

Notice to Property Owners

Rebuilding or Remodeling Your Home Located in a Special Flood Hazard Area

If your home or business sustained damage or if you are making improvements to the structure and/or interior of the building 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 in order for flood insurance to be made available to community residents and property owners. **Save yourself time, aggravation and money.** Please read the following information:

If a building is **SUBSTANTIALLY DAMAGED**, 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** 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)

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.
- 2) 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 the document as affidavit, indicating that the cost estimate includes all damages and improvements to your home, not just structural. (See copy attached).
- 3) If your home is determined to have "substantial damage" or be a substantial improvement, you must obtain and submit an Elevation Certificate to permitting officials to determine if the lowest floor elevation is in compliance with your community's ordinances, and the National Flood Insurance Program requirements. Garages and carports are not considered the buildings lowest floor.
- 4) If the lowest floor of a substantially damaged 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 the required lowest floor elevation. Only parking, building access, and limited, incidental storage is allowed

below the flood 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.

- 5) 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.
- 6) 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 flotation 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, the tanks must be anchored.
- 7) Your community's Flood Damage Prevention Ordinance, in accordance with National Flood Insurance Program guidelines, regulates accessory structures. Accessory structures are defined as structures with a value of \$3,000 or less and not used for human habitation. These structures must be anchored and any electrical equipment must be elevated to or above the required lowest floor elevation.

Owner's Signature: _____
Date: _____

May 9, 1995

Application for Substantial Damage/Substantial Improvement Review

Tax Appraisers Folio #: _____

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 Mailing Address: _____

Co-Owner's Phone Number: _____

FIRM Panel #: _____ Flood Zone: _____ BFE: _____

Pre-Storm Elevation: _____ (Circle Elevation Used) MSL NGVD NAVD

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

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

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

Signatures:

Owner: _____ Date: _____

Co-Owner: _____ Date: _____

**Contractor
Substantial Damage/Substantial Improvement
AFFIDAVIT**

Permit Number: _____
Contractor Name: _____ License Number: _____
Owner Name: _____
Address: _____ Phone Number: _____

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

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 to 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 _____
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: _____

ESTIMATED COST OF RECONSTRUCTION/IMPROVEMENT

Commit Number: _____

Address: _____

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

(Please attach any additional information)

Contractor Name: License #: _____

Address: _____

Signature: _____

Phone Number: _____

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; and
7. Contractor's affidavit signed, dated, and certified.

Substantial Damage/Substantial Improvement

Items to be Excluded

Plans and specifications
Survey costs
Permit fees

Cost to demolish storm-damaged building components
Debris removal

Outside improvements including:

- Landscaping
- Sidewalks
- Fences
- Yard lights
- Swimming pools
- Screened pool enclosures
- Sheds
- Gazebos
- Detached structures (including garages)
- Landscape irrigation systems

Substantial Damage/Substantial Improvement

Items to be Included

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

All interior finishing elements, including:

Tiling, linoleum, stone, or carpet over subflooring
Bathroom tiling and fixtures
Wall finishes (e.g. drywall, painting, stucco, plaster, panelling, 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 removing or altering undamaged building components to accommodate improvements or additions.
- Overhead and profit

Contractor and 50% Information

Project Address _____

Date _____

Company name _____

Contractor name _____

Contractor Address _____

City _____ State _____ Zip _____

Contractor Phone _____ Contractor Mobile# _____

Contractor Fax # _____

Contractor E-mail _____

Value of structure (Depreciated value of improvements) \$ _____

50% value of structure. \$ _____

Proposed repairs/improvements \$ _____

Previous repairs/improvements (Previous 3 Years) \$ _____

Remainder left for repairs/improvements for 3 years \$ _____

The 3 year period will start at the completion of this project. Contractor/Owner is responsible for calling for a final inspection to verify completion date.

The value of the structure stated above will be the value used to determine 50% requirements for the next 3 years. By signing this form the owner is stating that he/she understands that if the cost of repairs, damage and/or improvements exceeds 50% of the market value of the structure within a three year period the structure will have to be brought into full compliance with all the requirements of the Flood Prevention Ordinances of The Town of Sullivan's Island and FEMA.

Property owner name _____

Property owner signature _____ Date _____

NOTES: _____

