.4907  
BuildingConstruction@CharlotteCountyFL.gov  
www.CharlotteCountyFL.gov  
"Delivering exceptional service"

**Substantial Improvement - Substantial Damage**

For Office Use Only

Permit Number

20 \_\_\_\_\_

Application Date

CSR Initials \_\_\_\_\_

## 50% FEMA 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 100-year flood elevation, we have 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 lives and investment from future flood damages. Your community must adopt and enforce these laws in order for federally -backed flood insurance to be made available to we residents and property owners.

### SAVE YOURSELF TIME 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 its 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 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 percent of the market value of the structure before the "start of construction" of the improvement. If a building is "substantially damaged" or "substantially improved", it must be brought into compliance with the flood damage prevention regulations, including elevating the building to or above the 100-year flood elevation.

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



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### PROPERTY OWNER'S AFFIDAVIT

Property Address:

Property Owner's Name:

Property Owner's Address:

Property Owner's Phone Number:

Contractor's Name:

I hereby attest that the list of work and cost estimate submitted with my Substantial Damage or Substantial Improvement Application reflects **ALL OF THE WORK TO BE CONDUCTED** on the subject structure including all additions, improvements and repairs and, if the work is the result of Substantial Damage, this work will return the structure at least to the "before damage" condition and bring the structure into compliance with all applicable codes. Neither I nor any contractor or agent will make any repairs or perform any work on the subject structure other than what has been included in the attached list.

**I UNDERSTAND THAT I AM SUBJECT TO ENFORCEMENT ACTION, WHICH MAY INCLUDE FINES, IF ANY INSPECTION OF THE PROPERTY REVEALS THAT I, OR MY CONTRACTOR, HAVE MADE REPAIRS OR IMPROVEMENTS NOT INCLUDED ON THE ATTACHED LIST OF REPAIRS OR THE APPROVED BUILDING PLANS.**

See attached itemized list.

\_\_\_\_\_

Signature of Owner

Printed Name of Owner

State of Florida, County of Charlotte

The foregoing instrument was acknowledged before me, by means of  physical presence or  online notarization, this \_\_\_ day of \_\_\_\_\_ 20\_\_\_, by \_\_\_\_\_ who is personally known to me or who has produced \_\_\_\_\_ as identification and who did/did not take an oath.

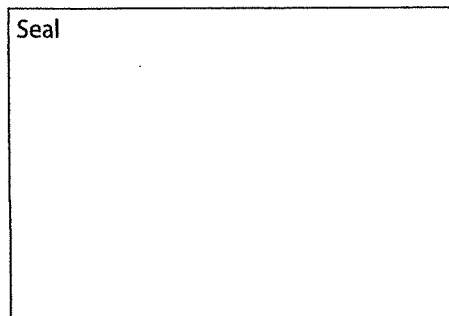
\_\_\_\_\_

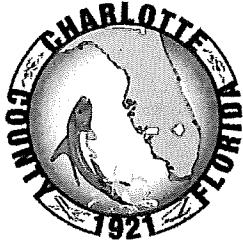
Signature of Notary

Notary's Printed Name

Commission Number

Seal





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### APPLICATION FOR SUBSTANTIAL DAMAGE OR SUBSTANTIAL IMPROVEMENT REVIEW

Property Address:

Property Owner's Name:

Property Owner's Address

Property Owner's Phone Number:

Contractor's Name:

Contractor's Address:

Contractor's Phone Number:

Flood Zone

BFE

Lowest Floor Elevation

*(Excluding garage or carport)*

Check one of the following:

I am attaching a State Certified Appraiser's report, valuing the structure at:

I am **not** attaching a State Certified Appraiser's report and I accept the use of the valuation of my property that has been recorded by the County Property Appraiser's Office.

#### SIGNATURES:

Property Owner: \_\_\_\_\_ Date: \_\_\_\_\_

Contractor: \_\_\_\_\_ Date: \_\_\_\_\_



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### ITEMS TO BE INCLUDED

(Please check off each line)

#### ALL STRUCTURAL ELEMENTS INCLUDING:

- 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 (e.g., brick, stucco or siding) including painting and decorative moldings, windows and doors, re-roofing, 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
- Ceiling fans
- Security systems
- Built-in kitchen appliances
- Central vacuum systems
- Water filtration, conditioning or recirculation systems
- Solar panels and equipment

#### ALSO:

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