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 five 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 five-year cumulative period. Where more than one improvement is made over a five-year period, the percentage value of the most recent improvement is added to the percentage value of all other improvements made within five years of the current improvement. If the cumulative percentage during the five-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 two feet. For commercial properties only, dry floodproofing to the DFE is also an option in AE Zones, but not in Coastal A or VE Zones. In Coastal A & 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 (HVAC equipment, water heaters, ductwork, electrical panels, etc.) must be elevated to the DFE or above. Additional requirements for AE, Coastal A, & 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.tompsc.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 Coastal A & VE Zone structures, the structural plans must be prepared by a SC registered professional engineer and submitted along with V-Zone/Coastal A Zone Design & Breakaway Wall Design Certifications. These certification forms are available from the Town’s Building Inspection Division.

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 : ____________________________
                      Bottom of Lowest Horizontal Structural Member (VE & Coastal A Zones): ____________________________

_____ 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**

<table>
<thead>
<tr>
<th>ITEMS</th>
<th>COST</th>
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<tbody>
<tr>
<td></td>
<td>LABOR</td>
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<tr>
<td>Concrete (incl. excavation, forms, reinforcing)</td>
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<tr>
<td>Masonry</td>
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<tr>
<td>Rough Carpentry</td>
<td></td>
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<tr>
<td>Finish Carpentry</td>
<td></td>
</tr>
<tr>
<td>Roofing (asphalt shingle, metal, tile, etc.)</td>
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<tr>
<td>Insulation and Weather Strip</td>
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</tr>
<tr>
<td>Interior Wall Finish (sheetrock, plaster, paneling, etc.)</td>
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<tr>
<td>Exterior Finish (siding, stucco, trim, etc.)</td>
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<tr>
<td>Doors, Windows and Shutters</td>
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</tr>
<tr>
<td>Rough Hardware</td>
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<tr>
<td>Finish Hardware</td>
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<tr>
<td>Built-in Cabinetry and Furniture</td>
<td></td>
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<tr>
<td>Floor Coverings (tile, carpet, wood, etc.)</td>
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<tr>
<td>Wall Coverings (wallpaper or specialty finishes)</td>
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<tr>
<td>Painting (interior &amp; exterior)</td>
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<tr>
<td>Plumbing</td>
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<tr>
<td>Plumbing Fixtures</td>
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<td>Electrical</td>
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<td>Electrical Fixtures</td>
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<td>HVAC</td>
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<td>Built-in Appliances</td>
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<tr>
<td>Demolition &amp; Construction Debris Disposal</td>
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<tr>
<td>Other (itemize)</td>
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<tr>
<td><strong>Contractor Overhead and Profit</strong></td>
<td></td>
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<tr>
<td><strong>TOTAL</strong></td>
<td></td>
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</tbody>
</table>

(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