

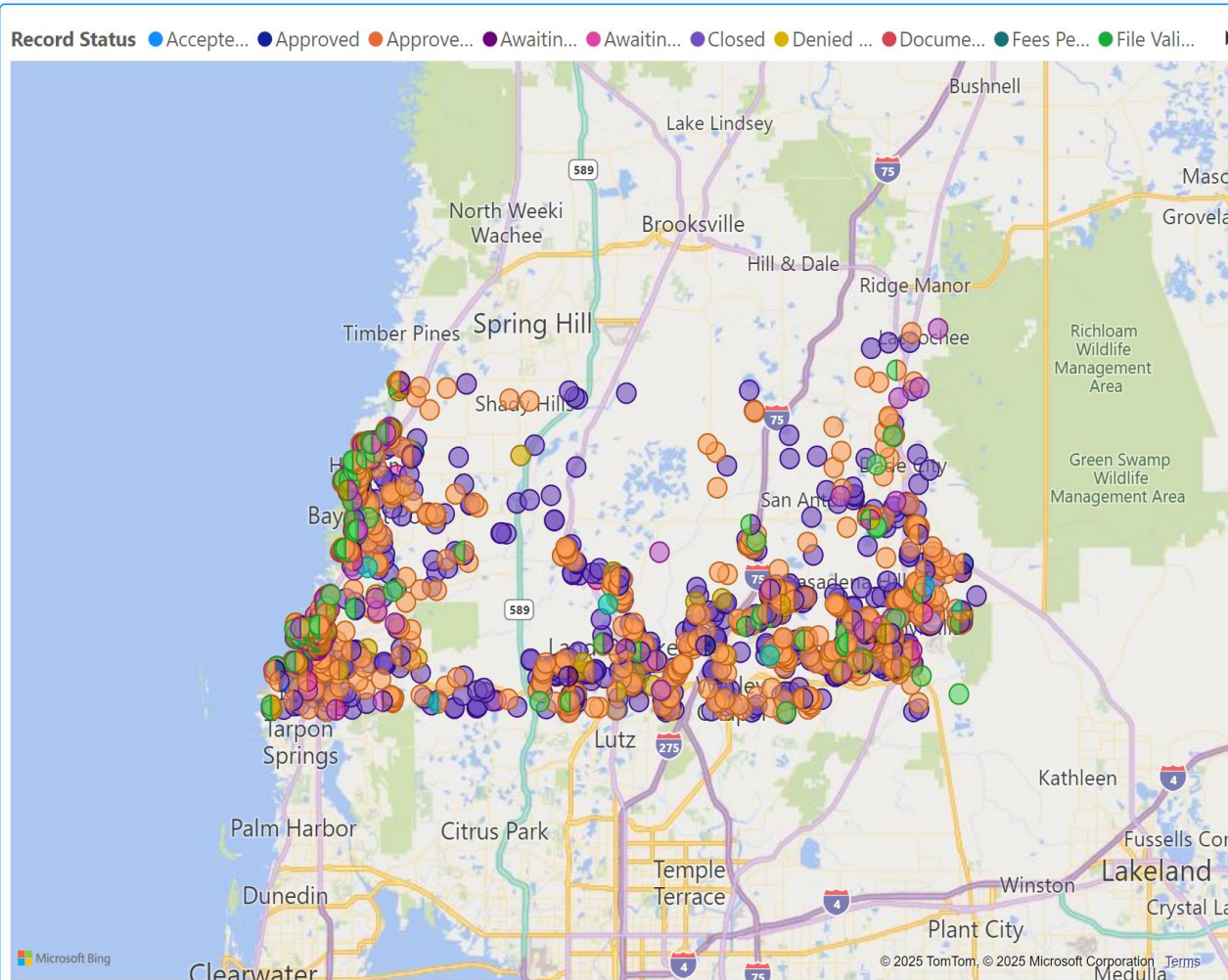
PASCO COUNTY

Substantial Damage & Permitting in Flood Zones

Serving Our Community to Create a Better Future



Hurricane Damage - Permitting



Record Open Date

(Blank)

9/27/2024

9/28/2024

Record Status

Select all

(Blank)

Accepted - Pending Review

Number of Permits

6368

Incident Name

(Blank)

BOTH

HELENE

Record Type

Commercial Alteration

Commercial Alternative Energy Source

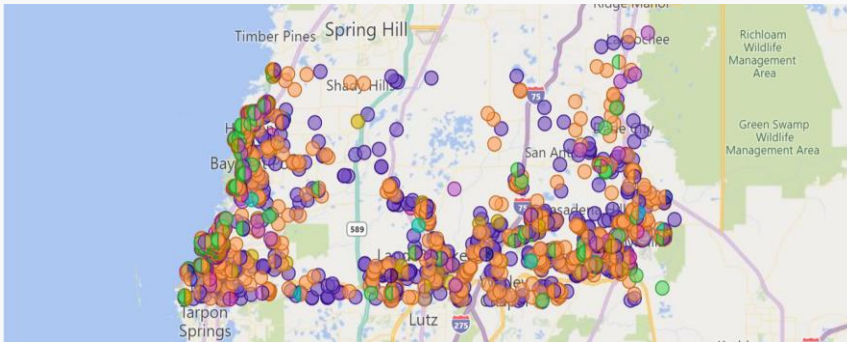
Commercial Demolition

Job Value

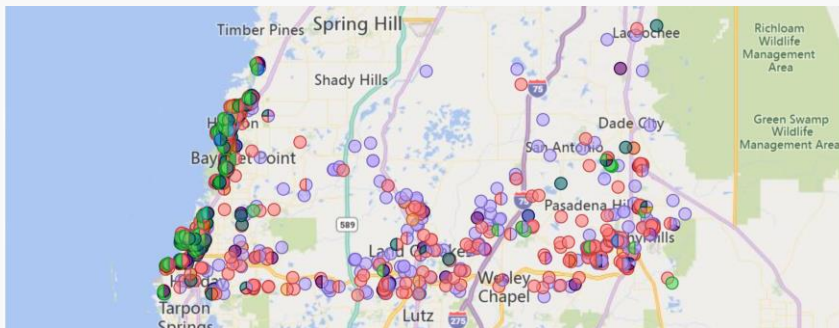
\$243,767,560

Hurricane Damage Stats - Permitting

All Damage Permits:



Flood Zone Permits:



- Over 13,000 affected structures
- 6,368 Storm Permits
- 4,736 In SFHA
- 3,187 SFHA Issued or Completed
- Over \$240 Million in repair
- \$1.5 million in waived fees
- Median of 8 days for review, latest about 10 business days.



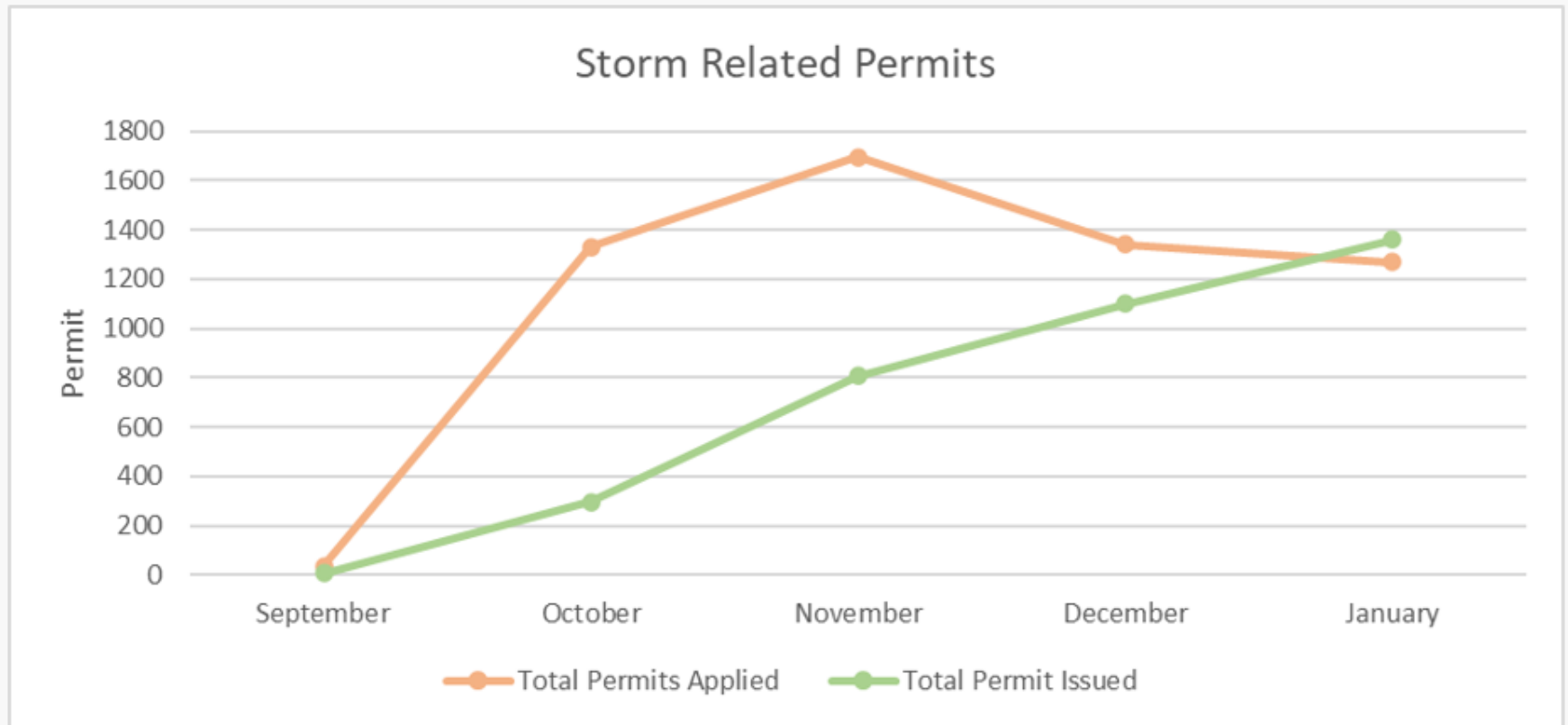
Break Down



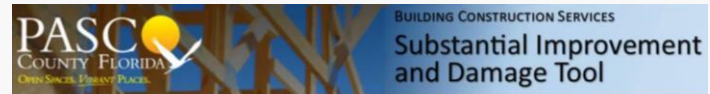
Record Type	Total to date	Issued to date
Residential Alteration	2475	1527
Residential Re-Roof	1970	1785
Residential Electrical	531	303
Residential Mechanical	464	213
Residential Demolition	83	66
Residential Plumbing	85	21
Commercial Alteration	189	47
Commercial Electrical	98	63
Commercial Re-Roof	26	23
Commercial Mechanical	8	6
Commercial Plumbing	1	1
Total Permits	5521	4055



Month Over Month – Applied & Issued



Substantial Damage Estimator



Hurricane Repairs *Scope of Work Questionnaire*

Pasco County Building Construction Services has created this Substantial Improvement and Damage Tool for citizens who were affected by Hurricanes Helene and Milton to assist in expediting the review process for Residential Alteration Permits.

For restoration repairs related to Hurricanes Helene and Milton, or if the property is in a flood zone, a Residential Alteration permit is necessary. Based on the extent of damage the homeowner reports through this form, and the supporting documentation the homeowner or contractor provides, this tool automatically calculates labor and material costs for Pasco County citizens.

This tool also replaces the Scope of Work Narrative/Questionnaire (required per Florida Building Code 107.2.1), information on construction documents, and the downloadable Substantial Improvement and Damage Package.

Please note: This is a guide. If at any point the applicant determines the scope of construction responsibility to be further than their understanding, it is imperative they hire a licensed contractor. The Building Department cannot assist in filling out the Substantial Improvement and Damage Tool.

For questions please contact: (727) 847-8126

BUILDING CONSTRUCTION SERVICES SUBSTANTIAL DAMAGE CENTER

West Pasco Government Center
8731 Citizens Drive, Suite 360
New Port Richey, FL 34654
Hours are Monday - Friday, 8 a.m. - 4 p.m. and Saturday, 8 a.m. - noon.
floodprogram@mypasco.net

Next

Page 1 of 17



Substantial Damage Estimator



The new digital questionnaire designed for Owner Builders:

- Takes guesswork and research out of figuring out costs for labor & materials
- Uses Pasco accepted cost averages
- Can substitute known lower costs
- Will result in faster review & even same-day approval if under 30%
- Can submit pictures through the questionnaire.
- Staff will guide anyone through process on 3rd Floor Recovery Center



New Pasco Gateway Refresh

PASCO GATEWAY
COUNTY FLORIDA

HOME APPLY SEARCH PASCO LINKS

Select Language
Google Translate

Search...

Sign In

USERNAME OR EMAIL*
jpmurphy@pascocountyfl.net

PASSWORD*

[Forgot Password?](#)

SIGN IN

Remember me on this device

Not Registered?
[CREATE AN ACCOUNT](#)

PASCO COUNTY FLORIDA
OPEN SPACES. LIBRANT PLACES.

Address: 8731 Citizens Drive | New Port Richey, FL 34854
Phone: 727-847-2411

CODES & ORDINANCES
Florida Administrative Code
Florida Building Code
Florida Fire Prevention Code
Florida State Statutes
Ordinances/Municipal

COUNTY LINKS
Pasco County Website
Property Appraiser
Clerk & Comptroller
Pasco Mapper
Tax Collector

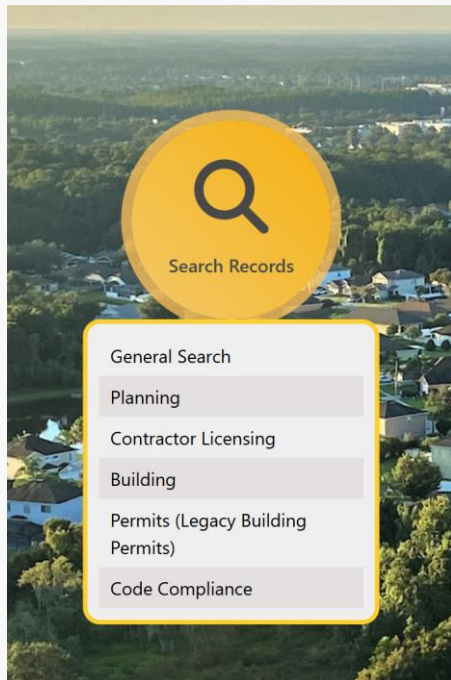
DOCUMENTS & FORMS
Planning Services
Building Construction Services
Florida Product Approval Lookup

YouTube, LinkedIn, Instagram, X, Facebook, YouTube

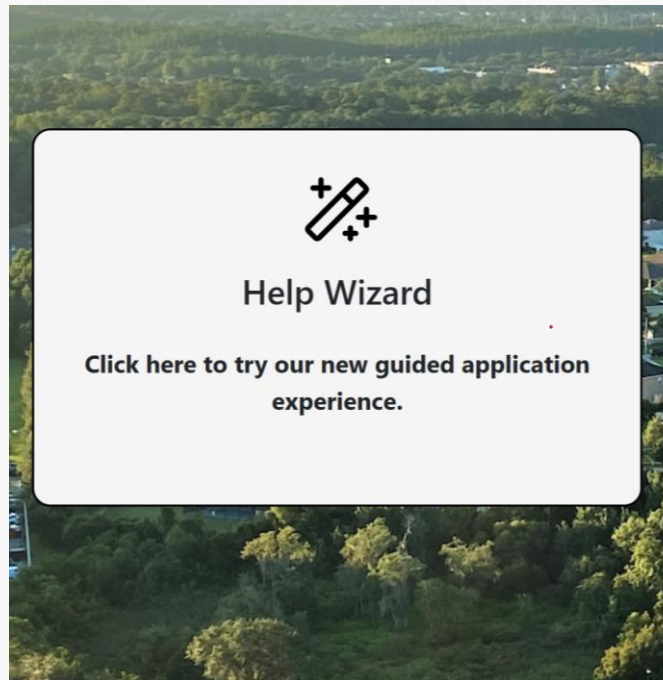


New Pasco Gateway Refresh

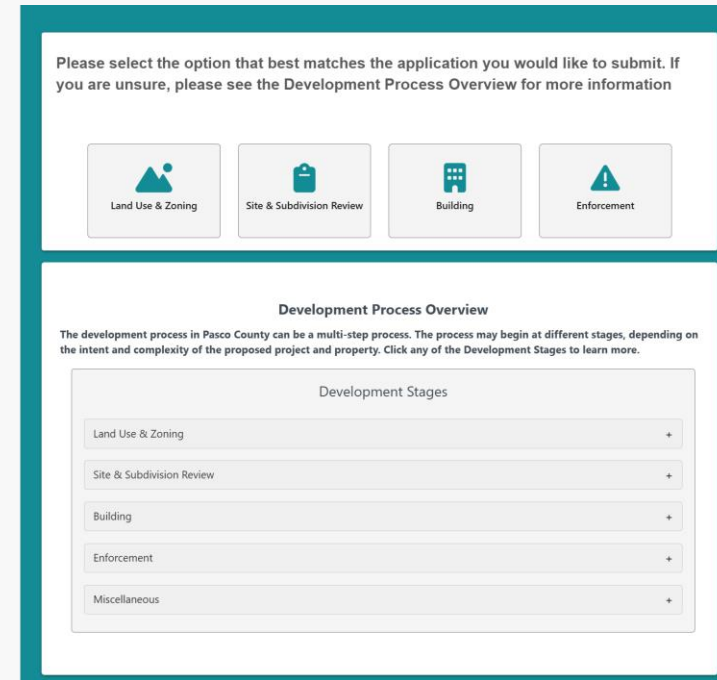
Global Search



Guided Application Experience



Simplifies Application



ACA-TEST Link



Hazard Mitigation Assistance

- **Hazard Mitigation Grant Program (HMGP)**
 - This program is federally funded and becomes available after a major disaster declaration. The cost-share requirement is 75 percent federal and 25 percent non-federal
- **Flood Mitigation Assistance (FMA)**
 - Federally funded annually. Residential properties must have a National Flood Insurance Program (NFIP) flood policy
- **Elevate Florida**
 - The Florida Department of Emergency Management (FDEM) is expected to announce Florida's first statewide Residential Mitigation program.
 - <https://www.floridadisaster.org/dem/mitigation/elevate-Florida/>



Scan to the left to
subscribe to FDEM
Residential Mitigation
Communications!



Assistance Programs

- HOPE Florida Trailer Program
 - Residents can call to request an on-site trailer through SERT at 1-833-GET-HOPE
- Increased Cost of Compliance
 - Homeowners with eligible flood insurance policies can request ICC funds from NFIP to assist in the elevation
 - A maximum of \$30,000 is available to eligible owners
- FEMA Hazard Mitigation Assistance
 - Owners of Substantially Damaged properties can still apply for elevation or mitigation reconstruction projects through HMA when the grant cycle opens for FMA and HMGP
 - The waiting period between application submittal and award/denial is around 14 months on average, and no work can begin pre-award
- Red Cross Bridge Assistance 1-800-RED CROSS



Special Flood Hazard Area Compliance

General Conditions

All repairs to structures below the design elevation in a SFHA require a permit; regardless of requirements under Florida Building Code (FBC)

All parcels in the SFHA **must** have a Substantial Damage Evaluation (SDE) before a permit can be issued

All permits in the SFHA require a completed Substantial Damage/Substantial Improvement Package as part of the submittal.

Structures requiring more than 49% of the structures' market values to repair are determined to be Substantially Damaged.



Pasco's Role in Compliance: The Why



Reduce Flood Damage

Compliance with NFIP regulations helps to decrease risk of future flood damage, hoping to break the cycle of repeated losses.



Decrease Risk

NFIP requirements, to include SDAs, are designed to lower the number of buildings at risk of flood damage.



Taxpayer Burden

Encouraging NFIP compliance ultimately alleviates the financial burden on taxpayers who subsidize the NFIP.



Affordable Insurance

NFIP standards ensure that flood insurance remains affordable and accessible to property owners, renters and businesses



Pasco's Role in SD/SI Compliance



- Pasco is responsible for regulating all development in SFHAs by issuing permits and enforcing local floodplain requirements, including Substantial Damage (SD), for repairing damaged buildings. After an event, we must:
 - Determine where the damage occurred within the community and if the damaged structures are in an SFHA.
 - Determine what to use for “market value” and the cost to repair consistently
 - Determine if repairing plus improving the damaged structure equals or exceeds 49% of the structure’s pre-damage value.
 - Require permits for floodplain development.
 - Investigate non-compliance and enforce the law.



Pasco Role in SD/SI Compliance: What if we don't?



- Loss of Federal Disaster Assistance: May be ineligible for federal disaster assistance, including repair and rebuilding grants and Hazard Mitigation Grants.
- Claw back of Federal Assistance, including HUD & CDBG-DR
- Increased Financial Risk: Without NFIP compliance, property owners may face higher financial risks in the event of a flood, as most private insurance companies do not cover flood damage
- Sanctions: Non-compliant communities can be "sanctioned" by NFIP, meaning they are not eligible for certain types of federal assistance
- Loss of CRS Discounts
- NFIP Probation- Additional surcharges for at least one year for policyholders
- Eventual inability to write NFIP Policies.
- Loss of Mortgage access from institutions regulated by FDIC



**FEMA Will
Conduct An
Audit**



Initial Damage Assessment Before Substantial Damage Evaluations

Assess capacity and plan for SD/SI

Disaster
OCCURS

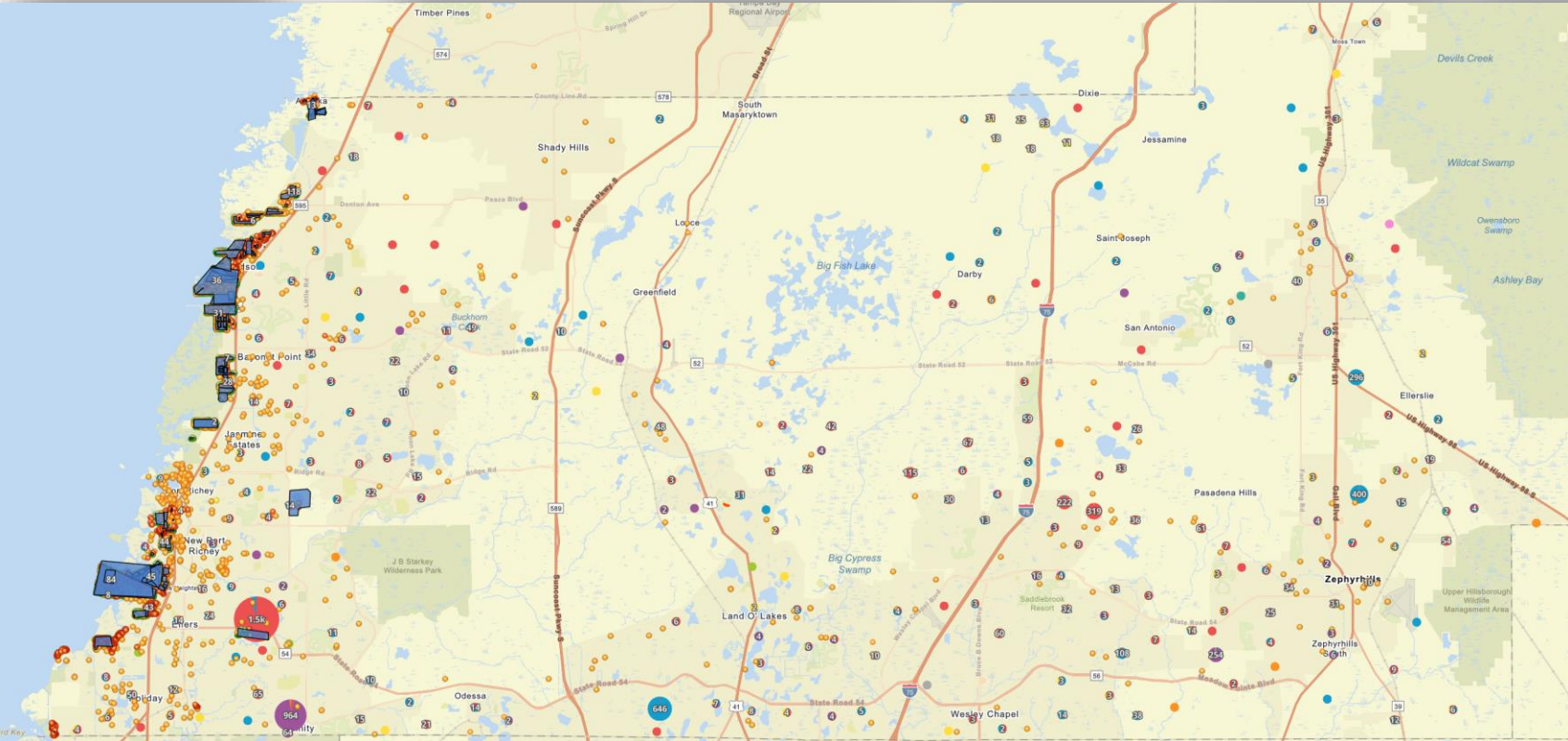
Collect damage information

Perform SD determinations

Communicate determinations to property owners

Resolve appeals and review permit applications

Issue permits and perform inspections



Substantial Damage Evaluations (SDE)



- A Substantial Damage Evaluation estimates **all** costs (not just permitted) to repair a structure to pre-damage condition.
- Conducted by an FDEM Contractor (Tidal Wave)
- Street-level estimate based on observations of the structure; estimates may enter if invited.
- Additionally, utilizes damage assessment & debris set out datapoints.
- Creates an estimate based on percentages of destruction relative to the structure.
- It is not a detailed loss assessment or adjustment.
- Percentage calculations use the Property Appraiser's Building Value + 15%
- Informs initial determinations by Floodplain Manager.
- Viewable in Forerunner on Mypasco.net.
- Conducting 500-1,000 estimates per day.



Substantial Damage Evaluations (SDE)



Estimated damage summary

Estimated damage cost / Actual cash value with depreciation ⓘ	108.48%
Estimated damage cost / Base cost ⓘ	82.23%
Base cost ⓘ	\$33,780.00
Depreciation ⓘ	24.20%
Actual cash value with depreciation ⓘ	\$25,605.24
Estimated damage cost ⓘ	\$27,777.29

Estimated computed damages breakdown

Element	Structure % ⓘ	Element Cost	Damage	Damage Value
Superstructure	20.8	\$7,026.24	75%	\$5,269.68
Roof covering	4.4	\$1,486.32	10%	\$148.63
Exterior finish	10.5	\$3,546.90	85%	\$3,014.87
Skirting / Forms piers	6.9	\$2,330.82	85%	\$1,981.20
Interior finish	19.4	\$6,553.32	75%	\$4,914.99
Doors & windows	4.6	\$1,553.88	75%	\$1,165.41
Cabinets & countertops	5.8	\$1,959.24	100%	\$1,959.24
Floor finish	5	\$1,689.00	100%	\$1,689.00
Appliances	2.8	\$945.84	100%	\$945.84
Plumbing	8.9	\$3,006.42	100%	\$3,006.42
Electrical	6.2	\$2,094.36	100%	\$2,094.36
HVAC	4.7	\$1,587.66	100%	\$1,587.66
Totals		\$33,780.00		\$27,777.29



Substantial Damage Determination Letters



- If Substantial Damage estimates result in 49% or more of the building value damage, the owner receives a Substantially Damaged Determination Letter.
- If the percentage is not 49% or more, the owner receives a letter regarding permitting and improvements in SFHA. All repairs require permitting.
- The initial determination is not final.
- Included with each letter are explanatory attachments with options and how to get support.

$$\frac{\text{Cost of Improvement or Cost to Repair to Pre-Damage Condition}}{\text{Market Value of the Building}} \geq 49\%$$



Substantial Damage Determination Letters



Three
Type
of
Letters

Substantially Damaged: Slab on Grade

Substantially Damaged Mobile Home

NOT Substantially Damaged (Good Guy)



Substantial Damage Determination Letters

Assess capacity
and plan for
SD/SI

Disaster
occurs

Collect damage
information

Perform SD
determinations

Communicate
determinations
to property
owners

Resolve
appeals and
review permit
applications

Issue permits
and perform
inspections



November 1, 2024

Mr. John Doe
XYZ Company
12345 Street, Suite ABC
City, State Zip Code

Re: Notice of Substantial Damage Determination
Property Address: ### 8661 Citizens Dr
Parcel ID: 00 00 00 0000 0000 0000

Dear Mr. Doe:

As part of our disaster recovery efforts, we have worked with the Florida Department of Emergency Management (FDEM) to carefully evaluate each building that experienced flood damage in the recent storm event, Hurricane Helene. This is part of Pasco County's floodplain management responsibility to maintain the availability of flood insurance and federal disaster assistance. Based on the initial damage evaluation required by our floodplain management regulations, it has been determined that your home is **Substantially Damaged**. This determination was made by comparing the estimated cost of repairing the building to its pre-damage condition with the market value of the building (excluding land value) established by the Pasco County Property Appraiser. When the cost to repair is 49% or more of the market value, the structure is considered substantially damaged and must be brought into compliance with current local floodplain management standards.

We are available to meet with you or your designated representative to discuss the requirements and options for bringing your home into compliance. If you disagree with this determination, you may provide additional detailed costs of repair and/or a private appraisal of your structure's pre-damage market value.

To help you with your next steps in this process, please refer to the attached guidance document titled "What Are My Options?". You must take action by applying for a permit within 90 days from the date at the top of this letter. All permitting fees for storm-damaged properties are being waived at this time. Pasco County is obligated to pursue compliance remedies for any properties that do not have the legally required permits.

Please know that we are here to support you through this process. If you have any questions or need any further information, please contact the Flood Program in Building Construction Services at 727-380-5201, email us at FloodProgram@mypasco.net, or schedule a visit with us in person at 8731 Citizens Drive, Suite 310, New Port Richey, FL 34654.

BUILDING CONSTRUCTION SERVICES

727.847.8126 | Citizens Center | 8661 Citizens Drive, Suite 100 | New Port Richey, FL 34654



Building Construction Services Permitting
West Pasco Government Center
8661 Citizens Drive, Suite 100
New Port Richey, FL 34654

For questions please contact: (727) 847-8126

Hurricane Repairs Permit Application Checklist

- A detailed Scope of Work or Narrative clearly explaining the work to be done for all trades (Building, Mechanical, Electrical, Plumbing, etc.)
- A Floor Plan labeling and identifying all rooms (living, kitchen, bathroom, bedroom, etc.)
- If located in a flood zone, a Substantial Improvement Package is required, detailing ALL costs of materials, labor, overhead and profit that are necessary to repair the structure to its pre-damage condition. The values must represent fair market values and permits cannot be processed without these forms.
- If the property owner is acting as the contractor, an Owner Builder Affidavit is required.
- If any structural work is being performed, please consult a licensed professional (engineer or architect) to obtain signed and sealed drawings.
- Photos of all the interior rooms (bathroom/s, kitchen, bedrooms, etc.) and all sides of the exterior of the structure are required.
- If any windows, exterior doors, roofing materials, etc. are being replaced, please provide the Florida Product Approval (FPA) number.
- A Notice of Commencement (NOC) must be recorded with the Pasco County Clerk of the Court and Comptroller's office and uploaded to the permit before the first inspection

Residential Alteration Permit Requirements

Alteration permits are required for any work that does not increase the square footage of an existing home. For restoration repairs related to Hurricane Helene or Hurricane Milton, or if the property is in a flood zone, a Residential Alteration Permit is necessary. A Contractor can submit the application, or the homeowner can submit it themselves. Subcontractors must be added by the Contractor, or individual trades can apply separately for their own permits if the homeowner is acting as their own Contractor. If this is the case, the owner will be required to complete an "Owner-Builder" affidavit.



For additional information,
scan the QR code or visit
mypsco.com/BuildingConstruction

Please note the items listed above are minimum requirements. Please understand that additional items might be required for permit intake and processing.

Apply Online Today



Substantial Damage Determination Letters



Flood Information by Property



Substantial Damage / Improvement Affidavit



Substantial Damage Information



Options, Permits & Appeals



Owners with Substantial Damage (SD) have three options to pursue by way of **permit** within **90 Days**:

1. Apply for a permit to **elevate** the structure & bring up to current code
2. **Demolish** the structure
 - Can have Pasco conduct demolition at no cost to owner; recorded waiver required, fast-track Process
 - Apply for a permit for demolition themselves
3. **Apply** for a permit for repair utilizing actual restoration costs and/or a private appraisal of market value to appeal the Substantial Damage Determination
 - Appeals will need completed cost documentation in the SD/SI package
 - A private appraisal by a Florida licensed appraiser using actual cash value approach
 - If the owner still disagrees, they can appeal through the normal demolition appeals process. (Special Magistrate)



Permitting



- All work on structures below the Design Flood Elevation requires a permit regardless of whether FBC requires one.
- All permits will require the Substantial Damage / Substantial Improvement package to be completed.
- **All costs must be included, whether the owner is undertaking the work or not.**
- Structures with no damage do not require a permit.
- Structures outside of the SFHA do not need to comply with 49% rule.
- FEMA will conduct its own property audit before contacting us.
- After-the-fact penalties are waived for the first 90 days.
- Unpermitted activity will be prosecuted after 90 days.
- Unlicensed contracting is being prosecuted now.



Permitting



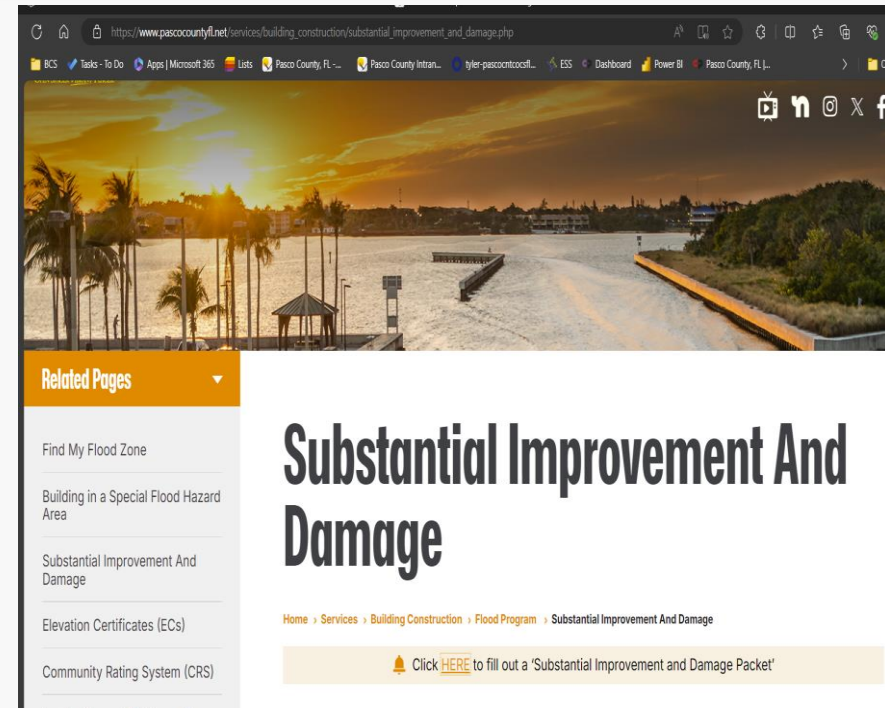
- The current practice is to apply for a Residential Alteration Permit (RESALT).
- Accela team is programming a Floodplain Development Permit to make the process faster.
- Can be pulled by contractor or homeowner under Owner is Contractor laws.
- Single trade permits can be pulled but will not be approved until an SD/SI package is completed and accepted for the property.
- Owner is Contractor licensing approvals are done on the fly
- **All permit fees are being waived.**
- All SDEs are current; any property can receive an SDE within a day.
- Revisions and follow-ups from homeowners are lagging. The contracted permit techs will begin calling applicants to follow up if they have been awaiting revisions for more than a week.



Great Substantial Damage Substantial Improvement Package Tips



- The more documentation, the better
- **Pictures!**
- Adjustments, Evaluations, Appraisals, Quotes, Receipts!
- Must estimate Homeowner Labor Cost as time, too
- Scope of Work must match cost in SDSI Packet.
- Tell us what isn't damaged, too. Eliminate questions
- Come get help in Suite 360 of WPGC
- Search Flood Repair →



[Substantial Improvement And Damage](#)

