



# Charlotte County Government

"To exceed expectations in the delivery of public services."

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Dear property owner,

You are receiving this letter because your property is in a special flood hazard area, and the building sustained damage from [storm name]. **The structure at 25550 Harborview Road, Port Charlotte has been determined by the Building Official and Floodplain Administrator to be substantially damaged by wind.** This means the estimated cost to repair the structure to its pre storm condition exceeds 50% of the value of the structure.

Your building must be brought into compliance with the floodplain management requirements for new construction of the Florida Building Code and Charlotte County Code. The building must be elevated so that the finished floor is located one foot above the base flood elevation on your property.

To make the substantial damage determination, this office compares the cost of the proposed improvement or repairs to the market value of the building (excluding land, accessory structures, and landscaping). If the resulting ratio equals or exceeds 50 percent, the existing building must comply with the current flood elevation requirements of the property.

$\frac{\text{Cost of improvement or cost of repair to pre-damage condition}}{\text{The market value of the building}} \geq 50\%$
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If you disagree with this determination, you may submit a detailed cost estimate and any other supporting documentation to demonstrate that the cost to repair the structure does not exceed 50% of the market value of the structure.

The cost estimate must include all labor and materials. If the work is done by a contractor, the contractor's overhead and profit must be included. If the work is done by the owner or volunteers, market rates must be used to estimate the cost of materials and the value of labor. Attached to this notice is a list of costs that must be included and costs that are excluded. After we review the cost estimate, we may require that it be broken down to show all materials and labor estimates.

The market value of the building can be the most recent tax assessment value adjusted to approximate market value by a factor provided by the County Property Appraiser OR you may provide an appraisal of the market value prepared by a qualified independent appraiser. The market value must be the value before any improvements are started or before the damage occurred.

If you have any questions regarding this information, please contact Donna Bailey, Floodplain Coordinator.

## Community Development

18400 Murdock Circle | Port Charlotte, FL 33948-1068  
Phone: 941.743.1201 | Fax: 941.743.1598

Attachment (50% rule application):

- Requirements for applications for permits for substantial improvements and repair of substantial damage
- Costs for substantial improvements and repair of substantial damage
- Owner's affidavit
- Contractor's affidavit

### **Requirements for Applications for Substantial Improvement and Repair of Substantial Damage**

Please contact the Floodplain Coordinator, if you have questions about the substantial improvement and substantial damage requirements. Your building may have to be brought into compliance with the floodplain management requirements for new construction.

Applications for permits to work on existing buildings located within the Special Flood Hazard Areas must include the following:

- Detailed description of the proposed improvement (rehabilitation, remodeling, addition, etc.) or repairs
- Cost estimate of the proposed improvement or the cost estimate to repair the damaged building to its before-damage condition
- Elevation certificate or elevation survey
- You may submit a market value appraisal prepared by a licensed professional appraiser, or we will use the tax assessment value of the building
- Owner's affidavit (signed and dated)
- Contractor's affidavit (signed and dated)

If you have any questions please contact Community Development.

Sincerely  
Shawn McNulty  
Building Official and Floodplain Administrator