

Modification or Repair of Structures Located in Special Flood Hazard Areas

Notice to Property Owners

Rebuilding or Remodeling Your Home or Business

If your home or business sustained damage, or if you are making improvements to the structure's exterior and/or interior, the Town of Mount Pleasant has Flood Damage Prevention Ordinance regulations that may affect how you rebuild, repair, or make improvements. These ordinances were enacted to enable Town residents and businesses to purchase flood insurance through the National Flood Insurance Program (NFIP). Save yourself time, aggravation, and money by reading the information in this notice.

If a building is “*substantially damaged*” or “*substantially improved*”, it must be brought into compliance with the Town's Flood Damage Prevention Ordinance, which could include elevating or floodproofing the structure.

Substantial Damage is defined by the Town's ordinance as “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% of the market value of the structure before the damage occurred”. Note that the cost to repair the structure must be calculated for fully repairing the building to its before-damage condition, even if the owner elects to do less.

Substantial Improvement is defined by the Town's ordinance as “any combination of repairs, reconstruction, rehabilitation, addition, or other improvement to a structure taking place during a period of ten years, the cumulative cost of which equals or exceeds 50% of the fair market value of the structure either before the start of construction of the improvement, or if the structure has been damaged or is being restored, before the damage occurred”. It is important to note that the definition includes a **ten year cumulative period**. Where more than one improvement is made over a ten year period, the percentage value of the most recent improvement is added to the percentage value of all other improvements made within ten years of the current improvement. If the cumulative percentage during the ten year period equals or exceeds a total of 50 percent, then it is classified as a substantial improvement.

The Town is responsible for determining “substantial damage” or “substantial improvement” and has implemented procedures to do so. You will be required to provide an **Elevation Certificate** at permit application so that a determination can be made as to whether your structure complies with the Town's Flood Damage Prevention Ordinance. A visit to the subject site by Inspection Division staff might also be required. If it is determined that your structure is not in compliance, then the following procedures will apply:

- 1) The Town will estimate the market value of your structure by using the tax assessment value of the structure (excluding land). Alternatively, you may submit a current appraisal completed by a SC licensed professional appraiser. The appraisal must exclude the value of the land and not use the “income capitalization approach”, which bases value on the use of the property and not on the structure. The appraisal must also list the Town as an intended user of the report. Other valuation methods for the structure may be considered as determined on a case-by-case basis.

- 2) For both flood related and non-flood related damages, you must submit to the Town's Building Inspection Division a complete and detailed cost estimate for the repair of all damages sustained by your structure. The cost estimate must reflect the fair market cost of the work. If you receive donated or discounted materials and labor, these items are required to be included in the estimate at their fair market values. The cost estimate must be prepared and signed by a state licensed residential or general contractor (form attached). The contractor must sign an affidavit indicating that the cost estimate submitted includes all damage repair costs and improvements to the structure, both structural and non-structural (form attached). The owner is also required to submit a similar repair/reconstruction affidavit (form attached).
- 3) For improvement or remodeling projects, you must submit to the Town's Building Inspection Division a complete and detailed cost estimate for the improvements. The cost estimate must be prepared and signed by a state licensed residential or general contractor (form attached). As discussed above, the cost estimate must reflect the fair market cost of the improvements. Both the contractor and the owner are required to sign repair/reconstruction affidavits (forms attached).
- 4) If a determination is made that your structure has been substantially damaged or is a substantial improvement, then the structure must be brought into compliance with the Town's Flood Damage Prevention Ordinance. In AE Zones, if the lowest floor of the structure is below the Town's **Design Flood Elevation (DFE)**, then it must be elevated to or above the DFE. The DFE is defined as the Base Flood Elevation plus one foot. For commercial properties only, dry floodproofing to the DFE is also an option in AE Zones. In VE Zones, the bottom of the lowest horizontal structural member of both residential and commercial structures must be elevated to or above the DFE. Likewise, all electrical and mechanical equipment (heating and air conditioning equipment, water heaters, ductwork, electrical panels, etc.) must be elevated to the DFE or above. Additional requirements for AE and VE Zone structures are outlined in the Town's Flood Damage Prevention Ordinance, copies of which are available from the Building Inspection Division or may be downloaded from the Town's web site (www.townofmountpleasant.com).
- 5) If elevation or other structural work is required for AE Zone structures, plans for the work must be prepared by a SC registered professional engineer or architect and submitted to the Building Inspection Division for permitting. For VE Zone structures, the structural plans must be prepared by a SC registered professional engineer and submitted along with a V-Zone Design Certificate and, if applicable, a V-Zone Breakaway Wall Design Certificate. These certificates are available from the Town's Building Inspection Division or through Charleston County Building Services.
- 6) If at any time after the initial substantial damage/substantial improvement review process the owner elects to change contractors, then a revised cost estimate and affidavit must be submitted by the new contractor. A new affidavit would also be required from the owner. Inspection Division staff will review the project again for substantial damage/substantial improvement, taking into account work performed by the original contractor and the estimated cost of the work to be performed by the new contractor.

Application for Substantial Damage/Substantial Improvement Review

Parcel ID # (TMS): _____

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's Mailing Address: _____

Co-Owner's Phone Number: _____

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

Existing Elevations: Top of Lowest Floor (AE & VE Zones): _____

Bottom of Lowest Horizontal Structural Member (VE Zones only): _____

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

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

Signatures:

Owner: _____ Date: _____

Co-Owner: _____ Date: _____

Owner
Substantial Damage/Substantial Improvement
AFFIDAVIT

Permit Number: _____

Property Address: _____

Owner Name: _____

Owner Address: _____ Phone Number: _____

(Check one)

_____ I hereby attest to the fact that the reconstruction/improvement list submitted for **Substantial Damage Review** by my contractor includes all damages sustained by this structure and also includes any additional repairs, renovations, or additions proposed for the structure. The Building Inspection Division will be notified immediately if the scope of the work changes during the project. **No other contractor has made any repairs, reconstruction, additions, or remodeling not included in the attached list.**

_____ I hereby attest to the fact that the reconstruction/improvement list submitted for **Substantial Improvement Review** by my contractor includes all of the improvements that will be done to the existing structure including additions, repairs and remodeling. The Inspection Division will be notified immediately if the scope of the work changes during the project. **No other contractor has made any repairs, reconstruction, additions, or remodeling not included in the attached list.**

I understand that I am subject to enforcement actions and/or fines if inspection of the property reveals that I have made repairs or improvements not included on the attached list or that I have added non-conforming or illegal structures/additions to the property. I understand that any permit issued by this jurisdiction pursuant to this affidavit does not authorize the construction, repair, or maintenance of any illegal structures, additions, fences, or non-conforming uses of structures on the subject property.

Signature of Owner

Signature of Co-Owner

State of _____

County of _____

Before me this day _____ and _____

_____ (Print) personally appeared before me, each of whom, being by me duly sworn, stated that he/she has signed, read, understands and agrees to comply with all the aforementioned conditions of this affidavit.

(Notary Signature)

My Commission expires: _____

Contractor
Substantial Damage/Substantial Improvement
AFFIDAVIT

Permit Number: _____

Property Address: _____

Company Name: _____ Phone Number: _____

Contact Name: _____ Phone Number: _____

Address: _____ License 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 which is hereby submitted for **Substantial Damage/Substantial Improvement Review**.

(Check one)

_____ I hereby attest to the fact that this itemized list submitted for **Substantial Damage Review** includes repairs for all **damages** sustained by this structure and also includes any additional improvements, renovations, repairs, or additions that are to be made to the subject property.

_____ I hereby attest to the fact that this itemized list submitted for **Substantial Improvement Review** includes all of the **improvements** that will be made to the existing structure including additions, renovations, and repairs.

I understand that I am subject to enforcement actions and/or fines if inspection of the property reveals that I have made additions, improvements or repairs not included on the attached list or that I have added non-conforming or illegal structures/additions to the property. I understand that any permit issued by this jurisdiction pursuant to this affidavit does not authorize the construction, repair, or maintenance of any illegal structures, additions, fences, 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 _____ (Print) personally appeared before me, who, being by me duly sworn, stated that he/she has signed, read, understands and agrees to comply with all the aforementioned conditions of this affidavit.

(Notary Signature)

My Commission expires: _____

ESTIMATED COST OF REPAIRS/RECONSTRUCTION/IMPROVEMENTS

Permit Number: _____

Property Address: _____

ITEMS	COST		TOTAL COST
	LABOR	MATERIALS	
Concrete (incl. excavation, forms, reinforcing)			
Masonry			
Rough Carpentry			
Finish Carpentry			
Roofing (asphalt shingle, metal, tile, etc.)			
Insulation and Weather Strip			
Interior Wall Finish (sheetrock, plaster, paneling, etc.)			
Exterior Finish (siding, stucco, trim, etc.)			
Doors, Windows and Shutters			
Rough Hardware			
Finish Hardware			
Built-in Cabinetry and Furniture			
Floor Coverings (tile, carpet, wood, etc.)			
Wall Coverings (wallpaper or specialty finishes)			
Painting (interior & exterior)			
Plumbing			
Plumbing Fixtures			
Electrical			
Electrical Fixtures			
HVAC			
Built-in Appliances			
Other (itemize)			
Contractor Overhead and Profit			
TOTAL			

(Please attach any additional information)

Contractor Name: _____ License Number: _____

Address: _____ Phone Number: _____

Signature: _____ Date: _____

ITEMS REQUIRED TO DETERMINE SUBSTANTIAL DAMAGE/SUBSTANTIAL IMPROVEMENT

Applicant must submit the following: (MAKE SURE YOU HAVE EXTRA COPIES FOR YOUR FILES)

1. Completed ***Application for Substantial Damage/Substantial Improvement Review***.
2. ***Estimated Cost of Repairs/Reconstruction/Improvements*** completed by a SC licensed residential or general contractor.
3. FEMA Elevation Certificate.
4. Photos of the structure before and after the storm event to document damage (if applicable and available).
5. Plans and specifications or a detailed scope-of-work (as applicable).
6. Completed ***Owner Substantial Improvement/Substantial Damage Affidavit***. The affidavit must be notarized.
7. Completed ***Contractor Substantial Improvement/Substantial Damage Affidavit***. The affidavit must be notarized.

Substantial Damage/Substantial Improvement

Items to be Included

All structural and non-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
- Roofing
- Hardware

All interior finishing elements including:

- Tile, stone, or carpet over sub-flooring
- Bathroom fixtures and finishes
- 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 heating, filtration, conditioning, and recirculation systems

Also:

- Labor and other costs associated with removing or altering undamaged building components to accommodate improvements or additions.
- Overhead and profit