



**BUILDING DEPARTMENT  
APPLICATION FOR SUBSTANTIAL IMPROVEMENT/DAMAGE  
REVIEW**

Property Address:	_____
Homeowner Name:	_____
Co-Owner Name:	_____
Mailing Address:	_____
Phone:	_____
Email:	_____

***PLEASE INITIAL APPROPRIATE STATEMENT(S):***

\_\_\_\_\_ I am attaching an appraisal report of my property.

\_\_\_\_\_ I accept the Market Value Estimate, based on the Indian River County tax records.

\_\_\_\_\_ I certify the attached Reconstruction/Improvement Cost Breakdown as the total cost of repair or improvement for my home or structure.

\_\_\_\_\_  
(Name of Owner)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date)

## **TOWN OF INDIAN RIVER SHORES NOTICE TO PROPERTY OWNERS REGARDING SUBSTANTIAL IMPROVEMENT OR DAMAGE**

If you are rebuilding your home after a storm, renovating, remodeling, or adding an addition to your home, here is information you need to know concerning:

### **The 50% RULE**

If your home or business is below the 100-year flood elevation, which is determined by the information on your "Elevation Certificate", The Town of Indian River Shores has flood damage prevention regulations that may affect how you repair, remodel, renovate or add-on to your building. If your home or business sustained structural and/or interior and exterior damage, or if you plan improvements, these regulations may affect how you rebuild. These laws are required by the National Flood Insurance Program to protect your lives and investment from future flood damage, and to minimize risks to life and property. Our community must adopt and enforce these laws, in order for federally backed flood insurance to continue to be made available to our residents and property owners.

### **Please read the following information:**

If a building is determined to be "substantially damaged" or "substantially improved," it must be brought into compliance with the Town of Indian River Shores flood damage prevention regulations, including elevating the building to or above the 100-year flood elevation.

- **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% of the market value 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% of the market value of the structure before the "start of construction" of the improvement. **Note: The Town of Indian River Shores, following National Flood Insurance Program requirements, has the responsibility to determine "substantial damage" and "substantial improvement" and has implemented the procedures described on the following pages:**

**Town of Indian River Shores**  
**NOTICE TO PROPERTY OWNERS REGARDING**  
**SUBSTANTIAL IMPROVEMENT OR DAMAGE**

1. The Town of Indian River Shores will determine the estimated Market Value of your structure (excluding the land) by using the Indian River County tax assessor's valuation. If you disagree with this estimate of Market Value, you may hire a state licensed appraiser and submit a certified comparative property appraisal for the depreciated value of your structure to establish the estimated Market Value of your structure.
2. You (and your contractor) must submit to the Town of Indian River Shores a detailed and complete cost estimate of any combination of repairs, reconstruction, rehabilitation, additions, remodeling, alteration and/or improvements to your structure. The attached *Reconstruction/Improvement Cost Breakdown* must be completed and signed by the Contractor and Property Owner.
3. The Town of Indian River Shores will evaluate the cost of improvements or repairs and determine if they are fair and reasonable. As a guide, the Town of Indian River Shores will use the Building Valuation Data published by the International Code Council (ICC) for residential and other occupancies. Please note, that the contractor's and property owner's *Reconstruction/Improvement Cost Breakdown* is to be based on the actual costs of all repairs and improvements. Donated materials and labor must be shown at their fair market value. Pre-disaster prices and rates will be utilized for damage repairs. The cost of improvements or repairs does not include items not considered a part of the structure, i.e., plans, surveys, permits, sidewalks, pools, screen roofed cages, sheds, gazebos, fences, septic systems, etc. *Items to be Included* and *Items to be Excluded* are shown on Pages 12 & 13 of this Application.
4. If your structure is determined to be "substantially damaged" or "substantially improved", then an Elevation Certificate must be submitted to the Town of Indian River Shores for determination of the lowest finished floor elevation. Enclosed space used for parking, building access or limited incidental storage are not considered to be the "lowest (finished) floor".

If the lowest finished floor is below the 100-year flood elevation, the building must be elevated to or above that level. Additionally, all electrical and mechanical (heating and cooling equipment), bath and toilet rooms, laundry rooms, water heaters and finished areas must be elevated to or above the 100-year flood level. Only unfinished space used for parking, building access and limited incidental storage is allowed below the base flood level.

5. Commercial, non-residential building plans using "flood-proofing" (in lieu of meeting the minimum elevation requirement) must be prepared and certified by a Florida registered professional engineer or architect. One foot of "freeboard" is required when floodproofing a non-residential structure. No "flood-proofing" allowed in Velocity Zones.

# Town of Indian River Shores Reconstruction/Improvement Cost Breakdown

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

ITEMS	MATERIALS COST	LABOR COST
Demolition		
Foundation and Slab Complete		
Structural Steel		
Masonry Walls & Reinforcing		
Carpentry Package Complete		
Gas Complete		
Mirrors & Fixed Glass		
Central Vacuum		
Elevator		
Appliances (Built In)		
Water Softener		
Roofing Complete		
Plumbing Rough		
Plumbing Fixtures		
Electrical Rough		
Lighting Fixtures		
Ceiling Fans		
Intercom or Alarm System		
HVAC Rough		
HVAC Grills & Decorative Trim		
Exterior Doors & Windows		
Exterior Finish		
Insulation Complete		
Drywall Complete		
Ceramic Tile Complete		
Waterproofing Coatings		
Fireplace		
Painting Complete-Interior & Exterior		
Cabinets Complete		
Flooring Complete (Finish)		

Roof Coverings		
Decorative Masonry		
Supervision		
Overhead and Profit		
Design/Construction Contingency		
<b>TOTAL</b>		

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

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

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



## FOR OFFICE USE ONLY

***Current Market Value of Subject Structure Only:***

- Based on Property Appraiser's Valuation: \$ \_\_\_\_\_
- Based on MAI or F.S. Chapter 475 Appraisal \$ \_\_\_\_\_

(Comparative Appraisal for the Depreciated Value of the Structure)

Proposed Improvement Costs: \$ \_\_\_\_\_

Ratio of New Costs to Existing Value: \_\_\_\_\_ %  
 (Ratio shall not exceed 50%)

**COMMENTS:** \_\_\_\_\_

\_\_\_\_\_  
 \_\_\_\_\_

# RECONSTRUCTION/IMPROVEMENT

## Owner's Affidavit

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

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

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

### **I Hereby Attest to the Following:**

- The attached **Reconstruction/Improvement Cost Breakdown** prepared by my contractor lists all the reconstruction, repairs and/or improvements proposed at this site.
- The materials, labor and overhead listed in the attached **Reconstruction/Improvement Cost Breakdown** constitute the entire cost of restoring the structure to its "before-damaged condition" and/or the entire cost of repairs, improvements, and additions to be constructed under this permit application.
- No other contractor has made or is under contract to make any reconstruction, repairs, additions or remodeling not included in the attached **Reconstruction/Improvement Cost Breakdown**, except as listed here:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### **Additionally, I Understand:**

I am subject to enforcement action and/or fines if inspection of the property reveals that I have made repairs and/or improvements not included on the attached **Reconstruction/Improvement Cost Breakdown**, or if the construction plans are altered to increase the scope of work without prior authorization from the Town of Indian River Shores.

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

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

**Notary Owners Affidavit:**

State of: \_\_\_\_\_

County of: \_\_\_\_\_

Sworn to and subscribed before me this \_\_\_\_\_ day of \_\_\_\_\_

By: \_\_\_\_\_

(Signature of Owner)

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

Notary Signature & Stamp: \_\_\_\_\_

# RECONSTRUCTION/IMPROVEMENT

## Contractor's Affidavit

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

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

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

Phone Number: \_\_\_\_\_ License Number: \_\_\_\_\_

### **I Hereby Attest to the Following:**

- I have personally inspected the above noted property and have produced the attached **Reconstruction/Improvement Cost Breakdown** listing all reconstruction, repairs and/or improvements proposed at this site.
- The materials, labor and overhead listed in the attached **Reconstruction/Improvement Cost Breakdown** constitute the entire cost of restoring the structure to its "before-damaged condition" and/or the entire cost of repairs, improvements, and additions to be constructed under this permit application.
- The attached **Reconstruction/Improvement Cost Breakdown** is submitted to the Town of Indian River Shores for a **Substantial Damage/ Improvement Review**.

### **Additionally, I Understand:**

I am subject to enforcement action and/or fines if inspection of the property reveals that I have made repairs and/or improvements not included on the attached **Reconstruction/Improvement Cost Breakdown**, or if I alter the "Construction Plans" to increase the scope of work without prior authorization from the Town of Indian River Shores.

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



**Total Labor & Materials** \$ \_\_\_\_\_

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

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

**Notary Contractors Affidavit**

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

Sworn to and subscribed before me this \_\_\_\_\_ day of \_\_\_\_\_

By: \_\_\_\_\_

(Signature of Owner)

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

Notary Signature & Stamp: \_\_\_\_\_

# RECONSTRUCTION/IMPROVEMENT

## Design Professional Affidavit

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

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

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

Phone: \_\_\_\_\_ License Number: \_\_\_\_\_

### **I Hereby Attest to the Following:**

- I have prepared (or directly supervised the preparation of) a set of construction plans and specification for the project located at the above noted property.
- I have personally reviewed the attached **Reconstruction/ Improvement Cost Breakdown** provided 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 "approved plans" to increase the scope of work without prior authorization from the Town of Indian River Shores.

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

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

### **Notary**

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

Sworn to and subscribed before me this \_\_\_\_\_ day of \_\_\_\_\_

By: \_\_\_\_\_

(Signature of Owner)

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

Notary Signature & Stamp: \_\_\_\_\_

## **RECONSTRUCTION/IMPROVEMENTS**

### **Items to be included:**

#### *AH 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 molding
- Windows and doors
- Re-shingling or re-tiling a roof Hardware

#### *All interior finish elements, including:*

- Tiling, linoleum, stone, or carpet over sub-flooring
- Bathroom tiling and fixtures
- Wall finishes; including dry wall, painting, stucco, plaster, paneling, marble, or other decorative finishes
- Kitchen, utility, and bathroom cabinets
- Built-in book cases, 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 re-circulation systems

*Also included:*

- Labor and other costs associated with demolishing, removing, or altering building components
- Construction management/supervision
- Overhead and profit Equivalent costs for:
  - Donated materials
  - Volunteered labor (including owners')

Any improvements beyond pre-damaged condition, including:

- Utility systems upgrades to current code requirements

**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 throwaway rugs, 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 system

***Note: This list is intended for guidance only, and may not be all-inclusive.***