

Process for determining and receiving a Substantial Damage determination and Letter.

The process for determining substantial Damage/Improvement is through the building permitting process. The applicant, either the Owner or Owners Agent, will need to apply for a building permit including a complete scope of work with plans as applicable for each building as needed and include a complete cost of work.

If the cost of work equals or exceeds 35% of the buildings value (building only, minus property), the applicant will need to complete the substantial damage work sheet and submit with application documents.

Once all the required information is submitted, the building department will perform a review for accuracy and compare the complete cost of work of the building to the property appraisers adj building value. If the cost of work equals or exceeds 50% the value of the building per property appraisers adj building value, the applicant would be requested to provide a private appraisal showing per storm market value of the building minus the land.

If the application for proposed work has equaled or exceeded 50% the value of a building (minus the land), per the private appraisal, a substantial determination would be made at that time and the applicant would be notified of the substantial damage determination and the building would now need to meet all the Florida Building Code Flood Requirements.