

**SUBSTANTIAL
DAMAGE - IMPROVEMENT
REVIEW APPLICATION**

Parcel ID # _____ - _____ - _____ - _____
(Can be obtained from your deed or Auditors Office)

Property Address: _____

City and Zip Code: _____

Owners' Name: _____

Co-Owners' Name: _____

Owners' mailing Address: _____

Owner Phone #: _____

Flood Insurance Rate Map Panel # 39053C0 _____ Flood Zone: _____

Base Flood Elevation: _____ Lowest Floor Elevations: _____

- | I am attaching an appraisal report of my property, or
- | I am not submitting an appraisal report of my property
- | I accept Gallia County's Estimated Market Value.
- | I accept the attached estimated cost of construction as a fair cost of repair or improvement for my home.

SIGNATURES:

Owner: _____

Date: _____

Co-Owner: _____

Date: _____

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NATIONAL FLOOD INSURANCE PROGRAM

THE 50% RULE

COSTS TO BE INCLUDED The construction costs to be calculated for both substantial damage and improvement include both structural and finish labor and materials. This includes lighting fixtures, built-in appliances, interior moldings, paneling, tiling, wall-to-wall carpet over sub-flooring, built-in cabinets, etc. The cost to demolish undamaged building components must be established and included. Overhead and profit are also included, but not the cost of permits. Many of these costs are not normally calculated for purposes of a building permit, nor are they regulated as part of the Building Code. But, they must be calculated for compliance with the 50% Rule. (See attached lists)

WHEN MAPS ARE REVISED Substantial Damage and Substantial Improvement can affect Post-FIRM buildings, too. If the FIRMS are revised, and the flood elevations increase, many Post-FIRM buildings may be affected. The 50% rule applies to them now as well. So, check the FIRMs, find out what flood elevation was in effect when the building was constructed, and what it is today. All additions to a Post-FIRM structure must be elevated one foot above the current BFE, whether they are “substantial” or not.

CUMULATIVE COSTS Substantial Damage and Substantial Improvement are subject to “cumulative” clauses in many community ordinances. FEMA generally requires that all separate permits for the same structure within a 1-2 year period are a single improvement and/or repair. This period runs from the date of final inspection or Certificate of Occupancy, not from the date the building permit was issued. Some communities require 5, 10, 50, years, or the life of the structure. Check it out first.

FIRM – Flood Insurance Rate map

FEMA – Federal Emergency Management Agency

BFE – Base Flood Elevation

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You must obtain and submit to the Gallia County Floodplain Administrator 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. The contractor must sign an affidavit indicating that the cost estimate submitted includes all damages or all improvements to your home, not just structural. (pg 7)

The Gallia County Floodplain Administrator 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.) (pg 5)

If your home is determined to have been "substantially damaged" or is proposed to be "substantially improved", then an Elevation Certificate must be submitted to the Gallia County Floodplain Administrator to determine the lowest floor (including basement) elevation. (Garages and carports are not considered to be the "lowest floor")

If the lowest floor (including basement) is **below** the 100-year flood elevation, the building must be elevated one foot above the 100-year flood level. Likewise, all electrical and mechanical equipment (heating and cooling, etc.), bathrooms, and laundry rooms must be elevated to or above the 100-year flood level. Only parking, building access, and limited, incidental storage of items not covered under the "standard flood insurance policy" is allowed below the flood level. Non-residential buildings may be "structurally-dry flood-proofed" instead of being elevated.

If the lowest floor, electrical and mechanical, equipment, laundry and bathroom are already above the 100-year flood elevation, the building can be repaired and reconstructed without further modifications.

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 architect. Certificates for this purpose are available from the Gallia County Floodplain Administrator.

Following a presidential disaster declaration, the Small Business Administration may make loans available for both house and businesses for purposes of elevating the structure to or above the 100-year flood elevation. Proof of "substantial damage" from the Gallia County Floodplain Administrator is required.

**Gallia County Floodplain Office
111 Jackson Pike Suite 1569
Gallipolis, OH 45631
740-446-6173
740-4469398
Email flood@gallianet.net**

SUBSTANTIAL DAMAGE - IMPROVEMENT

Items REQUIRED

Applicant must submit the following *(make sure you have extra copies for your files)*

1. Complete the application. (pg 1)
2. Detailed cost of Improvement or Reconstruction Estimate (pg 8) signed by a General contractor and a copy of his license certificate.
3. Elevation Certificate or elevation survey signed by a licensed professional surveyor
4. Current photos, or photos before and after the storm (if available)
5. Floor plan drawing (if available)
6. Owner's affidavit signed and dated (pg 6)
7. Contractor's affidavit signed and dated (pg 7)

SUBSTANTIAL DAMAGE - IMPROVEMENT

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, 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
DAMAGE - IMPROVEMENT**

**OWNER
RECONSTRUCTION/IMPROVEMENT AFFIDAVIT**

Parcel ID # _____ - _____ - _____ - _____ Contractor Name: _____

Owners Name: _____ License # _____

Address: _____ Phone: _____

I hereby attest to the fact that the repairs/reconstruction and/or remodeling list submitted for the *Substantial Damage/Improvement Review* by my contractor are **ALL OF THE DAMAGES** or **IMPROVEMENTS** sustained by this structure and will be done to the existing building and that all additions, improvements, or repairs on the subject building are included in this estimated 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 or improvements **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 plans for such additions. I understand that any permit issued by the Gallia County Floodplain Administrator pursuant to this affidavit does not authorize the reconstruction, repair or maintenance of any illegal additions, fences, sheds or non-conforming uses or structures on the subject property.

**STATE OF OHIO
COUNTY OF GALLIA
Affidavit**

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

Contractor's Signature

Date

Sworn to an subscribed before me this _____ day of _____ A.D., 2003

Notary Public State of Ohio

My commission expires _____

**SUBSTANTIAL
DAMAGE - IMPROVEMENT**

**CONTRACTOR
RECONSTRUCTION/IMPROVEMENT AFFIDAVIT**

Parcel ID # :__ - ____ - ____ - ____ Contractor Name_____

Address:_____ License:_____

Phone:_____

I hereby attest to the fact 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 DAMAGES/IMPROVEMENTS sustained by this structure, and that all additions, improvements or repairs proposed on the subject building are included in this estimate.

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

Total Labor & Materials \$_____ Total Cost \$_____

(See Attached Itemized list)

**STATE OF OHIO
COUNTY OF GALLIA
Affidavit**

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

Contractor's Signature

Date

Sworn to an subscribed before me this _____ day of _____ A.D., 2003

Notary Public State of Ohio

My commission expires_____

SUBSTANTIAL DAMAGE - IMPROVEMENT

Contractors Estimated cost of Repair/Reconstruction

Name of owner(s) _____

Contractor's Name and Signature _____

Address _____ Telephone # _____

Items	Labor	Materials	For Official Use	
			Labor	Materials
Foundation				
Walls				
Roof				
Flooring				
Plumbing				
Electrical				
Furnace/HVAC Equipment				
Insulation				
Exterior Wall Finish (i.e., vinyl or wood siding)				
Interior Wall Finish				
Bathroom Fixtures				
Cabinets (built-in only)				
Windows				
Doors				
Flooring (i.e., carpeting over sub-flooring or linoleum)				
Appliances (built-in only)				
Interior Finish Carpentry				
Paneling & Decorative Finishes				
Paint				
Light Fixtures & Ceiling Fans				
Attached Items Subtotal				
TOTAL				

Total (Labor and Materials) _____

(For Official Use)