



300 Municipal Drive
Madeira Beach, Florida 33708
(727) 391-9951

November 26, 2024

RE: **Preliminary Determination of Substantial Damage**

Address for Property: 356 144th Avenue, Madeira Beach, Florida 33708

PCPAO FEMA Structure Valuation: \$134,088

Estimated Cost of Damages: \$68,738

Contact Information:

Attn: !

As required by the Federal Emergency Management Agency (FEMA) National Flood Insurance Program (NFIP) and the city's Floodplain Management Ordinance, the city has conducted a substantial damage assessment on your structure. Based on the assessment process, **the city has made a preliminary determination that your structure has been substantially damaged by the weather event associated with Hurricane Helene**, resulting in the estimated cost to repair your structure equal to or exceeding 50 percent of the pre-damaged building value (also known as "FEMA's 50% Rule"). This determination utilized the Substantial Damage Estimator 3.0 tool and supporting guidance from FEMA P-784 user manual as well as the *Substantial Improvement/Substantial Damage Desk Reference* FEMA P-758 publication.

Based on this preliminary determination the structure must be brought into compliance with all applicable Florida Building Codes (FBC) 2023, Madeira Beach Land Development Regulations (LDRs), and all flood provisions of the NFIP. One significant requirement for newly constructed buildings is that the lowest floor and/or structural component, as defined in the FBC, must be elevated above the base flood elevation (BFE) as shown on FEMA's Flood Insurance Rate Map (FIRM), plus an additional four feet of freeboard. This is known as the required Design Flood Elevation (DFE).

With this determination, your options are the following:

1. If you wish to keep the current structure, the lowest habitable floor and/or structural member of the building will be required to be elevated above design flood elevation (DFE). You may also choose to keep the shell of your existing structure, utilizing the area below for storage, parking, and access only, building the new elevated living level at the required elevation.
2. Demolish the existing structure and build a new elevated FEMA and Florida Building Code (FBC) compliant structure.
3. **If you believe the determination is not accurate**, you can appeal the determination through submission of additional information.
 - The appeal submission will be processed as an interior remodel permit submission and must include photos and an itemized estimate for the costs of repair. The itemized cost must include all costs to return the existing building to its pre-damaged condition. The valuation for all labor and materials must be included and valued at fair market costs, even if labor and materials are donated.

- The permit application must include a completed substantial improvement packet and a signed cost estimate provided by a contractor listing all labor and material costs necessary to restore the building to its pre-damaged condition.
- This information will be evaluated by the building official and floodplain coordinator to determine if the preliminary determination can be revised. If this initial determination is revised so that the building is no longer considered substantially damaged, the revised assessment will replace the determination contained in this letter and will become the official determination for your building.
- In addition, you can provide an Actual Cash Value (ACV) appraisal to support a higher value for your structure. Please provide the ACV checklist to your appraiser for use in their process.

As you consider your options, please review the attached “Links to Reference Documents and Publications” for more information on topics referenced in this letter as well as locating your zoning designation in the City of Madeira Beach. The Madeira Beach Code of Ordinances allows for single family homes to rebuild in their original footprint providing that the homeowner has a survey showing the setbacks and all other criteria are met. If you have any questions regarding building back, please reach out to planning@madeirabeachfl.gov. Also be aware that some structures may be non-compliant with current codes and require extra steps to rebuild, so please contact the email address provided for verification of rebuild rules and guidelines.

Note that the FBC requires a permit to be issued prior to beginning work, including but not limited to demolishing, renovating, repairing, or building. Construction activities started prior to receiving an issued building permit covering that scope of work are violations however, the city has encouraged and supported interior demolition activities to prevent further damage while residents are obtaining their project numbers for work moving forward to conduct repairs.

City staff understands these are extremely hard times and residents are facing difficult decisions, staff are here to help answer any questions you may have. Please visit the Madeira Beach main web page for more emergency response and flood recovery information and check out the City’s Flood Information website at <https://madeirabeachfl.gov/flood-resources/> . If you would prefer to speak with staff, please email planning@medeirabeachfl.gov. Due to our current workload and staff performing filed inspections, it is difficult to take phone calls so please email and we will respond as soon as possible.

Sincerely,

Marci L. Forbes, P.E., CFM
Community Development Engineer

Substantial Damage Estimator

Subdivision

Subdivision		Elev. of Lowest Floor	
Parcel #	15-31-15-43290-000-0070		ft.
Lot #	7	Datum	

Community

NFIP Community Name	City of Madeira Beach		
Latitude	27.794397	Longitude	-82.786292

Structure Address

Owner's Name	
Street Address	404 Normandy Road
City	Madeira Beach
County/Parish	Pinellas
State	Florida
Zip	33708
Phone	

Mailing Address

Owner's Name	
Street Address	
City	
County/Parish	
State	
Zip	
Phone	
Care Of	

No Photo Available



(Default Image)

No Photo Available



(Additional Image)

Substantial Damage Estimator

Structure/Damage/NFIP Information

Year of Construction	1953	Cause of Damage	Flood
Date of Damage	09/26/2024	Duration of Flood	24 Hours
Residence Information	LIDAR=4.8' Kitchen cabinets and bathroom vanities are solid wood. Lower cabinets, counter and dishwasher retained. Tile floors throughout. 22" exterior waterline 2' Drywall cut Bathroom vanity retained Electric box above waterline All interior doors gone. Exterior doors and windows retained.		
Residence Type	Single Family Residence	Structure Type	Residential
Foundation	Continuous Wall w/Slab (Standard)	Exterior Finish	Siding or Stucco (Standard)
Superstructure	Masonry	HVAC	Heating and/or Cooling
Roofing	Shingles - Asphalt, Wood (Standard)	Story	One Story (Standard)
Quality	Average	Flood Elevation	3.00
Date of Assessment	11/27/2024	Est. Depth of Flood Above Lowest Floor	
Inspector Name			
Inspector Phone			

NFIP Community ID

125127

Firm Panel #	Suffix	Date of FIRM Panel	Firm Zone	BFE	Regulatory Floodway
12103C0919	H	08/24/2021	AE	10.00	Yes

Community Specific Information

LiDAR=5.95 ft

Custom Field

Custom Field Name

Custom Field 1

Custom Field Value

Custom Field

Custom Field Name

Custom Field 2

Custom Field Value

Custom Field

Custom Field Name

Custom Field 3

Custom Field Value

Substantial Damage Estimator

Square Footage		Geographic Adjustment 1	Base Cost Per Sq. Ft. \$0.00
Total Sq. Ft.	0.00		

Cost Adjustments				
Adjustments	Quantity	Unit	Unit Cost	Adjustment Cost
Roofing	0	Sq Ft	\$0.00	\$0.00
Heating / Cooling	0	Ea	\$0.00	\$0.00
Appliances	0	Ea	\$0.00	\$0.00
Fireplaces	0	Ea	\$0.00	\$0.00
Porch / Breezeways	0	Sq Ft	\$0.00	\$0.00
Garage	0	Sq Ft	\$0.00	\$0.00

Additional Adjustments				
BAS	1564	Sq Ft	\$205.00	\$320,620.00
GRU	276	Sq Ft	\$51.25	\$14,145.00
OPF	72	Sq Ft	\$41.00	\$2,952.00
	0	Sq Ft	\$0.00	\$0.00
	0	Sq Ft	\$0.00	\$0.00
	0	Sq Ft	\$0.00	\$0.00
	0	Sq Ft	\$0.00	\$0.00
Total Adjustments *				\$337,717.00
Total Replacement Cost				\$337,717.00
Replacement Cost Per Square Foot				
* Total Adjustment calculation includes the Geographical Adjustment.				

Computed Actual Cash Value		Cost Data Date	11/27/2024
Cost Data Reference			
Depreciation Determination	4 - Average Condition		
Depreciation Percentage	24.20 %		
Computed Actual Cash Value	\$255,989.49		
Other Depreciation Explanation			

Substantial Damage Estimator

— Element Percentages				
Element	Percent Damaged	Element Percentage	Element Cost	Damage Values
Foundation	0	11	\$37,148.87	\$0.00
Superstructure	0	19.6	\$66,192.53	\$0.00
Roof Covering	0	4	\$13,508.68	\$0.00
Exterior Finish	0	6.4	\$21,613.89	\$0.00
Interior Finish	50	12.1	\$40,863.76	\$20,431.88
Doors and Windows	25	14.4	\$48,631.25	\$12,157.81
Cabinets and Countertops	25	4.1	\$13,846.40	\$3,461.60
Floor Finish	0	7.2	\$24,315.62	\$0.00
Plumbing	25	7.8	\$26,341.93	\$6,585.48
Electrical	50	4.5	\$15,197.27	\$7,598.63
Appliances	25	3.8	\$12,833.25	\$3,208.31
HVAC	25	5.1	\$17,223.57	\$4,305.89
		100 %	Total Replacement Cost	Total Estimated Damages
			\$337,717.00	\$57,749.61

Substantial Damage Estimator

Percent Damaged		
Basis for Value of Structure Professional Market Appraisal	Percent Damaged 31.3 %	Basis for Cost of Repairs Computed Damages
Not Substantially Damaged		

Damage Summary			
Replacement Cost	\$337,717.00	Total Estimated Damages	\$57,749.61
Depreciation Percentage	24.20 %	Percent of Existing Improvements and Repairs Pre-Disaster	0.0 %
Computed Actual Cash Value	\$255,989.49	Repair/Reconstruction Percentage	22.6 %
* Per FEMA Publication 213, Actual Cash Value may be used as Market Value.			

Optional User Entered Data			
Professional Market Appraisal		Contractor Estimate	
\$184,343.00		\$0.00	
Adjusted Tax Value			
Tax Assessed Value	\$0.00	Community Estimate	
Factor Adjustment	0.00	\$0.00	
Adjusted Tax Assessed Value	\$0.00		

Authorized Local Official : _____
Signature (Date)

Authorized Local Official : _____
Print Name (Date)