



# City of Naples Additions and Alterations Form for Structures Located Below the Required Flood Elevation In A Special Flood Hazard Area

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

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

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

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

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 Collier 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 will apply in accordance with 44 CFR Sections 59.1 and 60.3 and the current Florida Building Code. If your structure is a "contributing" historic structure, please refer to page 3 for more information.

**Applicant must complete and submit all of the 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 and owner (if there is a contractor this is mandatory). All subcontractor bids and all cost estimates by line item for any trade without a specific subcontractor bid. (Please see pg. 3 for additional information required)**
- ✓ **Current Elevation Certificate**

**\*NOTE: If any of the above items are missing, the permit package will be returned without further review.**

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## WHAT IS SUBSTANTIAL IMPROVEMENT OR SUBSTANTIAL DAMAGE?

### NOTICE TO PROPERTY OWNERS

If your residential or non-residential structure is located in a Special Flood Hazard Area (SFHA) and is constructed below the required Flood Elevation (BFE), the City of Naples and the Florida Building Code has floodplain management regulations and building codes 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 Naples floodplain regulations and Florida Building Code, 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 Naples 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 Collier 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 to obtain this value on the structure only). 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 submit a detailed and complete cost estimate to the City of Naples for the addition, remodeling, reconstruction or for repair of all the damages sustained by your structure. If there is a general contractor, 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 between the owner and the contractor 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 building plans must be submitted illustrating how the structure will be elevated and constructed to the current required codes. 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.

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## **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

## **Historic Structures:**

If the structure is located within the Historic District and has been listed as a “contributing” structure, the proposed renovation/repair/reconstruction may be eligible for an exemption to the 50% rule through a review process from the State Historic Preservation Office and then a variance process through the city. Please contact the Floodplain Coordinator at 213-5039 for more information regarding historic structures and alternative options.

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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  
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, including:

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

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## PROPERTY OWNER and CONTRACTOR 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 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 scope of work.

I, the contractor, hereby attest that I, or a member of my staff, personally inspected the above mentioned property and produced the attached itemized list of repairs, reconstruction and/or remodeling list which are hereby submitted for a Substantial Damage/Improvement Review. These damages/improvements are all of the proposed improvements or damages sustained by this structure, and all additions, improvements, or repairs proposed on the subject structure are included in this estimate.

**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 SUBMITTED SCOPE OF WORK 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 NAPLES 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.**

Property Owner Signature: _____ _____	Contractor Signature: _____ _____
State of Florida, County of _____ The foregoing instrument was acknowledged before me by means of <input type="checkbox"/> physical presence or <input type="checkbox"/> online notarization this ___ day of _____, 20___ by _____ (name of owner) who is <input type="checkbox"/> personally known to me, or <input type="checkbox"/> who has produced _____ as identification.	State of Florida, County of _____ The foregoing instrument was acknowledged before me by means of <input type="checkbox"/> physical presence or <input type="checkbox"/> online notarization this ___ day of _____, 20___ by _____ (name of person) who is <input type="checkbox"/> personally known to me, or <input type="checkbox"/> who has produced _____ as identification.
Notary Signature: _____ Notary Seal: _____	Notary Signature: _____ Notary 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.

	Labor & Materials	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			
16. Drywall – Materials & Labor			
17. Int. Doors/Trim – Materials			
18. Int. & Ext. Hardware – Materials			
19. Finish/Trim Carpentry – Labor			
20. Cabinetry – Materials & Labor			
21. Countertops – Materials & Labor			
22. Floor/Wall Coverings (ALL) – M & L			
23. Built-in Appliances – M & L			
24. Int. & Ext. Painting – M & L			
25. Demolition & Removal			
26. Elevator – Materials & Labor			
27. Mirrors/Shower Enclosures – M & L			
28. Other -			
29. Other -			
30. Overhead & Profit			
<b>SUBTOTALS:</b>			

**Total Estimated Cost (all three subtotals addedtogether)**

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

Contractor or Owner/Builder Signature: \_\_\_\_\_

**\*SEE PAGE 3 FOR INFORMATION REGARDING CONTRACTOR & SUBCONTRACTOR BIDS & ESTIMATES\***