

**PLANNING AND DEVELOPMENT SERVICES**

1001 Sarasota Center Blvd., Sarasota, FL 34240 - (941) 861-6678  
 4000 S. Tamiami Trail, Rm. 122, Venice, FL 34293 - (941) 861-3029

**SUBSTANTIAL IMPROVEMENT/DAMAGE WORKSHEET (FEMA 50% RULE)**

Date: 6/13/23 Parcel ID Number 0789041058 Permit Application Number \_\_\_\_\_  
 Property Address: 116 RARATONGA RD. NORTH PORT, FL 34287  
 Name of Owner: DONNA ELTER Phone No. (231) 649-7937 Fax: NONE  
 Owner E-Mail: DONNA.G.ELTER@GMAIL.COM  
 Address of Owner: 116 RARATONGA RD NORTH PORT, FL 34287  
 Name of Contractor: WHITE ALUMINUM Phone No. 863-956-3441 Fax: (863) 956-5286  
 Contractor E-Mail: S.ARNOLD@WHITEALUMINUM.COM

**Instructions:** Fill out all fields below and applicable affidavits. Attach any supporting documentation such as private appraisals, signed contracts, and proposals.

**The attached Cost Itemization Worksheet must be completed.**

See FAQs for explanation. Costs are to include all costs associated with improvement or repair.

Flood Zone: <u>AE</u>	Minimum Required Elevation: <u>8</u>	Year Built: <u>1985/2000</u>
Existing Elevation of Lowest Floor: <u>7</u>	*Private Appraisal Attached? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	

\* Private appraisals must provide "Market Value" as defined in Sarasota County Code Section 54.513(b)(33)

<p><b>1. Present Market Value</b> of structure ONLY  <i>(Market Appraisal Report or use Property Appraisers' Tax assessed value, BEFORE improvement, or if damaged, before the damage occurred), NOT including land value and site improvements:</i></p>	\$ <u>75,720</u>
<p><b>2. Cost of Improvement</b>  <i>Estimated cost of the improvement or repair</i>  <i>Include estimate volunteer labor and supplies based on going rate</i></p>	\$ <u>33,700</u>
<p><b>3. Ratio = Cost of Improvement (or Cost to Repair) ÷ Market Value X 100</b> <u>44.5%</u></p>	

## PLANNING AND DEVELOPMENT SERVICES

### Substantial Improvement/Damage (FEMA 50% Rule)

#### Frequently Asked Questions and Information

**Q. What is the FEMA 50% rule?**

A. Sarasota County participates in the National Flood Insurance Program (NFIP) making flood insurance available for structures within its jurisdiction through the Federal Emergency Management Agency (FEMA). The FEMA 50% rule is a minimum requirement for participation in the NFIP. It limits the cost of improvements (additions, alterations, and/or repairs) to non-conforming structures to less than 50% of the "market value" of structure prior to the start of work.

**Q. What is a "non-conforming structure"?**

A. Sarasota County and FEMA have identified areas that are at higher risk for periodic flooding and determined the minimum design and construction standards for structures in these areas. On the Flood Insurance Rate Maps (FIRM) high risk flood zones are denoted as zones "A", "AE", "AO", and "VE". Sarasota County has identified Community Flood Hazard Areas (CFHA) and the Florida Building Code has adopted the Florida Department of Environmental Protection (FDEP) Coastal Construction Control Line (CCCL). Structures in these flood hazard areas that do not meet the current construction requirement are non-conforming. Non-conforming structures are subject to the FEMA 50% Rule.

**Q. How can I determine the flood zone and elevation requirement for a property?**

A. For persons needing a flood zone determination the County offers as a service flood zone determinations at no cost. Simply contact via email [floodplansreview@scgov.net](mailto:floodplansreview@scgov.net) to request a flood zone determination.

**Q. How is "market value" determined?**

A. "Market Value" is must be based on the value of the structure prior to the start of the improvement or prior to the damage having occurred. Only the value of the structure is pertinent, the value of site improvements such as land, pools, accessory structures, and landscaping are not included. The market value can be either determined by using the adjusted Property Appraiser's Building Value or through a USPAP compliant appraisal report prepared by a State of Florida Certified Residential Appraiser or State of Florida Certified General Appraiser. If utilizing a private appraisal it must identify the Sarasota County Building Official as an intended user, and ensuring compliance with County's Flood prone Areas Ordinance as the intended use. The appraised value of the structure less the value of all forms of depreciation is the "market value". To utilize the Property Appraiser's building value visit their website at [www.scpa.com](http://www.scpa.com) and using the property search function find the structure's building value and adjust it by adding 20%, this is the "market value".

**Q. What if the cost of improvement or repair exceeds 50% of market value?**

A. If the ratio from line 3, page 1, is 50% or greater then the works constitutes a substantial improvement. The structure must now be made fully compliant with current flood design and construction requirements for the flood hazard area it is sited in.

**Q. When do I need to submit a FEMA Substantial Improvement/Damage Worksheet package?**

A. When a structure is Non-Conforming per FEMA guidelines (see What is a "non-conforming structure"), the Substantial Improvement Worksheet, Contractor's Affidavit and Owner's Affidavit, and Itemized Cost Breakdown Sheets must be submitted with the building permit application. Include all labor and material quotes.

**Q. Can a single improvement be divided into multiple permits?**

A. Utilizing multiple permits to complete a single improvement is referred to as "phasing". If the sum of the permits exceeds 50% of the market value of the structure prior to the initial start of work the structure is considered substantially improved and it would have to made compliant with current flood design and construction requirements. Examples of phasing would be: Permits for incomplete work that would result in a structure that can't be occupied without additional work. Multiple and/or consecutive permits such as applying for plumbing, electrical, air-conditioning, and building permits at close to the same time. Requesting modification of an issued permit.

**Q. Who can I contact for more information?**

A. For answers to any questions regarding the County's floodplain management regulations or elevation certificates email [floodplansreview@scgov.net](mailto:floodplansreview@scgov.net).

PLANNING AND DEVELOPMENT SERVICES

CONTRACTOR'S AFFIDAVIT:  
SUBSTANTIAL IMPROVEMENT OR REPAIR OF SUBSTANTIAL DAMAGE

Property Address: 116 Rarotonga Rd, North Port, FL, 34287

Parcel ID Number: 0789041058

Owner's Name: Donna Elter

Owner's Address/ Phone: 116 Rarotonga Rd, North Port, FL, 34287

Contractor: White Aluminum + Windows, LLC

Contractor's License Number: CBC1250625

Date of Contractor's Estimate: 4/14/23

I hereby attest that I have personally inspected the building located at the above-referenced address and discussed the nature and extent of the work requested by the owner, including all improvements, rehabilitation, remodeling, repairs, additions, and any other form of improvement.

At the request of the owner, I have prepared a cost estimate for all of the improvement work requested by the owner and the cost estimate includes, at a minimum, the cost elements identified by Sarasota County that are appropriate for the nature of the work. If the work is repair of damage, I have prepared a cost estimate to repair the building to its pre-damage condition. I acknowledge that if, during the course of construction, the owner requests more work or modification of the work described in the application, that a revised cost estimate must be provided to Sarasota County, which will re-evaluate its comparison of the cost of work to the market value of the building to determine if the work is substantial improvement. Such re-evaluation may require revision of the permit and may subject the property to additional requirements.

I also understand that I am subject to enforcement action and/or fines if inspection of the property reveals that I have made or authorized repairs or improvements that were not included in the description of work and the cost estimate for that work that were the basis for issuance of a permit.

[Signature]  
(Signature of Contractor)

Keith Wood  
(Printed Name)

STATE OF FLORIDA COUNTY OF Polk

Sworn to (or affirmed) and subscribed before me by means of  physical presence or  online notarization, this 13 day of June, 2023, by Keith Wood

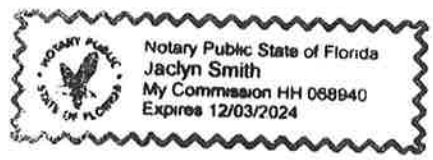
Personally known or  Produced identification \_\_\_\_\_  
(type of identification produced)

Notary Name Printed: Jaclyn Smith

Notary Signature: [Signature]

Commission Number HH068940

(Notary Stamp)



PLANNING AND DEVELOPMENT SERVICES

OWNER'S AFFIDAVIT:  
SUBSTANTIAL IMPROVEMENT OR REPAIR OF SUBSTANTIAL DAMAGE

Property Address: 116 Rarotonga Rd, North Port, FL 34287

Parcel ID Number: 0789041058

Owner's Name: Donna Elter

Owner's Address/ Phone: 116 Rarotonga Rd, North Port, FL 34287

Contractor: White Aluminum + Windows, LLC

Contractor's License Number: CBC1250625

Date of Contractor's Estimate: 4/11/23

I hereby attest that the description included in the permit application for the work on the existing building that is located at the property identified above is the complete scope of work that will be done, including all improvements, rehabilitation, remodeling, repairs, additions, and any other form of improvement.

I further attest that I requested the above-identified contractor to prepare a cost estimate for all of the work, including the contractor's overhead and profit. I acknowledge that if, during the course of construction, if scope of work is modified from the work described, that Sarasota County will re-evaluate its comparison of the cost of work to the market value of the building to determine if the work is substantial improvement. Such re-evaluation may require revision of the permit and may subject the property to additional requirements.

I also understand that I am subject to enforcement action and/or fines if inspection of the property reveals that I have made or authorized repairs or improvements that were not included in the description of work and the cost estimate for that work that were the basis for issuance of a permit.

Donna G. Elter  
(Signature of Owner)

Donna G. Elter  
(Printed Name)

STATE OF FLORIDA

COUNTY OF Polk

Sworn to (or affirmed) and subscribed before me by means of  physical presence or  online notarization, this

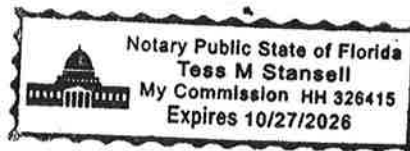
11 day of April, 20 23, by Donna Elter

Personally known or  Produced identification D.L. Verified  
(type of identification produced)

Notary Name Printed: Tess Stansell

Notary Signature: Tess Stansell

Commission Number HH326415 (Notary Stamp)



# PLANNING AND DEVELOPMENT SERVICES

## Itemized Cost Breakdown

**PLEASE NOTE:** Contract(s) may be supplied in lieu of completing any section. If supplying contract(s), please check the appropriate section that contract(s) are supplied. Otherwise please complete section with required information.

Permit No. _____	Quantity	Measure	Rate	Total	Notes
<input type="checkbox"/> Demolition	N/A	N/A	N/A	\$	Do not include removal from site Full dirt, tractor grading, compaction & leimic treatment
<input type="checkbox"/> Site Preparation	N/A	N/A	N/A	\$	
<b><input type="checkbox"/> Concrete &amp; Reinforcement <span style="float: right;">Quote(s) attached</span></b>					
Footings & Pads		cubic yards	x \$	\$	Materials and Labor
Slabs		cubic yards	x \$	\$	Materials and Labor
Lintels & Columns		cubic yards	x \$	\$	Materials and Labor
<b><input type="checkbox"/> Masonry <span style="float: right;">Quote(s) attached</span></b>					
Blockwork				\$	Materials and Labor
Saucco/Plaster	N/A	N/A	N/A	\$	Materials and Labor
Decorative cement, columns, trim, etc	N/A	N/A	N/A	\$	Materials and Labor
Glass Block	N/A	N/A	N/A	\$	Materials and Labor
<b><input type="checkbox"/> Frame Lumber <span style="float: right;">Quote(s) attached</span></b>					
Truss Package	N/A	N/A	N/A	\$	Material only
Hurricane Connectors	N/A	N/A	N/A	\$	Material only
Framing Lumber	N/A	N/A	N/A	\$	Material only
Roof and Wall Sheathing	N/A	N/A	N/A	\$	Material only
Manufactured Lumber	N/A	N/A	N/A	\$	Material only
Wall Wrap/Vapor Barrier	N/A	N/A	N/A	\$	Material only
Framing Labor				\$	Labor only
<b><input type="checkbox"/> Exterior Openings <span style="float: right;">Quote(s) attached</span></b>					
Windows (standard and fixed glass)	N/A	N/A	N/A	\$	Materials and Labor
Sliding Glass Doors	N/A	N/A	N/A	\$	Materials and Labor
Doors (Swinging)	N/A	N/A	N/A	\$	Materials and Labor
Garage/OH Door & Door Opener	N/A	N/A	N/A	\$	Materials and Labor
Shutters	N/A	N/A	N/A	\$	Materials and Labor
Skylights	N/A	N/A	N/A	\$	Materials and Labor
<b><input type="checkbox"/> Roofing <span style="float: right;">Quote(s) attached</span></b>					
Underlayment: felt or Peel & Stick		squares	x \$	\$	Materials and Labor
Tile, Shingle, Metal, other		squares	x \$	\$	Materials and Labor
Flashings, Drip Edge, etc		linear ft	x \$	\$	Materials and Labor
<b><input type="checkbox"/> Exterior Finishes <span style="float: right;">Quote(s) attached</span></b>					
Fascia & Soffit		linear ft	x \$	\$	Materials and Labor
Gutter and Down Spout		linear ft	x \$	\$	Materials and Labor
Siding & Trim	N/A	N/A	N/A	\$	Materials and Labor
<b><input type="checkbox"/> Electrical <span style="float: right;">Quote(s) attached</span></b>					
Rough-in & Trim-out	N/A	N/A	N/A	\$	Materials and Labor
Fixtures/Electrical Accessories	N/A	N/A	N/A	\$	Materials and Labor
Low-voltage wiring/connections	N/A	N/A	N/A	\$	Materials and Labor
Service Charge	N/A	N/A	N/A	\$	Materials and Labor
<b><input type="checkbox"/> Plumbing <span style="float: right;">Quote(s) attached</span></b>					
Rough-in & Trim-out	N/A	N/A	N/A	\$	Materials and Labor
Fixtures/Plumbing Accessories	N/A	N/A	N/A	\$	Materials and Labor
Fire Suppression system	N/A	N/A	N/A	\$	Materials and Labor
<b><input type="checkbox"/> Gas <span style="float: right;">Quote(s) attached</span></b>					
Rough-in & Trim-out	N/A	N/A	N/A	\$	Materials and Labor
<b>Date</b> _____	<b>Contractor's Initials</b> _____				

## PLANNING AND DEVELOPMENT SERVICES

Permit No.	Quantity	Measure	Rate	Total	Notes
<b>Mechanical</b> <i>Quote(s) attached</i>					
Rough-in & Trim-out	N/A	N/A	N/A	\$	Materials and Labor
Equipment/Mechanical Accessories	N/A	N/A	N/A	\$	Materials and Labor
<b>Insulation</b> <i>Quote(s) attached</i>					
Attic		sq ft	x \$	\$	Materials and Labor
Walls (Exterior & Interior)		sq ft	x \$	\$	Materials and Labor
Floors		sq ft	x \$	\$	Materials and Labor
<b>Drywall</b> <i>Quote(s) attached</i>					
Walls		4 x 12 shts	x \$	\$	Materials and Labor
Ceilings		4 x 12 shts	x \$	\$	Materials and Labor
Textures		4 x 12 shts	x \$	\$	Materials and Labor
<b>Stairs Interior &amp; Exterior</b> <i>Quote(s) attached</i>					
Treads and Risers	N/A	N/A	N/A	\$	Materials and Labor
Guardrails & Handrails	N/A	N/A	N/A	\$	Materials and Labor
Labor	N/A	N/A	N/A	\$	Materials and Labor
<b>Cabinetry</b> <i>Quote(s) attached</i>					
Cabinetry & Counter Tops	N/A	N/A	N/A	\$	Materials and Labor
<b>Flooring</b> <i>Quote(s) attached</i>					
Carpet		sq yds	x \$	\$	Materials and Labor
Tile & Stone		sq ft	x \$	\$	Materials and Labor
Wood		sq ft	x \$	\$	Materials and Labor
<b>Miscellaneous</b> <i>Quote(s) attached</i>					
Aluminum Screen lanais under Roof	N/A	N/A	N/A	\$	Materials and Labor
Bathroom (General)		sq ft	x \$	\$	Materials and Labor
Built-in Appliances		N/A	N/A	\$	Materials and Labor
Central Vacuum		N/A	N/A	\$	Materials and Labor
Closet shelving & Built-ins		N/A	N/A	\$	Materials and Labor
Door Hardware (Interior & Exterior)		locks	x \$	\$	Materials and Labor
Elevator	N/A	N/A	N/A	\$	Materials and Labor
Finish Carpentry		N/A	N/A	\$	Materials and Labor
Fireplace and Flue		N/A	N/A	\$	Materials and Labor
Fireplace Hearth, Mantel & Surround		N/A	N/A	\$	Materials and Labor
Jobsite Cleaning Construction & Final	N/A	N/A	N/A	\$	Materials and Labor
Kitchen		sq ft	x \$	\$	Labor only
Low Voltage Systems/Home Theater		N/A	N/A	\$	Materials and Labor
Mirrors		N/A	N/A	\$	Materials and Labor
Painting (Interior & Exterior)	N/A	N/A	N/A	\$	Materials and Labor
Shower & Bath Enclosures		N/A	N/A	\$	Materials and Labor
Structural Steel		N/A	N/A	\$	Materials and Labor
Wall Tile		sq ft	x \$	\$	Materials and Labor
Windowsills		linear ft	x \$	\$	Materials and Labor
<b>NET TOTAL</b>				\$	
<b>SUPERVISION/OVERHEAD/TAXES/PROFIT</b>				\$	
<b>GROSS TOTAL = CONTRACT PRICE</b>				\$	
<b>Date</b>		<b>Contractor's Initials</b>			



Improving Home & Life For 60 Years

# JOB ESTIMATE

State Certified Building Contractor #CBC001467  
State Certified Building Contractor #CBC1250625  
State Certified Building Contractor #CBC025116

State Certified Building Contractor #CCC035617  
State Certified General Contractor #CGC1523855

1720 NW Federal Hwy  
Stuart, FL 34994  
(772) 692-0090

2101 US HWY 441  
Leesburg, FL 34748  
(352) 787-6783

6005 W. HWY 17-92  
Haines City, FL 33844  
(863) 956-3441

12610 Metro Parkway  
Ft. Myers, FL 33966  
(239) 481-4900

2933 SE Gran Park Way  
Stuart, FL 34997  
(772) 212-1400

TO DONNA ELTER (231) 649-7937 4/15/2023  
110 RAMBLINGA RD Phone Date  
NORTH PORT, FL 34287 Job Name/Location

JOB DESCRIPTION: \* (JOB COST BREAK DOWN 50% RULE)

- \* 3" ROOF OVER GLASS ROOM/SHED = \$ 8910<sup>00</sup>  
BEAMS/POSTS/GUTTER INCLUDED
- \* 16'X12'X4' GLASS ROOM WALLS = \$ 2880<sup>00</sup>
- \* WINDOWS 3- 72"X60" WINDOWS = \$ 4980<sup>00</sup>
- \* DOORS 2- 36"X80" DOORS = \$ 2600<sup>00</sup>
- \* ELECTRICAL 2-110 OUTLETS/2-LITES = \$ 4100<sup>00</sup>  
2-SWITCHES/2-GFI PLUGS
- \* 16'X12' DECK WOOD WITH 2-SETS = \$ 8110.00  
STEPS/HANDRAIL/POSTS
- \* 12'X10' PAN ROOF = \$ 2120<sup>00</sup>  
BEAMS/POSTS/GUTTER

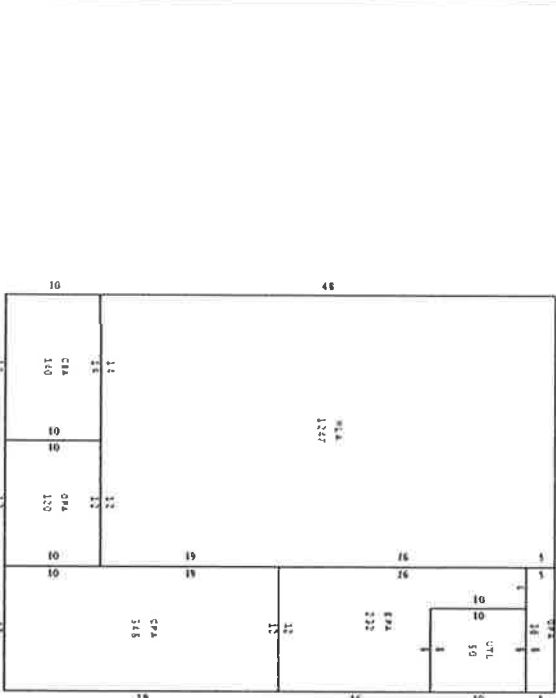
\$ 33,700

THIS ESTIMATE IS FOR COMPLETING THE JOB AS DESCRIBED ABOVE. IT IS BASED ON OUR EVALUATION AND DOES NOT INCLUDE MATERIAL PRICE INCREASES OR ADDITIONAL LABOR AND MATERIALS WHICH MAY BE REQUIRED SHOULD UNFORE-SEEN PROBLEMS OR ADVERSE WEATHER CONDITIONS ARISE AFTER THE WORK HAS STARTED.

ESTIMATED JOB COST  
Brosley  
ESTIMATED BY

Category	Building Characteristics	Type	%	Multi.
Exterior	VINYL		100	1.0100
Floors	CARPET,		80	0.8000
Floors	VINYL OR		20	0.2000
Foundation	PIERS		100	0.0000
Frame	WOOD		100	1.0000
Heat-Air	HEAT & AIR		100	1.0000
Interior Wall	PANEL OR		100	0.0000
Quality Adj.	QA		100	1.0000
Roof Material	LASTOMERIC		100	1.0200
Roof	GABLE		100	1.0300
Size Index	S2		100	0.9785
Wall Height	WH		100	1.0000

SAR	Area	H	Rate	Cost New
MLA	1,247	X	66.81	83,312
CPA	348	X	25.34	8,818
EPA	232	X	34.84	8,083
CBA	140	X	39.61	5,545
OPA	120		21.16	2,539
UTL	80		35.08	2,806
OPA	36		22.28	802



Gross Area: 2,203  
 Net/Living Area: 1,247  
 Building: 1 of 1

Category	Units	Cost New
Bathrooms	2.00	5,500
Bedrooms	2.00	0
Living Units	1.00	0
Rooms	4.00	0
Number of Stories	1.00	0
Half Baths	0.00	0
Kitchens	1.00	0
Wall Height	8.00	0
Extra Fixtures	0.00	0

#	Instrument	Transfer Date	Consideration	Type	QC	QC Description	V/I	Grantor
1	2011099416	08/24/2011	\$76,000	AL	01	Sale qualified	I	SHACKELFORD, JESS S
2	2011014100	01/11/2011	\$100	AL	11	Corrective,	I	SHACKELFORD TTEE, JESS S
3	2011002179	10/19/2010	\$100	OT	11	Corrective,	I	BUCKNER, DOUGLAS N
4	2010131106	10/19/2010	\$100	AL	11	Corrective,	I	BUCKNER, DOUGLAS N

SARASOTA COUNTY PROPERTY APPRAISER			
PROPERTY RECORD CARD			
VALUE SUMMARY	CURRENT	PRIOR YEAR	
Building Value	\$ 63,100	\$ 72,100	
Extra Feature Value	\$ 0	\$ 0	
Land Value - Market	\$ 48,300	\$ 67,500	
Land Value - Ag	\$ 0	\$ 0	
<b>TOTAL JUST VALUE</b>	<b>\$ 111,400</b>	<b>\$ 139,600</b>	
Values pertaining to County Assessment			
Assessed Value	\$ 63,524	\$ 64,974	
Exemption Codes	601 910 999	601 910 999	
Exemption Amount	\$ 43,524	\$ 40,474	
Taxable Value	\$ 20,000	\$ 24,500	
PARCEL DATA			
Mkt Area	Nbhd	Sub	Lot Sqft
603	6327.00	9921	4,304
Sub Name: LAZY RIVER MHP			Zoning
Bidg Type: MHP home dbl-wide			RMH
CONDOMINIUM INFORMATION			
Floor #	Total Floors	Unit #	View
Permit Information			
Number	Date	Cost	Description
23	05/15/2023	12,750	replace an
14	09/25/2014	5,450	replace 5 vinyl
14	08/20/2014	3,200	INSTALLING MINT-
Land Influences			
Code	Fact	Code	Fact
Adj. Unit Price			Land Value
11.21			48,280