

**CITY OF EDGEWATER  
BUILDING DEPARTMENT**  
104 North Riverside Drive  
Edgewater, Florida 32132

Phone: (386) 424-2400 X 1514 FAX: (386) 424-2423



**SUBSTANTIAL IMPROVEMENT OR SUBSTANTIAL  
DAMAGE APPLICATION**

**SUBSTANTIAL IMPROVEMENT OR SUBSTANTIAL DAMAGE APPLICATION REVIEW**

Please completely fill out the following information

Property Address: \_\_\_\_\_ Parcel Number: \_\_\_\_\_

Property Owner's Name: \_\_\_\_\_ Property Owner's Phone Number: \_\_\_\_\_

Property Owner's Address: \_\_\_\_\_

Contractor's Name: \_\_\_\_\_ Contractor's License Number: \_\_\_\_\_

Contractor's Address: \_\_\_\_\_

Name of Qualifier: \_\_\_\_\_ Contractor's Phone Number: \_\_\_\_\_

**Please check one of the following:**

I am attaching a State Certified Appraiser's report of my property dated within the last 6 months from permit submittal date.

I am not attaching a State Certified Appraiser's report and accept the use of the valuation of my property maintained by the Volusia County Property Appraiser's Office.

Since your structure is located in a Special Flood Hazard Area the National Flood Insurance Program (NFIP) regulations regarding the 50% rule shall apply in accordance with 44 CFR Sections 59.1 and 60.3.

**Applicant must complete and submit the all following information:**

**One Complete Set:**

- Completed and signed application for substantial damage/improvement review (pgs. 1, 5, & 6 Only)
- Owner's and Contractor's reconstruction/improvement affidavit signed, notarized and dated (pg. 5)
- Completed cost estimate of reconstruction/improvement form (pg. 6)
- Signed copy of construction contract with the contractor. All subcontractor bids and all cost estimates by line item for any trade without a subcontractor bid. (Please see pg. 3 for additional information required)
- Elevation certificate (if available)

\*NOTE: If the construction contract, subcontractor bids, cost estimate and worksheet are missing, the permit package will be returned without further review.

**Floodplain Information (for office use only)**

Permit Number: \_\_\_\_\_ Flood Zone: \_\_\_\_\_ CURRENT BFE: \_\_\_\_\_ NAVD

REQUIRED DFE: \_\_\_\_\_ LOWEST FLOOR ELEVATION: NAVD (if known) \_\_\_\_\_

MARKET VALUE: \_\_\_\_\_ IMPROVEMENT VALUE: \_\_\_\_\_

RATIO OF IMPROVEMENT VALUE/MARKET VALUE: \_\_\_\_\_ %

Floodplain Coordinator \_\_\_\_\_ Date \_\_\_\_\_



**CITY OF EDGEWATER ADDITIONS AND ALTERATIONS  
FORM FOR STRUCTURES LOCATED BELOW THE BASE  
FLOOD ELEVATION IN A SPECIAL FLOOD HAZARD AREA**

**WHAT IS SUBSTANTIAL IMPROVEMENT OR SUBSTANTIAL DAMAGE?**

**NOTICE TO PROPERTY OWNERS**

Making additions or alterations to a structure whose lowest floor is below the base flood elevation or rebuilding your home or structure after the storm?

If your residential or non-residential structure is located in a Special Flood Hazard Area (SFHA) and is below the Base Flood Elevation (BFE), the City of Edgewater has flood damage prevention regulations that may affect how you remodel, renovate, or add on to your building. If your building has sustained structural and/or interior damage, these regulations may affect how it is reconstructed. Communities that participate in the National Flood Insurance Program (NFIP) are required to adopt and enforce laws in accordance with 44CFR Sections 59.1 and 60.3. Federally backed flood insurance is available for residents and property owners of communities in good standing with the NFIP.

**SUBSTANTIAL DAMAGE** means damage of any origin sustained by a structure whereby the cost of restoring the structure to its pre-damaged condition would equal or exceed 50% 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 damaged condition).

**SUBSTANTIAL IMPROVEMENT** means any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50% 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 Edgewater flood damage prevention regulations, including elevating the building to or above the base flood elevation. In accordance with the National Flood Insurance Program and the Federal Emergency Management Agency the City of Edgewater shall determine “substantial damage” and “substantial improvement” and has implemented the following procedures to do so:

The City will use the assessed value of your structure recorded by the Volusia County Property Appraiser’s Office. This value excludes the land, pool/spa, and any item not a permanent part of the structure. (Please contact the County Property Appraiser’s office or the City’s Building Department to obtain this value). However, if you disagree with the Property Appraiser’s valuation of the structure, you may engage a State of Florida licensed property appraiser to submit an appraisal for the Depreciated Replacement Cost (Actual Cash Value) of the structure. This appraisal must be dated no later than (6) months from the date of permit submittal.

You must obtain and submit a detailed and complete cost estimate to the City of Edgewater for the addition, remodeling, reconstruction or for repair of all the damages sustained by your structure. The cost estimate must be prepared and signed by a licensed contractor. In addition, the contractor must sign an affidavit indicating that the cost estimate includes all damages or all improvements to the structure, not just structural. A signed contract must be submitted with the permit application. If the owner is the contractor, the owner is responsible for submitting the cost estimate, and providing documentation, including subcontractor bids.

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 utilized. 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.).

If a structure is determined to have “substantial damage” or is proposed to be “substantially improved”, then an Elevation Certificate must be submitted to the City of Edgewater to determine the lowest floor elevation. Also, building plans must be submitted illustrating how the structure will be elevated. Please note that garages and carports are not considered to be the “lowest floor” as long as they are used solely for parking of vehicles, building access and storage. If the lowest floor and all electrical, plumbing, and mechanical equipment are above BFE, the building can be repaired and reconstructed without having to comply with the 50% Rule.



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NFIP allows a new or substantially improved non-residential building in Zone AE or AH to have its lowest floor below BFE provided that the building has been designed, constructed, and certified to be floodproofed. Floodproofing of areas below the BFE in residential buildings is not permitted under the NFIP nor is floodproofing permitted in a Coastal High Hazard Area (Zone VE). The City of Edgewater requires submittal of a Floodproofing Certificate for every floodproofed building within a Special Flood Hazard Area (SFHA) before obtaining a Certificate of Occupancy or Completion. Floodproofing certificates may be obtained at the following website: [www.fema.gov/pdf/fhm/ff81-65.pdf](http://www.fema.gov/pdf/fhm/ff81-65.pdf).

Following a presidential disaster declaration, the Small Business Administration (SBA) may make loans available for both residential and non-residential buildings for purposes of elevating the structure to or above the base flood elevation. Proof of “substantial damage” from the City of Edgewater is required for loan processing.

**Donated or Discounted Materials:**

The value placed on materials must equal the actual or estimated cost of all materials to be used. When materials or servicing equipment are donated or discounted below normal market values, the value must be adjusted to an amount equivalent to that estimated through normal market transaction.

**Self or Volunteer Labor:**

The value placed on materials must be equal to the actual or estimated labor charge for repairs of all damages sustained by the structure. Where non-reimbursed (volunteer) labor is involved, the value of the labor must be estimated based on applicable minimum hourly wage scales for the type of construction work to be completed. The building official, based on his professional judgment and knowledge of local and regional wage scales can provide additional guidance to determine reasonable labor rates for professional trades (i.e. electricians, plumbers, block masons, framing, HVAC, etc.)

**Contractor, Subcontractor & Owner Bids/Estimates Required:**

1. Copy of the signed construction contract between the owner and the general contractor must be provided (if permit is applied for by a contractor – owner/builder is exempt from this requirement)
2. All subcontractor bids must include the following information: Date, Address of Project, Specific Scope of Work and Trade, Total Cost of Project which must specify the following: Labor Only, Materials Only, Labor and Materials
3. Subcontractor bids for the following trades are a mandatory requirement: Mechanical, Plumbing, Electrical & Roofing
4. All other subcontractor bids can be utilized and must include the above information in place of a general contractor estimate or owner estimate
5. Contractor and Owner Estimates must be shown on a separate worksheet and must provide detailed information as the example shown below:

Line Item # 17 – DRYWALL: Materials: 1,000 sq ft ½” Drywall @ \$2.00/sq ft = \$2,000.00 & Labor: 16MH to hang Drywall @ \$20.00/MH = \$320.00



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**SUBSTANTIAL IMPROVEMENT OR SUBSTANTIAL DAMAGE**

**ITEMS TO BE INCLUDED**

**All structural elements, including but not limited to:**

- 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
- Exterior wall finishes (e.g. brick, stucco, or siding including painting and decorative molding)
- Windows and doors
- Roofing
- Hardware

**All interior finish elements, including but not limited to:**

- Tile, linoleum, stone, wood or carpet
- All plumbing and fixtures
- Interior & Exterior Wall finishes (e.g. drywall, painting, stucco, plaster, paneling, marble, or decorative finishes)
- Built-in bookcases and furniture
- All Cabinets and countertops
- Hardware

**All utility and service equipment, including but not limited to:**

- HVAC equipment
  - Repair or reconstruction of electrical and plumbing 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, and 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), and clean-up (e.g. dirt and mud removal, building dry out, etc.) Items not considered real property such as: throw rugs, carpeting over finished floors, furniture, refrigerators, appliances which are not built-in, etc.

**Outside improvements to be excluded, including:**

- |                           |                                     |
|---------------------------|-------------------------------------|
| Landscaping & Yard Lights | Detached structures (incl. garages) |
| Sidewalks                 | Landscape irrigation systems        |
| Fences                    | Docks and davits                    |
| Swimming pools/spas       | Seawalls                            |
| Screened pool enclosures  | Driveways                           |
| Sheds                     | Decks                               |
| Gazebos                   |                                     |



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**PROPERTY OWNER SUBSTANTIAL DAMAGE/SUBSTANTIAL IMPROVEMENT AFFIDAVIT**

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

Property Owner's Name: \_\_\_\_\_

Contractor's Name: \_\_\_\_\_

I, the OWNER, hereby attest that all of the proposed repairs/reconstruction, additions, alterations or other improvements submitted for the Substantial Damage/Improvement Review by me or by my contractor is included in this estimated construction cost herewith. Neither I, nor any other contractor will make any repair, improvement or alteration to the subject structure not included on 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 STRUCTURE OR THAT I HAVE INCLUDED NON-CONFORMING OR ILLEGAL STRUCTURES/ADDITIONS TO THE EXISTING STRUCTURE WITHOUT HAVING PRESENTED PLANS FOR SUCH ADDITIONS/ENCLOSURES. I UNDERSTAND THAT ANY PERMIT ISSUED BY THE CITY OF EDGEWATER PURSUANT TO THIS AFFIDAVIT DOES NOT AUTHORIZE THE RECONSTRUCTION, REPAIR OR MAINTENANCE OF ANY ILLEGAL ADDITIONS/ENCLOSURES, FENCES, SHEDS OR NON-CONFORMING USES OR STRUCTURES ON THE SUBJECT PROPERTY.

**NOTARY FOR OWNER:**

Signature: \_\_\_\_\_ Print Name: \_\_\_\_\_

**NOTARY of the State of Florida** County of \_\_\_\_\_

The foregoing instrument was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_,

By \_\_\_\_\_ who is personally known to me or who has produced \_\_\_\_\_ as identification.

\_\_\_\_\_  
Signature of Notary Public, State of Florida. SEAL:



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**CONTRACTOR SUBSTANTIAL DAMAGE/SUBSTANTIAL IMPROVEMENT AFFIDAVIT**

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

Property Owner's Name: \_\_\_\_\_

Contractor's Name: \_\_\_\_\_

I, the CONTRACTOR, hereby attest that all of the proposed repairs/reconstruction, additions, alterations or other improvements submitted for the Substantial Damage/Improvement Review by me or by my contractor are included in this estimated construction cost herewith. Neither I, nor any other contractor will make any repair, improvement or alteration to the subject structure not included on 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 STRUCTURE OR THAT I HAVE INCLUDED NON-CONFORMING OR ILLEGAL STRUCTURES/ADDITIONS TO THE EXISTING STRUCTURE WITHOUT HAVING PRESENTED PLANS FOR SUCH ADDITIONS/ENCLOSURES. I UNDERSTAND THAT ANY PERMIT ISSUED BY THE CITY OF EDGEWATER PURSUANT TO THIS AFFIDAVIT DOES NOT AUTHORIZE THE RECONSTRUCTION, REPAIR OR MAINTENANCE OF ANY ILLEGAL ADDITIONS/ENCLOSURES, FENCES, SHEDS OR NON-CONFORMING USES OR STRUCTURES ON THE SUBJECT PROPERTY.

**NOTARY FOR CONTRACTOR:**

Signature: \_\_\_\_\_ Print Name: \_\_\_\_\_

**NOTARY of the State of Florida** County of \_\_\_\_\_

The foregoing instrument was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_,

By \_\_\_\_\_ who is personally known to me or who has produced \_\_\_\_\_ as identification.

\_\_\_\_\_  
Signature of Notary Public, State of Florida. SEAL:



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**COST ESTIMATE OF RECONSTRUCTION/IMPROVEMENT**

This cost estimate of reconstruction/improvement must be prepared and signed by the contractor or by the owner if the owner acts as the contractor. **\*\*\* Please see page 3 for more information. \*\*\***

DESCRIPTION:	BIDS AND ESTIMATES		
	LABOR AND MATERIALS / SUB-CONTRACTOR	MATERIAL COSTS	LABOR COSTS
1. Concrete – Materials & Labor			
2. Masonry – Materials & Labor			
3. Truss Package - Materials			
4. Framing – Materials			
5. Framing – Labor			
6. Ext. Doors – Materials			
7. Ext. Windows – Materials			
8. Ext. Windows/Doors – Labor			
9. Roofing – Materials & Labor			
10. Ext. Finish – Materials & Labor			
11. Electrical – Materials & Labor			
12. Plumbing – Materials & Labor			
13. Plumbing Fixtures – Materials			
14. Mechanical – Materials & Labor			
15. Insulation – Materials & Labor			
17. Drywall – Materials & Labor			
18. Int. Doors/Trim – Materials			
19. Int. & Ext. Hardware – Materials			
20. Finish/Trim Carpentry – Labor			
21. Cabinetry – Materials & Labor			
22. Countertops – Materials & Labor			
23. Floor/Wall Coverings (ALL) – M & L			
24. Built-in Appliances – M & L			
25. Int. & Ext. Painting – M & L			
26. Demolition & Removal			
27. Elevator – Materials & Labor			
28. Mirrors/Shower Enclosures – M & L			
29. Other -			
30. Other -			
31. Overhead & Profit			
<b>SUBTOTALS:</b>			
<b>TOTAL ESTIMATED COSTS:</b>	<b>(ALL THREE SUBTOTALS ADDED TOGETHER)</b>		

**By signing this cost estimate, I certify that I have attached the contractor agreement (if applicable), all subcontractor bids and the costs estimate worksheet as required**

**Contractor signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Owner signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_