

## **SUBSTANTIAL-DAMAGE/IMPROVEMENT NOTICE TO PROPERTY OWNERS**

Rebuilding your home after the storm? Adding on, renovating, or remodeling your home?

Here's information YOU need to know about the **50% RULE**

If your home or business is more than 1.1 feet below the base flood elevation, or is below elevation 14.1 in non Flood Zone areas of South Aberdeen, Aberdeen 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 (NFIP) to protect your lives and investment from future flood damages. Aberdeen has adopted and enforces these laws in order for federally-backed flood insurance to be made available to community residents and property owners.

**Save yourself some 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 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 repairs must include all costs necessary to fully repair the structure to its pre-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 City of Aberdeen's flood damage prevention regulations, including elevating the building to or above 1.1 feet above the base flood elevation in flood zones and to elevation 14.1 in non flood zone areas of South Aberdeen.**

Aberdeen, following National Flood Insurance Program (NFIP) requirements, has the responsibility to determine "substantial-damage" and "substantial improvement" and has implemented the following procedures to do so:

- 1) Aberdeen will estimate Fair Market Value by using the tax assessment value of your structure (excluding the land). If you disagree with this estimate of Market Value, you may hire a state licensed appraiser and submit a comparable property appraisal for the depreciated value of the structure.
- 2) You must submit to Aberdeen a detailed and complete cost estimate for the addition, remodeling, reconstruction, or repair of all the damages sustained by your home. The cost estimate submitted shall include *all damages or all improvements* to your home, not just structural.

## **SUBSTANTIAL-DAMAGE/IMPROVEMENT**

Aberdeen 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.).

- 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 Aberdeen to determine the lowest floor elevation. Garages and carports are not considered to be the “lowest floor”.
- 4) If the lowest floor is below the minimum elevation established by City code, the building must be elevated to or above that level. Likewise, all electrical and mechanical equipment (heating and cooling, etc.) bathrooms, and laundry rooms must be elevated to or above the base flood level. Below the base flood level, only parking, building access, and limited, incidental storage is allowed. Non-residential buildings may be “floodproofed” instead of being elevated.

If the lowest floor, electrical and mechanical, equipment, laundry, and bathroom are already 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 structure is to be floodproofed, the plans must be prepared and certified by a registered professional engineer or architect.
- 6) Following a presidential disaster declaration, the Small Business Administration may make loans available for both houses and businesses for the purposes of elevating the structure to or above the base flood elevation. Proof of “substantial-damage” from Aberdeen is required.
- 7) The City of Aberdeen’s elevation requirements are more restrictive than the minimum standards established by Federal Emergency Management Agency (FEMA). A property owner may request a variance from meeting the City elevation requirements provided the following conditions are met:
  - a. The minimum requirements and elevations of FEMA shall be met.
  - b. It is shown that meeting all City requirements are not practicable.
  - c. Those City requirements which can practically be met, shall be met.

**CITY OF ABERDEEN  
APPLICATION FOR  
SUBSTANTIAL-DAMAGE/IMPROVEMENT REVIEW**

County Tax Parcel Number: \_\_\_\_\_

Property Address: \_\_\_\_\_

City and Zip Code: \_\_\_\_\_

Property Owner's Name: \_\_\_\_\_

Property Co-owner's Name: \_\_\_\_\_

Owner(s) Mailing Address: \_\_\_\_\_

Owner(s) Telephone Number: \_\_\_\_\_

FIRM Panel: \_\_\_\_\_ Flood zone: \_\_\_\_\_ BFE: \_\_\_\_\_

Lowest floor elevation (excluding garage): \_\_\_\_\_

I am attaching an appraisal report of my property \_\_\_\_\_ (initials)

I am not submitting an appraisal report of my property \_\_\_\_\_ (initials)

I accept Aberdeen's Estimated Market Value \_\_\_\_\_ (initials)

I accept the attached estimated cost of construction as a  
fair cost of repair or improvement for my structure. \_\_\_\_\_ (initials)

**SIGNATURES:**

\_\_\_\_\_  
Property Owner

\_\_\_\_\_  
Date

\_\_\_\_\_  
Property Owner

\_\_\_\_\_  
Date

## **SUBSTANTIAL-DAMAGE/IMPROVEMENT**

### **Items to be Included:**

*All structural elements including:*

- Spread or continuous foundation footing 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 partitions walls
- Exterior wall finishes (e.g., 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 (e.g., 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, conditioners, or recirculation systems

*Also:*

- Labor and other costs associated with demolishing, removing, or altering building components
- Overhead and profit

## **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, free-standing, etc.

### *Outside improvements, including:*

- Landscaping
- Sidewalks
- Fences
- Yard Lights
- Swimming pools
- Screened pool enclosures
- Sheds
- Gazebos
- Detached structures (including garages)
- Landscape irrigation systems