



## **NEXT STEP – REMODEL/REPAIR PERMIT DOCUMENT SUBMISSION REQUIREMENTS**

After you have received your determination, it is important to note, if your property was deemed NOT substantially damaged, you must be able to return the structure to its original functionality within your allowable spend, also known as the FEMA 50% rule. If your structure was deemed substantially damaged and you are appealing this determination, please see additional guidance at the end of this document.

The documents referenced below are provided in the attached “Post Storm Permit Package” and can be found on the city website at <https://madeirabeachfl.gov/hurricane-helene-remodel-permit-documents/>. Please review these as you move through the steps described below.

### **Your permit submissions will require the following:**

1. There is an “Interior Checklist” provided for your review.
2. It is important to determine the value of your structure in accordance with the FEMA 50% rule, as this will dictate your allowable spend. This value can be determined by one of two methods:
  - Obtain a private appraisal in accordance with the “Madeira Beach Appraisal Checklist”. The appraisal must have all of the information described in the checklist and be prepared as an “Actual Cash Value” (ACV) appraisal. There are no other acceptable appraisal types. A checklist is provided and an example can be found at the above website link.

OR

- Visit <https://www.pcpao.gov/> for your value as determined by the Pinellas County Property Appraiser (PCPAO). Once on the website, enter your address and select your property, on the right side of the screen a “TOOLS” tab will appear, click and select “FEMA/WLM Letter”. The Letter will provide your value. Note this value may be lower than that from a private appraiser.
3. A “Substantial Improvement/Damage (SI/SD) Packet” is provided. This packet is a guide to providing the required cost breakdown for all work and materials. All costs MUST be provided. A contractor can provide the cost breakdown via a line-item estimate on company letterhead or complete the packet including quantity and costing for every component within the structure that is being repaired. Homeowners performing their own repairs must complete the packet. Homeowners must use current rates and values for all work with no rounding of values unless there is a supporting signed estimate. All labor and materials, regardless of who performed the work will be reviewed against current market rates.

The SI/SD packet should include a detailed scope of work including estimated SF of drywall being replaced, SF of flooring, quantity of cabinets, interior doors, exterior doors, windows, etc. All Florida Product Approvals must be submitted for qualifying components, an example has been provided in the attached packet. If any HVAC components were damaged by flood, they



must be elevated to BFE (Base Flood Elevation) plus one foot. To know your BFE please enter your address in the “FEMA Flood Map Service” website, <https://msc.fema.gov/portal/home>.

4. Your permit must include a schematic of the structure footprint defining the limits of the work. The schematic should describe the interior layout of the structure including bedrooms, bathrooms, kitchen, laundry room, etc. An example is provided in the packet with a blank grid sheet for utilization. If structural members are being repaired or altered, signed and sealed plans from a licensed Florida architect or engineer must be submitted.

### **MGO, permit portal:**

If you or your contractor are reviewing this document and do not have an MGO project number (permit #) please follow these instructions.

Permit applications are submitted through our online portal, MGO (My Government Online). Link is <https://www.mgoconnect.org/cp/portal> or accessible on our website <https://madeirabeachfl.gov/departments/building-department/> under the “Helpful Resources” tab.

It is strongly recommended that your contractor submit your remodel/repair permit application.

See recommendations from PCCLB (Pinellas County Construction Licensing Board) [Warning-Owner-Builder Permits are Risky Business.pdf](#) [www.pcclb.com](http://www.pcclb.com)

For questions, please contact Planning and Zoning at [planning@madeirabeachfl.gov](mailto:planning@madeirabeachfl.gov) OR the Building Department at [Buildingdept@madeirabeachfl.gov](mailto:Buildingdept@madeirabeachfl.gov).

### **Appealing a Substantial Damage determination:**

If your structure received a preliminary determination of being Substantially Damaged, the appeal process will follow the same instructions and document needs as provided above, however in most all instances a private appraisal will be required to allow for enough spend to repair the structure. A cost estimate must too be submitted, showing the estimated value of damages. Together, comparing a new structure value with a line-item cost estimate for repairs, the city can reverse the determination to NOT substantially damaged. If additional information is required to reverse the determination, city staff will request that on a case-by-case basis.