



## National Flood Insurance Program SUBSTANTIAL DAMAGE'/IMPROVEMENT NOTICE, WORKSHEETS and AFFIDAVITS for PROPERTY OWNERS

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

You need to know about *the 50% Rule*.

If your home or business is below the 100-year flood elevation, as determined the City of Venice 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 (NFIP) to protect lives and investments from future flood damages. Your community must adopt and enforce these laws in order for federally-backed flood insurance and most forms of disaster assistance to be available to community 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 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 City of Venice flood damage prevention regulations, including elevating the building to-or above the-too year flood elevation.

The City of Venice, following National Flood Insurance Program requirements, has the responsibility to determine "substantial damage" and "substantial improvement" and has implemented the following procedures for doing so:

- 1) The City will estimate Market Value by using the tax assessment value of your structure (excluding the land). If you disagree with this estimate of Market Value, you may hire a state licensed appraiser and submit a comparable property appraisal for the depreciated value of the structure.

- 2) You must obtain and submit, to the City, a detailed and complete cost estimate for the addition, remodeling, reconstruction, or for repair of all the damages sustained by your home. The estimate needs to be 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 attached copy.*

The City 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 used. 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 City to determine the lowest floor (including basement) elevation. Garages and carports are not considered in the "lowest floor" determination.
- 4) If the lowest floor (including basement) is below the 100-year flood elevation, the building must be elevated to or above the 100-year flood level. Likewise, all electrical and mechanical equipment (heating and cooling, etc.) as well as all bathrooms and laundry rooms must be elevated to or above the 100-year flood level. Only parking, building access, and limited incidental storage of items not covered under the "standard flood insurance policy" are allowed below the flood level. Non-residential buildings may be "structurally-dry flood-proofed" instead of being elevated.

If the lowest floor, electrical and mechanical equipment, laundry facilities, and bathrooms are already above the 100-year flood elevation, the building may be repaired and reconstructed without further modifications.

- 5) Building plans must be prepared to show how the building will be elevated. If the building will be flood proofed, these plans must be prepared and certified by a registered professional engineer or architect. Certificates for this purpose are available from the City's Building Official.
- 6) Following a Presidential disaster declaration, the Small Business Administration may make loans available for elevating homes and businesses to or above the 100-year flood elevation. Proof of "substantial damage" from the City of Venice is required.

## ITEMS TO BE INCLUDED

### *All structural elements including:*

- Spread or continuous foundation footings 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 (e.g., brick, stucco or siding) including painting and decorative moldings
- Windows and doors
- Re-shingling or re-tiling a roof
- Hardware

### *All interior finish 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

### *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)

Clean-up (e.g., dirt and mud removal, building dry out, etc.)

*Items not considered real property, such as*

Throw rugs (i.e., 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

(BE SURE TO KEEP EXTRA COPIES FOR YOUR FILES)

Applicant must submit the following:

1. Completed application.
2. Detailed Cost of Improvement/Reconstruction Estimate and affidavit, signed by a general contractor **with** a copy of contractor's 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 FOR COMPLETING THE ATTACHED  
RECONSTRUCTION/IMPROVEMENT COST ESTIMATE

Reconstruction/Repair Ratio = Percentage of item that must be repaired or reconstructed.  
Divide the line item cost by the contract valuation for the percentage. The percentages when totaled will equal 100%.

ITEMS	COST Labor + Materials	Reconstruction/Repair Ratio of Work	Official Use
Concrete, Form, etc.	\$4,500.00	29%	
Carpentry Material (rough)	\$9,004.00	58%	
Doors, Windows, Shutters	\$2,046.00	13%	

ESTIMATED COST OF RECONSTRUCTION/IMPROVEMENT

FOLIO# \_\_\_\_\_

Address \_\_\_\_\_

*This Cost Estimate of Reconstruction/Improvement must be prepared and signed by a licensed General Contractor.*

ITEMS	COST Labor + Materials	Reconstruction/Repair Ratio of Work	Official Use
Concrete, Form, etc.			
Carpentry Material (rough)			
Carpentry Labor (rough)			
Roofing			
Insulation & Weather Strip			
Exterior Finish (stucco)			
Doors, Windows, Shutters			
Lumber Finish			
Carpenter Labor (finish)			
Hardware (rough)			
Hardware (finish)			
Built-in Cabinets			
Floor Covering (tile/rug)			
Plumbing			
Shower, Tub, Toilet			
Electrical			
Light Fixtures			
Built-in Appliances			
HVAC			
Paint			
Demolition and Removal			
Overhead and Profit			
TOTAL			

*Please attach any additional information.*

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

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

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

Owner  
RECONSTRUCTION/IMPROVEMENT AFFIDAVIT

FOLIO# \_\_\_\_\_

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

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

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

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/or will be done to the existing building and that all additions, improvements, or repairs on the subject building are included in this cost estimate for 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 permit issued by the City of Venice 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/she has read, understands, and agrees to comply with all the aforementioned conditions.

Signature/s \_\_\_\_\_ Owner \_\_\_\_\_ Co-Owner \_\_\_\_\_

Sworn to and subscribed before me this \_\_\_\_\_ day of \_\_\_\_\_, A.D. 19\_\_\_\_\_.

\_\_\_\_\_  
Notary Public, State of \_\_\_\_\_

My commission expires \_\_\_\_\_

Contractor  
RECONSTRUCTION/IMPROVEMENT AFFIDAVIT

FOLIO# \_\_\_\_\_

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

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

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 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 are included to the existing structure without having presented plans for such additions. I understand that any permit issued by the City of Venice 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 & Materials	\$ _____
Overhead & Profit	\$ - - - - -
Total Cost	\$ _____

STATE OF \_\_\_\_\_

Affidavit

COUNTY OF \_\_\_\_\_

Before me this day personally appeared \_\_\_\_\_ who, being duly sworn, deposes and says that he/she has read, understands, and agrees to comply with all the aforementioned conditions.

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

\_\_\_\_\_  
Contractor's Signature

Sworn to and subscribed before me this \_\_\_\_\_ day of \_\_\_\_\_, A.D. 19\_\_\_\_\_.

\_\_\_\_\_  
Notary Public, State of \_\_\_\_\_

My commission expires: \_\_\_\_\_



Architect  
RECONSTRUCTION/IMPROVEMENT AFFIDAVIT

Parcel ID Number: \_\_\_\_\_ Permit Application Number: \_\_\_\_\_

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

Architect's Name: \_\_\_\_\_

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

Phone Number: (\_\_\_\_) \_\_\_\_-\_\_\_\_ License Number: \_\_\_\_\_

I Hereby Attest to the Following:

I have prepared (or directly supervised the preparation of) a set of construction plans and specifications for the project located at the above-noted property.

I have personally reviewed the attached Reconstruction/Improvement Cost Breakdown which was signed by the Contractor and Owner

The materials listed in the attached Reconstruction/Improvement Cost Breakdown constitute the entire scope of work to be constructed using the plans and specifications prepared by me (or under my direct supervision).

Additionally, I Understand:

I will not be held responsible for actions taken by the contractor, or the homeowner without my knowledge or approval.

I am subject to enforcement action and/or fines if I subsequently alter the "Reviewed Construction Plans" to increase the scope of work without prior authorization from the City of Venice.

The grade of materials may vary as to the manufacturer but may not exceed the costs stated on the attached Reconstruction/Improvement Cost Breakdown

Any permit issued by the City of Venice pursuant to this affidavit does not authorize the reconstruction, repair or maintenance of any illegal additions, sheds or other non-conforming uses or structures on the subject property

Total Labor & Materials: \$ \_\_\_\_\_

Overhead & Profit: \$ \_\_\_\_\_

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

Notary: State of: \_\_\_\_\_ County of: \_\_\_\_\_

Swam to and subscribed before me this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

By: \_\_\_\_\_  
(Signature of Architect)

Personally Known \_\_\_\_\_ OR Produced Identification \_\_\_\_\_

Type of Identification \_\_\_\_\_

\_\_\_\_\_  
(Signature of Notary) (My commission expires)