

NFIP 50% RULE

INSTRUCTIONS FOR COMPLETING DAMAGE COST ESTIMATE FOR FLOOD DAMAGED STRUCTURES

Purpose of Form

To provide a quick and accurate method to estimate the amount of flood damage based on an inspection of damaged residential structures. Structures to be inspected have been selected because they have suffered damage that may equal or exceed 50% of the pre-flood market value. Structures that sustained this level of damage are required to comply with certain floodplain management standards and may be eligible for acquisition programs.

Step 1:

Write your name(s) and date of the inspection in the upper left corner.

Step 2:

Photograph the front of the house and place it in the folder (it can be attached later.) This is to document the inspection, not to visually record the flood damage.

Step 3:

Inspect the exterior and interior of the structure and make the following notations on the form:

- a. Indicate type of garage.
- b. Indicate whether or not there was structural damage, such as collapsed or damaged interior supporting walls, exterior walls, or roof. If yes, describe damage in comments section.
- c. Measure the high water above the slab or foundation sill and indicate on the form.
- d. Draw circle around the appropriate dollar amount for each category of damage (refer to the attached sheet for a description of average and adjusted amounts.) Write in and circle extra adjustments that are appropriate in special cases. Describe them in the space provided.
- e. Write in the dollar amount of any "On-Site Adjustment" These are adjustments that are not included in the categories listed on the form. Describe any such adjustments on the space provided.
- f. Calculate the total cost per square feet (x) the number of square feet for the *first floor* to obtain the total damage amount and indicate on the form. Note: If part of the second floor is damaged, indicate the amount per square feet for the appropriate category in the "extra adj." column. For example, if the second floor received one foot of water, write in and circle the adjusted value for floor coverings and sheet rock, etc.

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**ITEMS REQUIRED TO DETERMINE
SUBSTANTIAL-DAMAGE/IMPROVEMENT(S)**

Applicant must submit the following:

- 1) Completed Floodplain Development Permit Application
- 2) Detailed Cost of Improvement/Reconstruction Estimate(s)
- 3) Affidavit signed by General Contractor and copy of their License Certificate
- 4) Current photos or photos taken before and after the storm
- 5) Floor plan drawing [if required]
- 6) Owner's Affidavit signed and dated
- 7) Contractor's Affidavit signed and dated

**GUIDELINES TO COMPETE THE ATTACHED
RECONSTRUCTION/IMPROVEMENT COST ESTIMATE**

Reconstruction/Repair Ratio = Percentage of items that must be repaired or reconstructed. (Example: The home has 20 windows, only 10 damaged and are being replaced. Ratio would equal 50%.)

SAMPLE ONLY

| ITEMS | COST | RECONST/REPAIR RATIO OF WORK | OFFICIAL USE |
|----------------------------------|-------------------|---------------------------------|---------------------------------|
| | Labor + Materials | | |
| Concrete, Forms, etc. | \$ 4,500.00 | 40% | [Inspection/review comments] |
| Carpentry Material | \$ 9,004.00 | 100% | |
| Doors/Windows, Shutters, etc. | \$ 2,046.00 | 50% | |

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(Exhibit 3-1)

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 partition 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, panelling, 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 associates with demolishing, removing, or altering building components
- Overhead and profit

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(Exhibit 3-2)

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

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ESTIMATED COST OF RECONSTRUCTION/IMPROVEMENT(S)

Property Address: _____ Telephone: _____

This Cost Estimate of Reconstruction/Improvement(s) must be prepared and signed by a licensed General Contractor

| ITEMS | COST | RECONST/REPAIR RATIO OF WORK | OFFICIAL USE |
|-----------------------------------|-------------------|---------------------------------|--------------|
| | Labor + Materials | | |
| Concrete, Forms, etc. | | | |
| Carpentry Material [Rough] | | | |
| Carpentry Labor [Rough] | | | |
| Roofing | | | |
| Insulation & Weather Stripping | | | |
| Exterior Finish [Stucco] | | | |
| Doors, Windows, Shutters, etc. | | | |
| Lumber [Finished] | | | |
| Carpenter Labor [Finished] | | | |
| Hardware [Rough] | | | |
| Hardware [Finished] | | | |
| Cabinets [Built-in] | | | |
| Floor Covering [Tile/rug] | | | |
| Plumbing | | | |
| Shower, tub, toilet, etc. | | | |
| Electrical | | | |
| Light Fixtures | | | |
| Built-in Appliances | | | |
| SUBTOTALS | | | |

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ESTIMATED COST OF RECONSTRUCTION/IMPROVEMENT(S)

| ITEMS | COST | RECONST/REPAIR RATIO OF WORK | OFFICIAL USE |
|------------------------|-------------------|---------------------------------|--------------|
| | Labor + Materials | | |
| HVAC | | | |
| Paint | | | |
| Demolition and Removal | | | |
| Overhead and Profit | | | |
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| SUBTOTALPG 1 | | | |
| SUBTOTALPG 2 | | | |
| GRAND TOTAL | | | |

[Attach any additional information to this estimate]

Contractor Name: _____ CGC License #: _____

Address: _____ Phone #: _____

Signature: _____ Date: _____