



How to repair a condominium or townhouse in a flood hazard area that was damaged in the recent storms

These requirements apply to condominiums or townhomes in unincorporated areas of Pinellas County that:

1. Are in a flood hazard area.
2. Do **not** meet current floodplain building code requirements, such as building above the base flood elevation.
3. Are in an unincorporated area of Pinellas County. (Cities have their own guidelines.)

This is a two-step process

First, the County must determine whether each building was “Substantially Damaged,” which means that the entire structure will cost more than 50% of its value to repair to its previous condition. An initial assessment has been completed. A reassessment, also called a detailed substantial damage assessment, can also be conducted to provide the most accurate determination.

Second, if the building was not deemed Substantially Damaged—either from the initial assessment or from a detailed assessment—the repairs and any desired improvements must be permitted under “Substantial Improvement” rules, meaning that the repairs may not exceed 50% of each building’s value. This includes the value of open permits and permits issued for the past year.

Responsibilities of the condo or homeowners’ association

See the decision chart at the end of this document to help you follow the path that applies to your property.

1. **Determine the value of each building** based on either data from the Pinellas County Property Appraiser or private appraisals. 49% of this value is what may be spent on repairs *to the entire building*. Private appraisals must follow the checklist at pinellas.gov/appraisals.
2. **If the building was initially determined to be substantially damaged, decide whether to request a reassessment.** Completing the Storm Repair Authorization Form will provide the County the information needed to begin a reassessment. Photographs may be required. Providing them with your form is recommended.
3. **If the building is not Substantially Damaged, determine and document how your association will allocate the construction dollar limits for repairs to keep costs below the 50% threshold.** Things to consider:

- a. What is the value of the building? Do you agree with the property appraiser's value, or do you want to pay for a private appraisal?
 - b. What will it cost to repair common areas? This amount must be part of the total estimated cost to repair the structure.
 - c. Were units equally damaged or is a different value per unit necessary?
4. **Select one general contractor for repairs to common building elements**, such as exterior siding, soffit, roof, lobby, etc. One permit will be processed for the common elements for the entire building.
5. **Complete the Storm Repair Authorization Form for Condominiums, Apartments and Townhome Buildings Located in a Flood Hazard Area** (enclosed) *for each building*. Once signed, submit it to Pinellas County Building and Development Review Services with the required documentation. If common elements need to be repaired, submit the form along with your permit application. Once approved, give a copy of the form to any contractor who will be doing work on that building. The County will have the information on file for the building, but the form will confirm for the contractor and County staff the construction dollar limit for each unit. The form is required before the County can issue permits because it tells us the construction limit for each unit and provides the Association's permission to proceed.

Example

- High Water Condos was flooded on the first floor. Units 1 and 2 sustained some damage, units 3 and 4 sustained significantly more damage, and units 5 and 6 sustained no damage. The depreciated actual cash value of the condo building before the storms was \$800,000
- 50%, or \$400,000, can be spent on repairs or improvements over a one-year rolling period.
- The Association gets bids from contractors and determines that common elements can be repaired for under \$20,000. That means there is a \$380,000 limit for repairing all of the individual units.
- The Association works with individual owners to review estimates to repair their units. The Association determines that units 1 and 2 will require no more than \$40,000 to repair to their pre-storm condition, and units 3 and 4 will require up to \$60,000. The association allocates its 50% as follows:

\$20,000 for common areas

\$40,000 for unit 1

\$40,000 for unit 2

\$60,000 for unit 3

\$60,000 for unit 4

Units 5 and 6 are not authorized to make repairs or renovations because they did not sustain damage.

Total allocated: \$220,000. This is below the 50% limit of \$400,000 and leaves \$180,000 that can be allocated to future permits over the course of the next year.

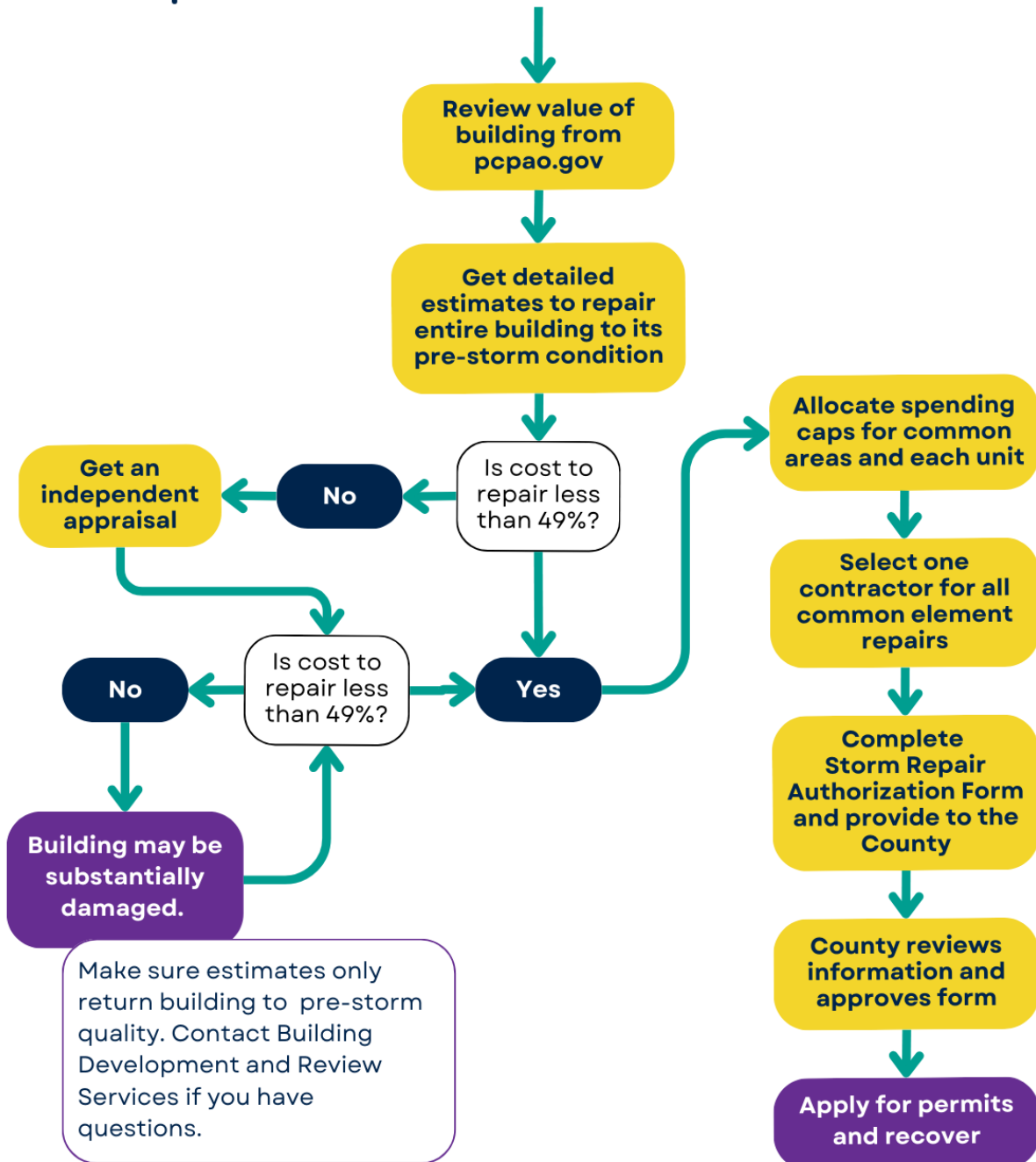
- The Association selects a licensed contractor to make all common area repairs.
- The Association completes the Storm Repair Authorization Form authorizing repairs and provides to Pinellas County Building and Development Review Services for approval. The form contains the documentation of the cost of all repairs as previously gathered in cooperation with owners.
- The licensed contractor for common area repairs submits the form when applying for permits for common area repairs.

Condos and Townhomes



The initial assessment says that the building is NOT Substantially Damaged

BUT you still have to repair the entire building and spend less than 49% of the value of the structure.





Storm Repair Authorization Form for Condominiums, Apartments and Townhome Buildings Located in a Flood Hazard Area

Building owner or an authorized representative must complete this form for **each building**. The County will review the form and supporting materials. Once approved, permits can be issued.

For a PDF version of this form that you can fill out and print or save, visit Pinellas.gov/condoform

Property Address and Building Number (if applicable): _____

Property Type: Condominium Townhomes in HOA Community Apartment Building Other

Designated Point of Contact:

Name: _____

Title: _____

Phone: (_____) _____ Email: _____

Mailing address if different from property address:

Structure's market value from property appraiser or private appraisal
(attach appraisal or property appraiser FEMA letter from pcpao.gov) ..\$ _____ (A)

50% of the above value (the substantial improvement limit)\$ _____ (B)
This amount will be reduced by the value of any open permits and permits closed in the past year.

Estimated cost to repair commonly owned elements (or enter \$0 if none) \$ _____ (C)
Attach a detailed estimate for all repairs to common elements (roofing, lobby, etc.)

Estimated cost to repair all individual units\$ _____ (D)

Total repair estimate for all units and common elements (C+D)\$ _____ (E)

The following applies to condo associations and townhome HOAs only:

Number of units in **this** building (one form is required for each building): _____

This form authorizes Pinellas County to issue permits to repair:

Any unit in this building

Only the following unit numbers that have storm damage: _____

The construction dollar limit for each unit of the building (how much each unit owner may spend):

___ **is the same** amount for every unit: \$ _____

___ **is not the same** for every unit. *List the construction limit for each unit or ranges of unit numbers here or on an attached page:* _____

Licensed contractor for all common building improvements:

Name of company: _____

Contact person: _____

Phone: (_____) _____ Email: _____

Signature of association president, building owner, or authorized representative:

By signing this document, the authorized representative attests that the estimates provided will fully repair all damage to the structure.

Signature: _____ Date: _____

Title: _____

Printed Name: _____

Phone: (_____) _____

The Association must submit this form for every building. This form and supporting materials must be approved by the City of Indian Rocks Beach, Pinellas County Building and Review Services. Once approved, it will be entered into your building's record in the permitting system and permits can be issued.

Thank you,

City of Indian Rocks Beach

