

Substantial Improvement/Damage Notice to Property Owners

Rebuilding, Remodeling, Adding on, or Renovating Your Home

Here is information YOU need to know about the **50% Rule**

If your home or business is below the base flood elevation, Richland County has flood damage prevention regulations that may affect how you remodel, renovate, or add on to your building. If your home or business sustained structural and/or interior damage, these regulations may affect how you rebuild. These laws are required by the National Flood Insurance Program to protect your lives and investment from potential future flood damages. Your community must adopt and enforce these laws in order for federally-backed flood insurance to be made available to community residents and property owners.

Save yourself time, aggravation, and money. Please read the following information:

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 or replacement cost of the structure before the damage occurred. (NOTE: The cost of the repair 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.

If a building is "substantially damaged" or "substantially improved", it must be brought into compliance with Richland County's flood damage prevention regulations, including elevating the structure two feet above the base flood elevation.

Richland County, following the National Flood Insurance Program requirements, has the responsibility to determine "substantial damage" and "substantial improvement" and has implemented the following procedures to do so:

- 1) Richland County will estimate the Market Value by using the tax assessment value of your structure (excluding the land value). If you disagree with this estimate of the Market Value, you may provide a professional appraisal, insurance information that indicates the actual cash value, or other documentation of the structure value for review.

- 2) You must obtain and submit to Richland County a detailed and complete cost estimate for the addition, remodeling, reconstruction or for repair of all the damages sustained by your home, prepared and signed by a licensed General Contractor of South Carolina. The contractor must sign an affidavit indicating that the cost estimate submitted includes all damages or all improvements to your home, not just structural. (See Attached Copy)

Richland County will evaluate the cost of improvements or repairs and determine if it is 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. See Attached Copy)

- 3) If your home is determined to have "substantial damage" or is proposed to be "substantially improved", then an Elevation Certificate must be submitted to Richland County to determine the lowest floor elevation.
- 4) If the lowest floor is below the base flood elevation, the building must be elevated at least two (2) feet above that elevation. Likewise, all electrical and mechanical equipment (heating, cooling, ductwork, etc.), bathrooms, and laundry rooms must be elevated at least two (2) feet above the base flood elevation level. Only parking, building access and limited, incidental storage is allowed below the flood level. Non-residential buildings may be "flood-proofed" instead of being elevated.

If the lowest floor, electrical and mechanical equipment, laundry rooms, and bathrooms are already two (2) feet above the base flood elevation the building can be repaired and reconstructed without further modifications.

- 5) Building plans must be prepared to show how the building is to be elevated. If the building is to be flood-proofed, these plans must be prepared and certified by a Registered Professional Engineer or a Registered Architect of the State of South Carolina. Certificates for this purpose are available from the Floodplain Coordinator.
- 6) Following a Presidential Disaster Declaration, the Small Business Administration may make loans available for both houses and businesses for purposes of elevating the structure two (2) feet above the base flood elevation. Proof of "substantial damage" from Richland County is required.

If you have any questions or need additional information concerning the above procedure, please contact the Richland County Flood Department at (803) 576-2158.



Floodplain Division | 2020 Hampton Street, Columbia, SC 29202 | (803) 576-2158 | flood@rcgov.us

Application for Substantial Damage/Substantial Improvement Review

Applicant Name: _____

Tax Map Number: _____

Subdivision Name: _____

Phase: _____ Lot Number: _____

Property Address: _____

City and Zip Code: _____

Owner's Name: _____

Owner's Mailing Address: _____

Owner's Phone Number: _____

Owner's Email Address: _____

FEMA FIRM Panel Number: _____

FEMA Flood Zone: _____ BFE: _____

Initials: _____ I am attaching documentation of my property's actual cash value for review.

OR

Initials: _____ I accept Richland County's Assessed Value (\$ _____)

By my signature below, I accept the attached cost of construction as a fair cost of repair/improvement for my home.

Owner Signature: _____ Date: _____

Owner
Substantial Damage/Substantial Improvement
Rebuilding, Remodeling, Adding on, or Renovating Your Home
AFFIDAVIT

Contractor Name: _____ License Number: _____

Owner Name: _____ Site Address: _____

Initial: _____ I hereby attest to the fact that the rebuilding, remodeling, adding on, or renovation list submitted for *Substantial Damage Review* by my contractor are all the damages sustained by this structure and that all other additions, improvements, or repairs proposed on the subject property are included in this estimate. No other contractor has made any repairs, reconstructions, additions, or remodeling not included in the attached list.

AND/OR

Initial: _____ I hereby attest to the fact that the rebuilding, remodeling, adding on, or renovation list submitted for *Substantial Improvement Review* by my contractor are all of the improvements that will be done to the existing structure and that all other rebuilding, remodeling, adding on, or renovation on the subject property are included in this estimate. No other contractor has made any rebuilding, remodeling, adding on, or renovation 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 NOT INCLUDED ON THE ATTACHED LIST OF REPAIRS to MY HOME or that I have included non-conforming or illegal structures/additions, to the existing structure without having presented any plans for such additions. I understand that any permit issued by this jurisdiction pursuant to this affidavit does not authorize the reconstruction, repair, or maintenance of any illegal additions, fences, sheds, or non-conforming uses of structures on the subject property.

 Signature of Owner

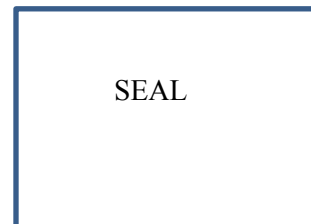
 Date

State of South Carolina County of _____

Before me this day _____, _____ personally appeared and stated that he/she has signed, read, understands, and agrees to comply with all of the aforementioned conditions of this affidavit.

 Notary Signature

My Commission expires: _____





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**Contractor
Substantial Damage/Substantial Improvement
Rebuilding, Remodeling, Adding on, or Renovating Your Home
AFFIDAVIT**

Contractor Name: _____ License Number: _____

Contractor Address _____ Phone Number: _____

Contractor Email: _____ Site Address: _____

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 list, which are hereby submitted for *Substantial Damage/Substantial Improvement Review*.

Initial: _____ These damages are all the damages sustained by this structure and that all other additions and improvements, or repairs proposed on the subject property are included in this estimate.

AND/OR

Initial: _____ These improvements are all of the improvements that will be done to the existing structure and that all other additions, improvements, or repairs on the subject property are included in this estimate.

I understand that I am subject to enforcement actions and/or fines if inspection of the property reveals that I have made repairs NOT INCLUDED ON THE ATTACHED LIST to THIS STRUCTURE or that I have included non-conforming or illegal structures/additions, to the existing structure without having presented any plans for such additions. I understand that any permit issued by this jurisdiction pursuant to this affidavit does not authorize the reconstruction, repair, or maintenance of any illegal additions, fences, sheds, or non-conforming uses of structures on the subject property.

Total Labor and Materials: \$ _____
Overhead and Profit: \$. _____
Total Cost: \$ _____

Signature of Contractor

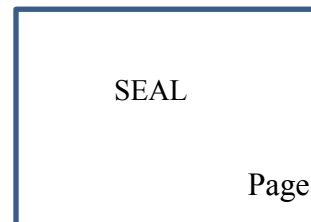
Date

State of South Carolina County of _____

Before me this day _____, _____, stated that he/she has signed, read, understands, and agrees to comply with all of the aforementioned conditions of this affidavit.

Notary Signature

My Commission expires: _____



ESTIMATED COST OF RECONSTRUCTION/IMPROVEMENT

Site Address: _____

ITEM	COSTS		TOTAL COSTS
	LABOR	MATERIALS	
Concrete, Form, Etc.			
Carpentry Material (rough)			
Carpentry Labor (rough)			
Roofing			
Insulation and Weather Strip			
Exterior Finish (Stucco)			
Doors, Windows, Shutters			
Lumber, Finish			
Carpentry Labor, Finish			
Hardware, Finish			
Hardware, Rough			
Cabinets, Built-in			
Floor Covering			
Plumbing			
Shower/Tub/Toilet			
Electrical			
Light Fixtures			
Appliances, Built-In			
HVAC			
Paint			
Overhead and Profit			
TOTAL			

 Contractor 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) Complete the attached application.
- 2) Detailed Cost of Reconstruction Estimate and Affidavit, signed by a General Contractor.
- 3) FEMA Elevation Certificate (if the structure is determined to be a substantial damage/improvement)
- 4) Photos before and after the storm (if applicable and available).
- 5) Floor plan drawing (if available)
- 6) Owner's affidavit signed, dated and certified.
- 7) Contractor's affidavit signed, dated and certified.
- 8) Copy of the signed contract.

Substantial Damage/Substantial Improvement Items to be Included

1. All 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
- Reshingling or retiling a roof
- Hardware

2. All interior finishing elements including:

- Tiling, linoleum, stone, or carpet over subflooring
- Bathroom tiling and fixtures
- 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

3. 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 recirculation systems

4. Also:

- **Labor and other costs associated with demolishing, moving or altering building components to accommodate improvements, additions, and making repairs.**
- Overhead and profit

*Substantial Damage/Substantial Improvement
Items to be Excluded*

- 1) Plans and specifications
- 2) Survey costs
- 3) Permit fees Costs
- 4) Debris removal
- 5) Outside improvements including:
 - a. Landscaping
 - b. Sidewalks
 - c. Fences
 - d. Yard lights
 - e. Swimming pools
 - f. Screened pool enclosures
 - g. Sheds
 - h. Gazebos
 - i. Detached structures (including garages)
 - j. Landscape irrigation systems