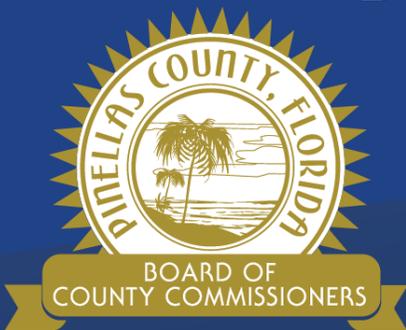


Substantial Damage and Building Permitting Update

Building and Development Review Services

Kevin McAndrew, RLA, AICP, CFM, LEED AP

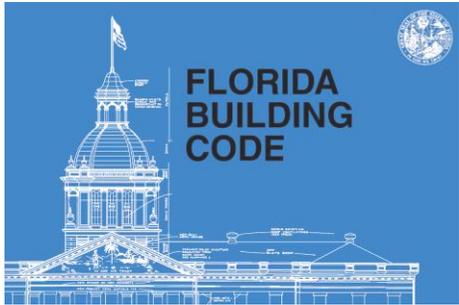
Director



Our Vision: To Be the Standard for Public Service in America



Substantial Damage/Substantial Improvement – NFIP, FEMA & Florida Building Code Alignment

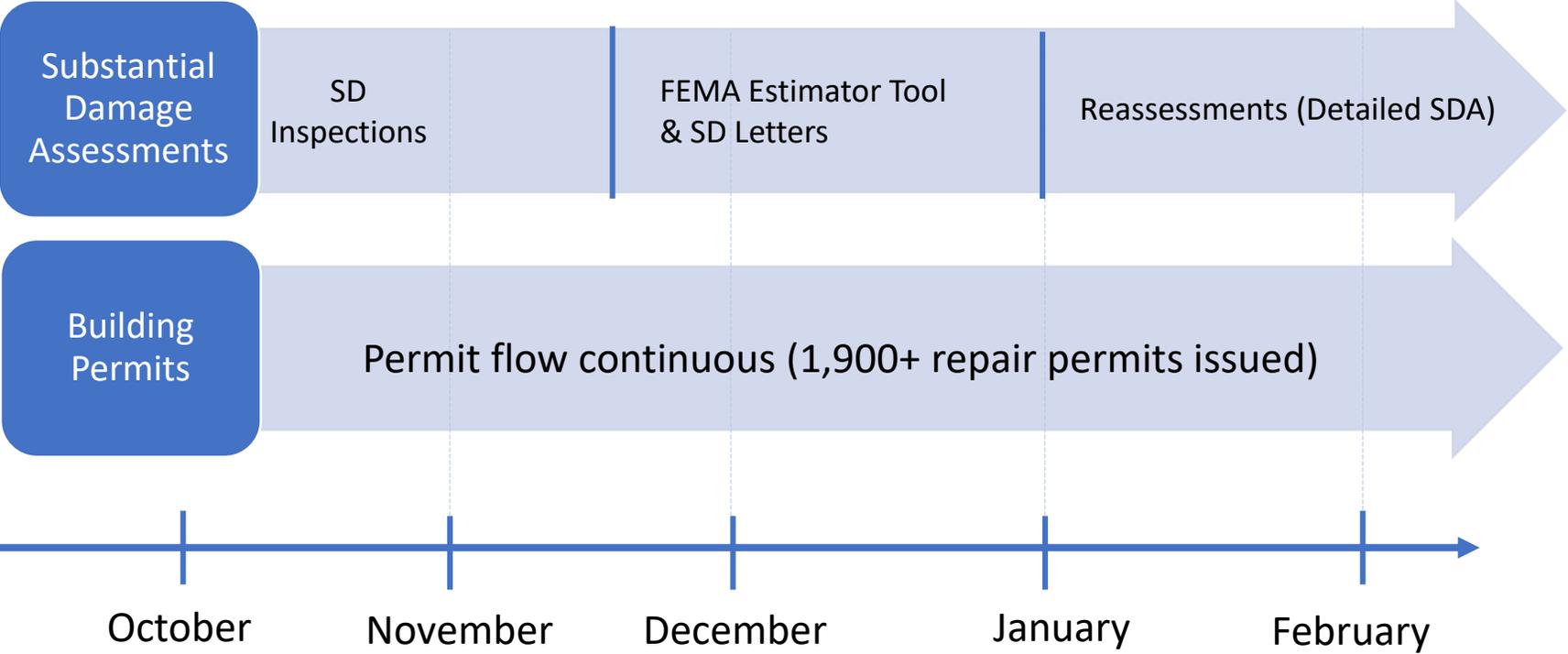


Since 2010, the Florida Building Code - Fourth Edition (FBC) has included the regulation of substantial damage/substantial improvement consistent with FEMA regulations, which are minimum requirements of the National Flood Insurance Program (NFIP.)

The Substantial Damage Assessment Process & Building Permitting



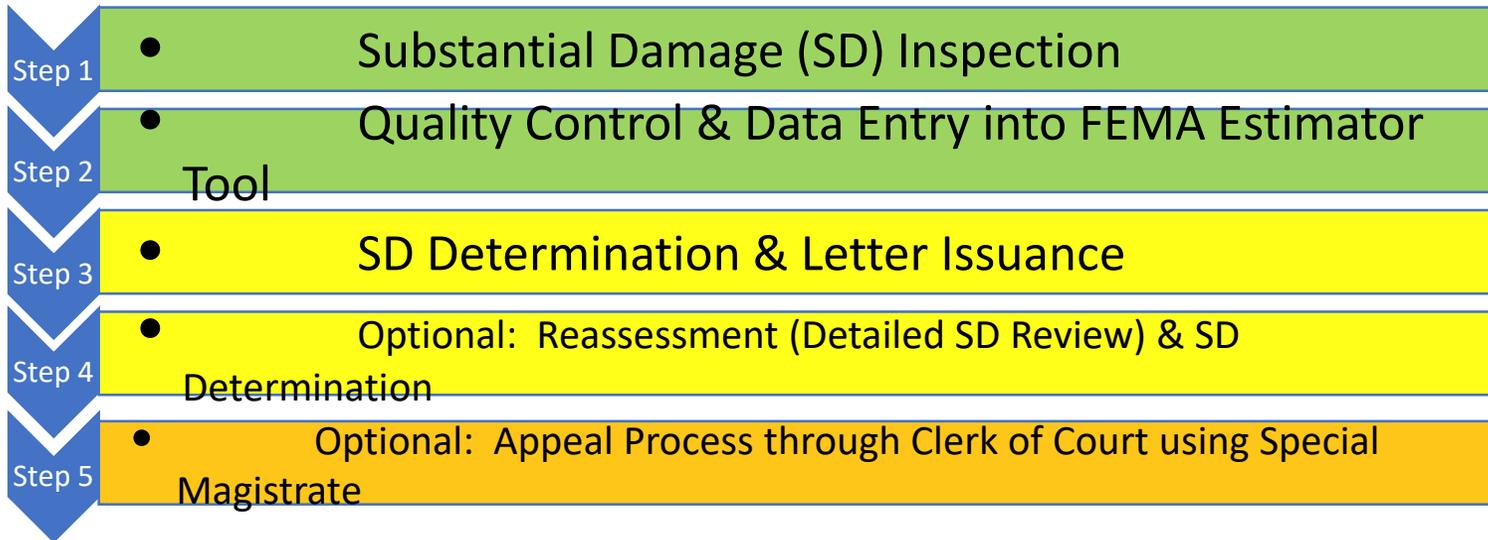
On concurrent tracks since October 28, 2024



- **Process shared with other municipalities**
- **Interlocal/partner communities following same approach**

Substantial Damage Assessment Process/Letter

- **Methodology and accuracy of the FEMA Estimator**
 - **Outdated data base & Manual Entry (up to 54 fields)**
 - **Requirement of additional QC by municipalities**
- **The SD Determination & Who sends the letter**



The SDE is a tool to help local officials administer the Substantial Damage requirements of their floodplain management ordinances in keeping with the minimum requirements of the NFIP.



The SD Determination Letter– Substantially Damaged (1 of 2)



Determination



December 25, 2024

JOHN SMITH
123 ADDRESS RD
PINELLAS COUNTY, FL 12345

Dear Property Owner:

I hope this letter finds you safe as we recover from two major hurricanes. We recognize how overwhelming this situation can be, and we are here to help you through this difficult time. We are contacting you to provide important information to help guide you through the next steps in your recovery.

We have completed an initial assessment of the structure at 123 ADDRESS RD, PINELLAS COUNTY, FL 12345, and it has been determined to be Substantially Damaged. If you agree with this determination and have a National Flood Insurance Policy (NFIP), you will have 60 days from the date of this letter to file your Increased Cost of Compliance (ICC) claim with your insurance company. If you disagree with this determination, you may request a reassessment, also called a Detailed Substantial Damage Assessment.

“Substantially Damaged” means that the cost to fully repair a structure in a flood hazard area equals or exceeds 49% of the Actual Cash Value of the structure only. It is defined in Pinellas County Land Development Code Section 158-45.

Pinellas County Building Official
Building & Development Review Services
Notice that structure is considered Substantially Damaged
Information and Resources for Property Owner

SD UID: XXX
Parcel ID: 12-34-56-78910-1122-3344

Solutions for Compliance

Pinellas County and Florida Building codes require that **your home be brought into compliance with building and floodplain management regulations**. Following these regulations qualifies our community for flood insurance through the National Flood Insurance Program (NFIP). It also qualifies us for certain grants and disaster assistance which may become available for homeowners like you. ~~Most importantly, these standards make sure your home is safe from future flooding events.~~

There are four solutions that meet State and County building requirements:

- 1. Elevate and repair your home.**
- 2. Replace your home with an elevated one.**
- 3. Move your home to a location outside of the flood hazard area.**
- 4. Move to a new home and remove your damaged home from the property.**

440 Court Street, 4th Floor, Clearwater, Florida 33756

SD Determination Letter Excerpts (2 of 2)



Safe Home Inspections

Unless the structure has already been deemed uninhabitable, you do not have to vacate your home immediately. Our staff will visit your home by appointment to determine if it is safe to reside in. You can schedule an appointment by calling **(727) 464-3888 option 1** from 7 a.m. to 6 p.m., Monday through Friday, or 8 a.m. to noon on Saturday. You can also email your request to safehomeinspection@pinellas.gov. Spanish-speaking staff will be available onsite.

During our visit, we will need to determine if minor repairs will make your home safe to live in temporarily. **Our staff may grant permits on site for the minimum repairs needed for temporary residency.** Please note that repair work outside of minor repairs identified in the inspection is not allowed until your home is brought into compliance.

Doing unpermitted repairs can result in a violation, and you could be required to undo them later. If you have already made repairs to your home that should have been permitted, file for a permit without fees or a penalty. This will enable you to come into compliance and, most importantly, will allow for an inspection that can confirm that the work has been done correctly and is safe.

As we approach next hurricane season, if it looks like your plan to bring your home up to the current building and floodplain management regulations will not be complete by **June 1, 2025**, you may request a time extension.

Reassessment Option

If you do not believe that your home was substantially damaged, you may request a reassessment of this determination by submitting your request application along with more detailed information. Refer to instructions enclosed for how to request a reassessment. **Your application for a Substantial Damage Determination Reassessment must be submitted to the Pinellas County Building Department within 60 days of receipt of this determination letter.**

We are here to assist you every step of the way. If you're not sure where to begin, Pinellas.gov/sdsi can be a helpful resource.

Sincerely,

Lisa Foster

Floodplain Administrator

James McKillen

Building Official

The Reassessment Option – Detailed Substantial Damage Assessment

Required Reassessment Material

- Floorplan Sketch
- Narrative of Scope of Work
- Itemized Cost Estimate
- Copy of SD Determination Letter

Optional Reassessment Material

- Pre- and Post- Storm Damage Photos
- Private Actual Cash Value Appraisal

- **Resources in-place to support this step**
- **Access to State furnished contractors – Updated communication process in-place**

Private Appraisal Option



- Review by State Certified Appraisers
- Coordination/support with County Property Appraiser's Office


SUBSTANTIAL IMPROVEMENT / SUBSTANTIAL DAMAGE APPRAISAL REVIEW CHECKLIST

* Jurisdiction: Pinellas County Unincorporated

* Appraisal Approved (County staff check one): Yes No

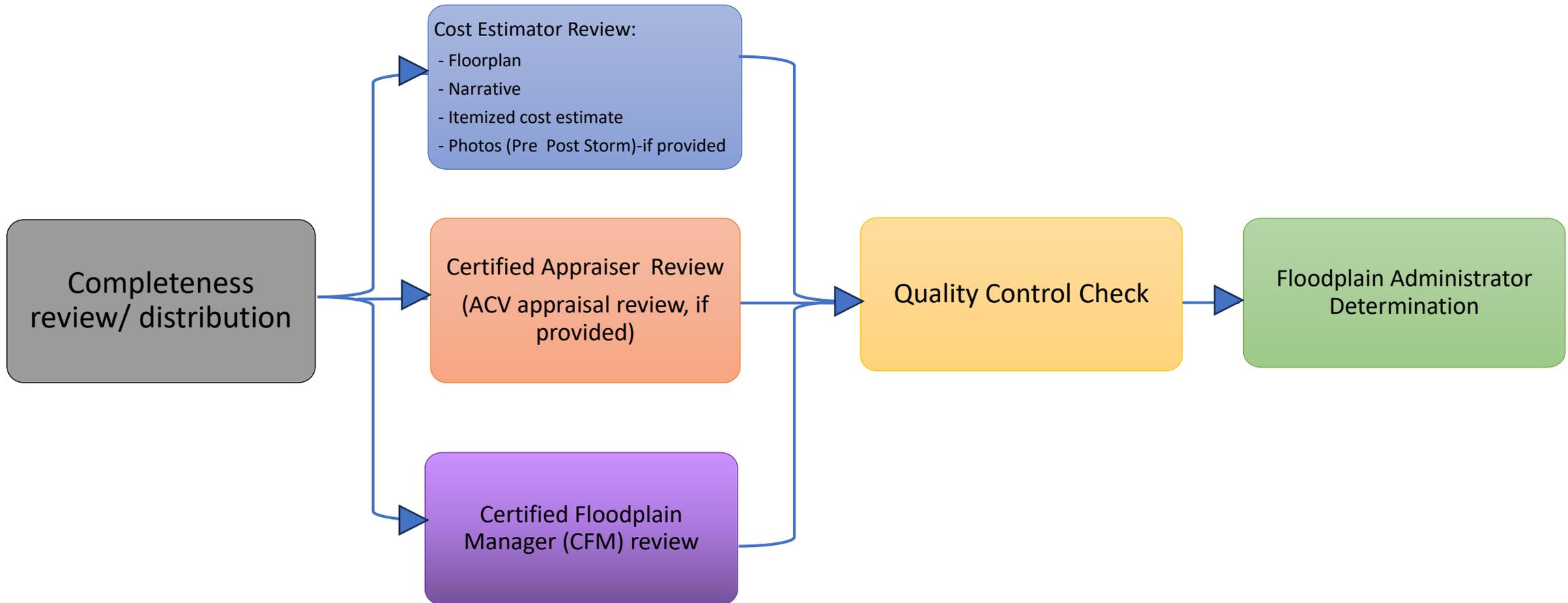
Permit Number:		Permit Application Date:	
Pinellas County Property Appraiser (PCPAO) Market Value of Structure on the FEMA/WLM Letter at pcpao.gov :	\$	Date of PCPAO Market Value:	
Year Built:		Age of Roof:	

Property Address:	
Parcel ID (find at pcpao.gov):	
Legal Description (find at pcpao.gov):	
Effective Date of Appraisal:	
Appraisal Comments:	

Required Appraisal Information	Appraisal Page(s) (If missing, reject appraisal)
Intended Use – SI/SD Determination	
Intended User – FP Administrator and/or Building Official	
Market Value and/or ACV definition (Market value means the value of buildings and structures, excluding the land and other improvements on the parcel. As used in this chapter, the term refers to the actual cash value (like-kind replacement cost depreciated for age, wear and tear, neglect, and quality of construction), determined by a qualified independent appraiser, or the "Just Value" of the structure, developed by the Pinellas County Property Appraiser's Office (PCPAO) for Ad Valorem taxation purposes, adjusted to approximate market value, as determined by the PCPAO.)	
Appraiser Certification (state certified/licensed and certifying conformance to USPAP)	
Exterior & interior images	
Building Description	
Cost Estimator Report	
Cost Estimator quality and condition ratings	
Depreciation Methodology and Determination	

Appraisal Review Checklist

Reassessment (Detailed SDA) Workflow/Review

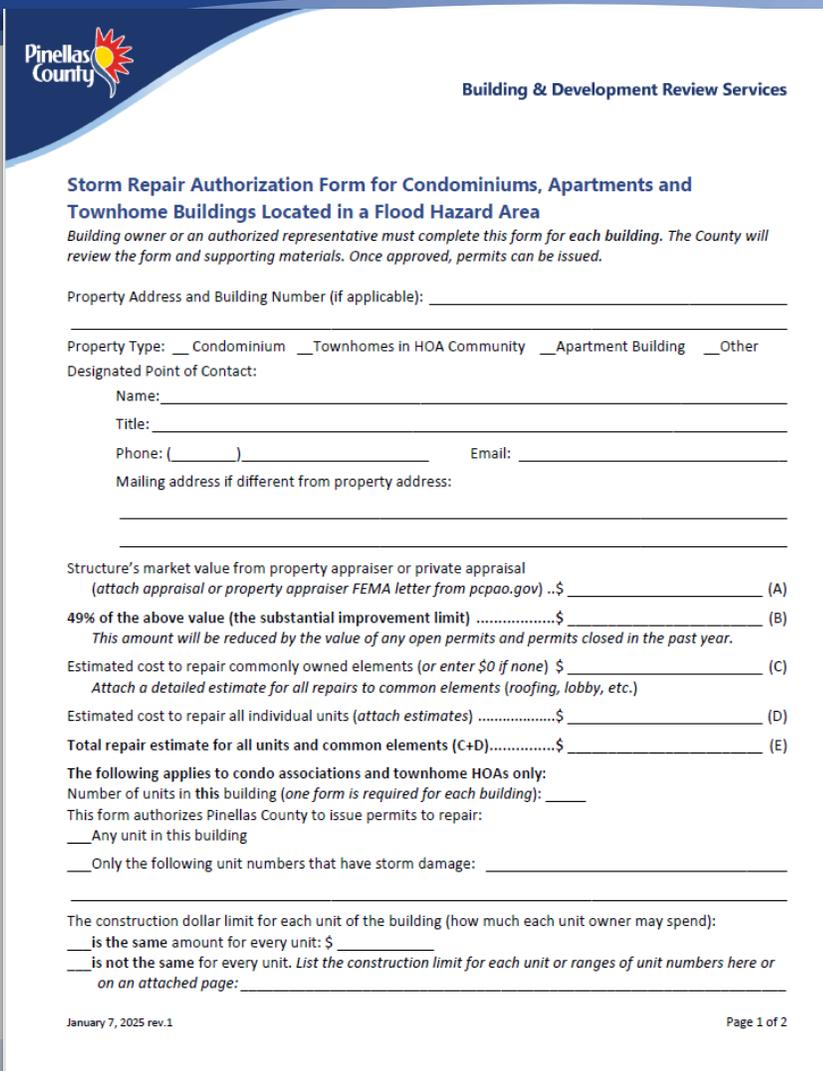


Call Center & Permit Support Hub

- **Substantial Damage Support - Call Center (Staffed by State-furnished contractors)**
 - 3,358 total calls (November 4, 2024 – January 4, 2024)
 - 2.5x calls compared to blue-sky operations
 - 4x in-person traffic compared to blue-sky operations
- **Permit Support Hub – Building Permit & Reassessment Support**
 - 1,904 Storm Recovery Permits Issued since October 9, 2024 (as of January 10, 2025)
 - Over 200+ in-person (on-the-spot) storm repair permits issued
 - 6,739 Blue Sky Permits Issued since October 9, 2024 (as of January 10, 2025)



Condo Permitting Process



Pinellas County
Building & Development Review Services

Storm Repair Authorization Form for Condominiums, Apartments and Townhome Buildings Located in a Flood Hazard Area
Building owner or an authorized representative must complete this form for each building. The County will review the form and supporting materials. Once approved, permits can be issued.

Property Address and Building Number (if applicable): _____

Property Type: Condominium Townhomes in HOA Community Apartment Building Other

Designated Point of Contact:
Name: _____
Title: _____
Phone: (_____) _____ Email: _____
Mailing address if different from property address: _____

Structure's market value from property appraiser or private appraisal
(attach appraisal or property appraiser FEMA letter from pcpa.gov) ..\$ _____ (A)

49% of the above value (the substantial improvement limit)\$ _____ (B)
This amount will be reduced by the value of any open permits and permits closed in the past year.

Estimated cost to repair commonly owned elements (or enter \$0 if none) \$ _____ (C)
Attach a detailed estimate for all repairs to common elements (roofing, lobby, etc.)

Estimated cost to repair all individual units (attach estimates)\$ _____ (D)

Total repair estimate for all units and common elements (C+D).....\$ _____ (E)

The following applies to condo associations and townhome HOAs only:
Number of units in this building (one form is required for each building): _____
This form authorizes Pinellas County to issue permits to repair:
 Any unit in this building
 Only the following unit numbers that have storm damage: _____

The construction dollar limit for each unit of the building (how much each unit owner may spend):
 is the same amount for every unit: \$ _____
 is not the same for every unit. List the construction limit for each unit or ranges of unit numbers here or on an attached page: _____

January 7, 2025 rev.1 Page 1 of 2

- **49% Rule is applied to entire building including units (1 market value for building)**
- **After general building cost repairs, costs need to be allocated amongst units by HOA**
- **Proactive Outreach to Condo Associations**
- **Multi-story condos & townhouses cleared for permitting before SD letters processed**