

ITEMS TO BE EXCLUDED WHEN YOU DETERMINE DAM- AGE OR IMPROVEMENT COSTS:

The following items can be excluded when determining repair costs, or improvement costs to Pre-FIRM buildings:

- Plans and building specifications
- Survey costs
- Permit fees
- Debris removal (i.e. removal of debris from building or lot, dumpster fee, transport fees to landfill, dirt and mud removal, building dry-out, etc.)
- Items not considered real property, such as throw rugs (carpeting over finished floors), furniture, refrigerators, and stoves not built-in, etc.
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OUTSIDE IMPROVEMENTS TO EXCLUDE

- Landscaping
- Sidewalks
- Fences
- Yard lighting
- Swimming pool
- Screen pool enclosure
- Sheds
- Gazebos
- Detached structures (including garages)
- Landscape irrigation systems

ITEMS YOU WILL NEED TO SUBMIT WHEN DETERMINING SUBSTANTIAL DAMAGE OR IMPROVEMENT:

Applicant must submit the following:

1. Complete building permit application for all repairs and/or improvements.
2. Detailed cost of improvement/reconstruction estimate signed by a licensed contractor.
3. Elevation Certificate or elevation survey.
4. Current photographs, or photographs before and after the storm.
5. Floor plan drawing.
6. Owner's affidavit signed and dated.
7. Contractor's affidavit signed and dated.

**Questions?
Contact
Development Department
727-853-1047**

THE 50% RULE

**FEDERAL EMERGENCY
MANAGEMENT AGENCY**

**NATIONAL FLOOD
INSURANCE PROGRAM**

**City of New Port Richey
Development Department**

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The City of New Port Richey adopted the Federal Emergency Management Agency (FEMA) National Flood Insurance Program (NFIP) on August 4, 1981. Buildings constructed prior to this date are considered "PRE-FIRM" and must adhere to the 50% Rule in flood hazard areas.

The City uses the Flood Insurance Rate Map (FIRM) to determine if a property is located in a flood zone and what the Base Flood Elevation (BFE) is. The Development Services Department can help you determine if your property is in a flood zone. There are also a number of reference materials available in our library.

BUILDING VALUE

Building value refers to the market value of the structure only. Land and exterior improvements are excluded (i.e. swimming pool, pool enclosure, landscaping, paving).

Market value equals assessed value or property depreciated appraised building value. The assessed value may be adjusted upward to reflect the market more accurately. Certified appraisals must be based on the comparable sales method. The land value must be deducted and it must be equal to or greater than the value established by the County Appraiser. The building value must be fairly depreciated to reflect the age of the building and deterioration of the building components.

SUBSTANTIAL DAMAGE

Pre-FIRM buildings within a flood hazard area, must be elevated if damage to the building results in repair costs that are 50% or more of the value of the building.

Damage can occur from flooding, fire, earthquake, wind, or vandalism. The repair costs must include all costs to bring the building to its "before damage" condition, even if the owner elects not to fully repair the structure. For your convenience, a list of items to include when calculating repairs is provided. The substantial damage rule is considered a hidden cost, which actually reduces the value of the structure. As a homeowner, you may not be aware of this until it happens to you!

SUBSTANTIAL IMPROVEMENTS

Before remodeling, renovating, rehabilitating, adding to, or improving a Pre-FIRM building, the proposed modifications must be evaluated for "substantial improvements." If the total costs for the improvements are 50% or more of the value of the building, the building must be elevated when in a flood hazard area. The substantial improvement rule is a hidden potential cost that the owner/buyer needs to be aware of. In the City of New Port Richey the cost of substantial improvements is cumulative over a 5-year period, so it is important to keep tabs on this number when purchasing or remodeling a Pre-FIRM building.

ITEMS TO INCLUDE IN DETERMINING DAMAGE OR IMPROVEMENT COSTS

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
- Interior partition walls
- Exterior wall finish (i.e. brick, stucco, or siding)
- Painting and decorative moldings
- Windows and doors
- Roof re-shingling or re-tiling
- Hardware

ALL INTERIOR FINISH ELEMENTS INCLUDING, BUT NOT LIMITED TO:

- Tiling, linoleum, stone, or carpet
- Subflooring
- Bathroom tiling and fixtures
- Wall finish (i.e. 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 or electrical services
- Light fixtures and ceiling fans
- Security systems

ADDITIONAL COSTS

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