

ITEMS REQUIRED TO DETERMINE SUBSTANTIAL DAMAGE AND SUBSTANTIAL IMPROVEMENTS.

Applicant must submit the following: (MAKE SURE YOU HAVE EXTRA COPIES FOR YOUR FILES)

1. Completed application (attached)
2. Detailed Cost of Reconstruction Estimate and Affidavit, signed by a General Contractor and a copy of his License Certificate
4. Elevation Certificate (shall give under the comment section on rear of certificate the elevation of the highest point of the structure.)
5. Current survey (This survey shall show overhangs, label the driveways and give square footage, show and label the bulkhead, give impervious square footage calculation with and without the overhangs, label covered and and uncovered decks ect.)
6. Photos before and after the storm (if applicable)
7. Floor plan
8. Owner's affidavit signed, dated and notarized.
9. Contractor's affidavit signed, dated and notarized.

ALL BLANKS MUST BE COMPETED, IF AN ITEM DOES NOT APPLY TO YOUR PROJECT ENTER N/A IN THE BLANK.

NOTICE TO PROPERTY OWNERS

If your home or business has sustained damage or if you are proposing substantial improvements to the structure and/or interior of the building, the Town of Ocean Isle Beach has Flood Damage Prevention Regulations that may affect how you rebuild. These laws are required by the National Flood Insurance Program in order for flood insurance to be made available to community residents and property owners.

If a building is “substantially damaged” or “substantial improved”, it must be brought into compliance with Ocean Isle Beach’s Flood damage Prevention Ordinance, including elevating the building to or above the 100 year flood elevation.

SUBSTANTIAL DAMAGE means damage of any origin sustained by a structure during any one-year period whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. See definition of “substantial improvement”. Substantial damage also means flood-related damage sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.

SUBSTANTIAL IMPROVEMENT means any combination of repairs, reconstruction, rehabilitation, addition, or other improvement of a structure, taking place during any one-year period for which the cost equals or exceeds 50 percent of the market value of the structure before the “start of construction” of the improvement. This term includes structures which have incurred “substantial damage”, regardless of the actual repair work performed.

OCEAN ISLE BEACH, following National Flood Insurance Program requirements, has the responsibility to determine “substantial damage” and “substantial improvement” and has implemented procedures to do so:

- 1) Ocean Isle Beach must estimate the market value by using the tax assessment value of the structure (excluding land). If you disagree with this estimate, you may hire a state licensed appraiser and submit a comparable property appraisal. The appraisal shall give the value of the building only. The Town of Ocean Isle Beach shall be listed as an intended user. The appraisal shall be dated on more than 6 months prior to applying for the necessary permits.**
- 2) You must obtain and submit to Ocean Isle Beach a detailed and complete cost estimate for reconstruction or for repair of all the damage sustained by your home, prepared and signed by a license general contractor. The contractor must sign an affidavit indicating that the cost estimate submitted includes all damages and improvements to your home, not just structural. (See copy attached).**

- 3) If your home is determined to have “substantial damage” then an Elevation Certificate must be submitted to the Town of Ocean Isle Beach to determine if the lowest floor elevation is in compliance with Ocean Isle Beach Ordinances, and the National Flood Insurance Program requirements. Garages and carports are not considered the building’s “lowest floor”.**

- 4) If the lowest floor of a substantially damaged structure is below Ocean Isle Beach’s required lowest floor elevation, the building must be elevated to or above the elevation. Likewise, all electrical and mechanical equipment (heating and cooling, hot water heaters, etc.) bathrooms and laundry rooms must be elevated to or above the Town’s required lowest floor elevation. Only parking, building access and limited, incidental storage is allowed below the flood elevation. If the lowest floor, electrical and mechanical equipment, laundry and bathroom are already above the Town’s required lowest floor elevation and the building meets all of the Town’s Ordinances and CAMA regulations the building can be repaired or reconstructed without further modifications.**

- 5) Building plans must be prepared to show how the building is to be elevated. If located in a V-Zone, Coastal High Hazard Area, these plans must be prepared and certified by a registered professional engineer or architect. Certificates for this purpose are available from the Building Official. Certified plans are required prior to the issuance of a Building Permit.**

APPLICATION FOR SUBSTANTIAL DAMAGE/IMPROVEMENT REVIEW

Tax Appraisers Folio # _____

Subdivision Name: _____

Property Address: _____

City & Zip Code: _____

Owner's Name: _____

Co-Owner's Name: _____

Owner's Mailing Address: _____

Owner's Phone Number: _____

FIRM Panel #: _____ Flood Zone: _____ BFE: _____

Existing Elevation: _____ (Circle Datum used) MSL NGVD NAVD

I am attaching an appraisal report of my property, or Initials _____

I am not submitting an appraisal report of my property Initials _____

I accept Ocean Isle Beach's Estimated Market Value Initials _____

I accept the attached estimated cost of construction as a fair cost of repair for my home. Initials _____

Signatures:

Owner: _____

Date: _____

Co-Owner: _____

Date: _____

OWNER

Permit Number _____

Contractor Name _____ License Number: _____

Owner's Name _____

Address: _____ Phone Number _____

I hereby attest to the fact that the repairs/reconstruction and/or remodeling list submitted for Substantial Damage or Improvement review by my contractor include ALL OF THE IMPROVEMENTS or REPAIRS that will be done to the existing structure. All other additions, improvements, or repairs on the subject property are included in this estimate construction herewith. No other contractor has made any repairs or reconstruction or additions or remodeling not included in the attached list.

I understand that I am subject to enforcement action 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 the Town of Ocean Isle Beach 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.

Scope of work to be completed for the total cost of \$ _____

State of _____

County of _____

Before me this day personally appeared _____ (print) who, being duly sworn deposes and says that he has read, understands and agrees to comply with all the aforementioned conditions.

Owner's Signature _____

Co-Owners's Signatures _____

Sworn to and subscribed before me this _____ day of _____, 20____.

(SEAL)

Notary

My Commission expires _____

**CONTRACTOR
REPAIR/RECONSTRUCTION AFFIDAVIT**

Permit Number _____ Contractor's Name _____

Address _____ License Number _____

Address Property _____ Phone _____

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, reconstruction and/or remodeling lists which are submitted for a Substantial Damage Review. These damages are ALL OF 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.

I understand that I am subject to enforcement action and/or fines if inspection of the property reveals that I have made repairs NOT ALLOWED ON THE ATTACHED LIST OF REPAIRS TO THIS STURCTURE 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 the Town of Ocean Isle Beach 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 & Materials \$ _____

Overhead & Profit \$ _____

Total Cost \$ _____

State of _____

County of _____

Before me this day personally appeared _____ (Print) who, being duly sworn deposes and says that he has read, understands and agrees to comply with all the aforementioned conditions.

Contractor's Signature

Date

Sworn to and subscribed before me this _____ day of _____, 20____.

Notary

(SEAL)

My commission expires _____

SUBSTANTIAL DAMAGES/IMPROVEMENTS

ITEMS TO BE EXCLUDED

Plans and specifications

Survey costs

Permit fees

Costs to demolish storm damaged building components

Debris removal

Items not considered real property such as: throw rugs (carpeting over finished floors), furniture, refrigerators, and stoves not built-in, etc.

Outside improvements including:

Landscaping

Sidewalks

Fences

Yard lights

Swimming Pools

Screened pool enclosures

Sheds

Gazebos

Detached structures (including garages)

Landscape irrigation systems

SUBSTANTIAL DAMAGES/IMPROVEMENTS

ITEMS TO BE INCLUDED

All structural elements including:

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

Interior partition walls

Exterior wall finishes (ex. brick, stucco, or siding) including painting and decorative moldings

Windows and doors

Reshingling or retiling a roof

Hardware

All interior finish elements including:

Tiling, linoleum, stone or carpet over subflooring

Bathroom tiling and fixtures

Wall finishes (ex. 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 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