

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 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.sc-pa.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.

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 3/11/24 Parcel ID Number 0472110046 Permit Application Number 23 101 489 0031
 Property Address: 864 Gull Rd. Venice, FL 34293
 Name of Owner: Fannie Mae Phone No: 912-773-7529 Fax: ✓
 Owner E-Mail: priya - akkartha@fanniemaec.com
 Address of Owner: 5600 Granite Pkwy. Plano, TX 75024
 Name of Contractor: B&O Contractors Inc Phone No: 281-771-3750 Fax: ✓
 Contractor E-Mail: Kristag.reo@gmail.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: _____	Year Built: <u>1973</u>
Existing Elevation of Lowest Floor: _____	*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>1. Present Market Value 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>	<p><u>\$ 179,000.⁰⁰</u></p>
<p>2. Cost of Improvement <i>Estimated cost of the improvement or repair</i> <i>Include estimate volunteer labor and supplies based on going rate</i></p>	<p><u>\$ 30,267.⁰⁰</u></p>
<p>3. Ratio = Cost of Improvement (or Cost to Repair) ÷ Market Value X 100 <u>0.16 %</u></p>	

PLANNING AND DEVELOPMENT SERVICES

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

Property Address: 864 Gull Rd. Venice FL 34293

Parcel ID Number: 0472110046

Owner's Name: Fannie Mae

Owner's Address/ Phone: 5600 Granik Pky. Plano, TX 75024 / 972-773-7529

Contractor: R&O Contractors, Inc.

Contractor's License Number: CGC1522536

Date of Contractor's Estimate: _____

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)

Greg Stessel
(Printed Name)

STATE OF FLORIDA COUNTY OF Sarasota

Sworn to (or affirmed) and subscribed before me by means of physical presence or online notarization, this 11th day of March, 2024, by Greg Stessel

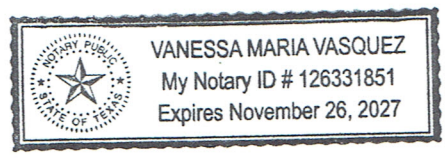
Personally known or Produced identification TDL
(type of identification produced)

Notary Name Printed: Vanessa Vasquez

Notary Signature: [Signature]

Commission Number 126331851

(Notary Stamp)



PLANNING AND DEVELOPMENT SERVICES

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

Property Address: 864 Gull Rd. Venice FL 34293

Parcel ID Number: 0472110046

Owner's Name: Fannie Mae

Owner's Address/ Phone: 5600 Granik Pky. Plano, TX 75024 / 972-773-7529

Contractor: PEO Contractors Inc.

Contractor's License Number: CGC1522536

Date of Contractor's Estimate: _____

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.

[Signature] For Fannie Mae Greg Stessel
(Signature of Owner) (Printed Name)

STATE OF FLORIDA COUNTY OF Sarasota

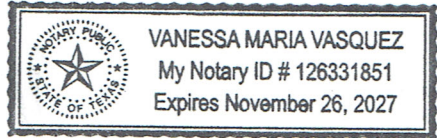
Sworn to (or affirmed) and subscribed before me by means of physical presence or online notarization, this 11th day of March, 2024, by Greg Stessel,

Personally known or Produced identification TDL
(type of identification produced)

Notary Name Printed: Vanessa Vasquez

Notary Signature: [Signature]

Commission Number 126331851 (Notary Stamp)



PLANNING AND DEVELOPMENT SERVICES

Itemized Cost Breakdown

Permit No. _____	Quantity	Measure	Rate	Total	Notes
<input type="checkbox"/> Demolition	N/A	N/A	N/A	\$	Do not include removal from site.
<input type="checkbox"/> Site Preparation	N/A	N/A	N/A	\$	Fill dirt, tractor grading, compaction & termite treatment
<input type="checkbox"/> Concrete & Reinforcement	<i>Quote(s) attached</i>				
Footings & Pads		cubic yards	x \$	= \$	Materials and Labor
Slabs		cubic yards	x \$	= \$	Materials and Labor
Lintels & Columns		cubic yards	x \$	= \$	Materials and Labor
<input type="checkbox"/> Masonry	<i>Quote(s) attached</i>				
Blockwork				= \$	Materials and Labor
Stucco/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
<input checked="" type="checkbox"/> Frame Lumber	<i>Quote(s) attached</i>				
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	\$ 1500	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
<input checked="" type="checkbox"/> Exterior Openings	<i>Quote(s) attached</i>				
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/O.H. Door & Door Opener	N/A	N/A	N/A	\$ 2999	Materials and Labor
Shutters	N/A	N/A	N/A	\$	Materials and Labor
Skylights	N/A	N/A	N/A	\$	Materials and Labor
<input checked="" type="checkbox"/> Roofing	<i>Quote(s) attached</i>				
Underlayment (felt or Peel & Stick)		squares	x \$	= \$	Materials and Labor
Tile, Shingle, Metal, other		squares	x \$	= \$ 15,550	Materials and Labor
Flashings, Drip Edge, etc.		lineal ft	x \$	= \$	Materials and Labor
<input type="checkbox"/> Exterior Finishes	<i>Quote(s) attached</i>				
Fascia & Soffit		lineal ft	x \$	= \$	Materials and Labor
Gutter and Down Spout		lineal ft	x \$	= \$	Materials and Labor
Siding & Trim	N/A	N/A	N/A	\$	Materials and Labor
<input checked="" type="checkbox"/> Electrical	<i>Quote(s) attached</i>				
Rough-in & Trim-out	N/A	N/A	N/A	\$ -	Materials and Labor
Fixtures/Electrical Accessories	N/A	N/A	N/A	\$ 4000	Materials and Labor
Low-voltage wiring/connections	N/A	N/A	N/A	\$	Materials and Labor
Service Change	N/A	N/A	N/A	\$	Materials and Labor
<input type="checkbox"/> Plumbing	<i>Quote(s) attached</i>				
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
<input type="checkbox"/> Gas	<i>Quote(s) attached</i>				
Rough-in & Trim-out	N/A	N/A	N/A	\$	Materials and Labor
Date	Contractor's Initials				

PLANNING AND DEVELOPMENT SERVICES

Permit No. _____	Quantity	Measure		Rate		Total	Notes
<input checked="" type="checkbox"/> Mechanical <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		\$ 2000	Materials and Labor
<input type="checkbox"/> Insulation <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
<input type="checkbox"/> Drywall <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
<input type="checkbox"/> Stairs Interior & Exterior <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
<input type="checkbox"/> Cabinetry <i>Quote(s) attached</i>							
Cabinetry & Counter Tops	N/A	N/A		N/A		\$	Materials and Labor
<input type="checkbox"/> Flooring <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
<input type="checkbox"/> Miscellaneous <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							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)		locksets	x	\$	=	\$	Materials and Labor
Elevator	N/A	N/A		N/A		\$	Materials and Labor
Finish Carpentry							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		\$	Labor only
Kitchen		sq ft	x	\$	=	\$	Materials and Labor
Low Voltage Systems/Home Theater		N/A		N/A		\$	Materials and Labor
Mirrors		N/A	x	\$	=	\$	Materials and Labor
Painting (Interior & Exterior)	N/A	N/A		N/A		\$	Materials and Labor
Shower & Bath Enclosures		N/A	x	\$	=	\$	Materials and Labor
Structural Steel		N/A		N/A		\$	Materials and Labor
Wall Tile		sq ft	x	\$	=	\$	Materials and Labor
Windowsills		lineal ft	x	\$	=	\$	Materials and Labor
NET TOTAL						\$ 26,049. ⁰⁰	
SUPERVISION/OVERHEAD/TAXES/PROFIT						\$ 428. ⁰⁰	
GROSS TOTAL = CONTRACT PRICE						\$ 30,267. ⁰⁰	
Date 3/11/24	Contractor's Initials			S			

no knowledge of this repair.