



Post-Hurricane Flood Permitting

- Onslow County’s Flood Damage Prevention Ordinance requires a Flood Development permit to be issued for any “development” within the Special Flood Hazard Area (SFHA-Commonly referred to as flood zones AE or VE).

Development includes, but is not limited to, any man-made change to improved or unimproved real estate, including buildings or other structures, mining, dredging, filling, grading, paving, excavation or drilling operations, or storage of equipment or materials.

- With your building permit or trade permit application, you will need to provide a detailed scope of work for the construction or repair, including a detailed breakdown of job cost. This cost should include all materials, labor, appliances and demolition cost, excluding the cost of debris removal. In some cases, an Elevation Certificate, V-Zone Certificate, Engineered Plans and/or surveyed site plan will also be required.
- We will make a determination on the application to determine if the structure is “Substantially Damaged”. This means damage of any origin sustained by a structure during any **one-year period** whereby the cost to restore the structure to its pre-storm condition equals or exceeds 50 percent of the market value of the pre-storm structure. Also see definition of “Substantial Improvement”, below.

To determine “market value”, we will utilize the current building assessed value from the Onslow County Tax Record. If you do not agree with the current assessed value, you can provide an appraisal report to our office completed by a licensed North Carolina Real Estate Appraiser.

“Substantial Improvement” means any combination of repairs, reconstruction, rehabilitation, addition, or other improvement of a structure, taking place during any **one-year period** for which the cost equals or exceeds 50 percent of the market value of the structure before the “start of construction” of the improvement. This term includes structures which have incurred “substantial damage”, regardless of the actual repair work performed. The term does not, however, include either:

- a) any correction of existing violations of State or Community health, sanitary, or safety code specifications which have been identified by the community code enforcement official and which are the minimum necessary to assure safe living conditions; or,
- b) any alteration of a historic structure, provided that the alteration will not preclude the structure's continued designation as a historic structure.

If your structure is determined to be Substantially Damaged or Improved, you will be required to bring it into compliance with current elevation and construction requirements based on the Effective Flood Maps (6/19/2020).

ONSLow COUNTY PLANNING & DEVELOPMENT SUBSTANTIAL DAMAGE AND/OR IMPROVEMENT NOTICE TO PROPERTY OWNERS

Onslow County will use the assessed value of your structure (excluding the land) as listed in the records of the Onslow County Tax Office. If you disagree with the tax value of the structure, you may engage a State of North Carolina licensed appraiser to submit a comparable property appraisal for the total market value of the structure; the value of the land and other improvements must be separated from the value of the structure.

You must obtain and submit to us a detailed and complete cost estimate that includes labor for the addition, remodeling, reconstruction or repair of all damages sustained by your home, prepared and signed by a licensed general contractor. The contractor must sign an affidavit indicating that the cost estimate submitted includes all damages and/or improvements to your home, not just structural. The signed contract document must be submitted. If the owner is the contractor, the owner is responsible for submitting the cost estimate, and providing documentation, including subcontractor bids, to document the cost estimate.

We will evaluate the cost of improvements or repairs and determine if they are fair and reasonable. For damage repairs, pre-storm prices and rates will be utilized. The cost of improvements or repairs does not include items not considered a permanent part of the structure. (i.e., plans, surveys, permits, sidewalks, pools, screens, sheds, gazebos, fences, etc.)

If your home is determined to have “substantial damage” or is proposed to be “substantially improved”, then an elevation certificate must be submitted to us to determine the lowest floor elevation. Garages and carports are not considered to be the “lowest floor”.

If the lowest floor is below the 100-year flood elevation, the building must be elevated to, or above, the RFPE required by the Onslow County Flood Damage Prevention Ordinance. Likewise, all electrical and mechanical equipment (heating and cooling, etc.), bathrooms, and laundry rooms must be elevated to, or above, the RFPE required by the Onslow County Flood Damage Prevention Ordinance. Only parking, building access, and limited, incidental storage is allowed below the flood level. Non-residential buildings may be “floodproofed” instead of being elevated.

If the lowest floor of the structure, including electrical and mechanical equipment and bathroom are already above the 100-year flood elevation, the building can be repaired and reconstructed without having to comply with the fifty percent (50%) rule.

Building plans must be prepared to show how the building is proposed to be elevated. If located in a V-zone or AE Zone with Coastal A requirements, these plans must be prepared and certified by a registered professional engineer or architect.

Donated or Discounted Materials:

The value placed on materials should be equal to the actual or estimated cost of all materials to be used. Where materials or servicing equipment are donated or discounted below normal market values, the value should be adjusted to an amount equivalent to that estimated through normal market transaction.

Self or Volunteer Labor:

The value placed on labor should be equal to the actual or estimated labor charge for repairs of all damages sustained by the structure. Where non-reimbursed (volunteer) labor is involved, the value of the labor should be estimated based on applicable minimum hourly wage scales for the type of construction work to be completed.

**CONTRACTOR'S DAMAGE
OR
IMPROVEMENT COST AFFIDAVIT**

Property Address: _____

Contractor's Name: _____

Company Name: _____

Contractor's Address: _____

Contractor's Phone Number: _____

Contractor's License Number: _____

I hereby attest to the fact that I, or a member of my staff, personally inspected the above-referenced property and produced the attached itemized list of repairs, reconstruction and/or remodeling which are hereby submitted for a Damage or Improvement Review. These damages/improvements are **ALL OF THE DAMAGES** sustained by this structure **and/or ALL OF THE PROPOSED IMPROVEMENTS** to the structure, this must include all proposed repairs, additions, and/or improvements.

See attached itemized list.

STATE OF _____

COUNTY OF _____

Before me this day personally appeared _____, who, being duly sworn, deposes and says that he/she read, understands, and agrees to comply with all the aforementioned conditions.

Contractor's Signature

Sworn to and subscribed before me this _____ day of _____, 20_____.

Notary Public State of: _____

My commission expires: _____

**PROPERTY OWNER'S DAMAGE OR
IMPROVEMENT COST AFFIDAVIT**

Property Address: _____

Contractor's Name: _____

Property Owner's Name: _____

Property Owner's Mailing Address: _____

Property Owner's Phone Number: _____

I hereby attest to the fact that the repairs, reconstruction and/or remodeling list for the Damage or Improvement Review by me or by my contractor are **ALL OF THE DAMAGES** sustained by this structure **and/or ALL OF THE PROPOSED IMPROVEMENTS** to the structure, this must include all proposed repairs, additions, and/or improvements.

I UNDERSTAND THAT I AM SUBJECT TO ENFORCEMENT ACTION, WHICH MAY INCLUDE FINES, IF ANY INSPECTION OF THE PROPERTY REVEALS THAT I, OR MY CONTRACTOR, HAVE MADE REPAIRS OR IMPROVEMENTS NOT INCLUDED ON THE ATTACHED LIST OF REPAIRS OR THE APPROVED BUILDING PLANS.

In order to act as his/her own contractor, the structure must be the owner's personal residence and not a rental property.

See attached itemized list.

STATE OF _____

COUNTY OF _____

Before me this day personally appeared _____, who, being duly sworn, deposes and says that he/she read, understands, and agrees to comply with all the aforementioned conditions.

Property Owner's Signature

Sworn to and subscribed before me this _____ day of _____, 20_____.

Notary Public State of _____ My
commission expires: _____

E X A M P L E

COST ESTIMATE OF RECONSTRUCTION / IMPROVEMENT

For the Structure located at the Address: _____

This cost estimate of reconstruction/improvement must be prepared by and signed by the contractor or by the owner if the owner acts as the contractor*. Owners who act as their own contractors must estimate their labor cost **at the current market value** for any work they intend to perform.

	Sub-Contractor Bids	Contractor or Owner Estimates	
	**Bid Amounts	Material Costs	Labor Costs
1. Demolition (less tipping fees)			
2. Masonry (rough)			
3. Framing and Subfloor			
4. Roofing			
5. Insulation and Weatherstrip			
6. Exterior Finish			
7. Doors, Windows & Shutters			
8. Trim			
9. Hardware			
10. Drywall			
11. Cabinets (Built-in)			
12. Floor Covering			
13. Plumbing (rough-in)			
14. Shower / Tub / Toilet			
15. Electrical wiring			
16. Light Fixtures			
17. Built-in Appliances			
18. HVAC			
19. Paint			
20. Other (not listed)			
21. Overhead & Profit			
Subtotals			
	Total Estimate Cost (all three subtotals added together)		

*In order to act as his/her own contractor, the structure must be the owner's personal residence and not a rental property.
 **Subcontractor bids may be used for any item as long as it includes a breakdown for labor and materials (must be attached).

Donated or Discounted Materials must be itemized with the current market value shown.
Self or Volunteer Labor must be estimated and shown based on wages typically paid for such labor.

ITEMS TO BE INCLUDED

ALL STRUCTURAL ELEMENTS INCLUDING:

- % Spread or continuous foundation footings 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
- % Re-shingling or re-tiling a roof
- % Hardware

ALL INTERIOR FINISH ELEMENTS, INCLUDING:

- % Tile, linoleum, hardwood, stone or carpet over sub-flooring
- % Bathroom tiling and fixtures
- % Wall finishes (e.g., drywall, painting, stucco, plaster, paneling, 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, conditioning or recirculation systems

ALSO:

- % Labor and other costs associated with demolishing, removing or altering building components
- % Overhead and profit

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, appliances which are not built-in, etc.

OUTSIDE IMPROVEMENTS, INCLUDING:

%o Landscaping	%o Gazebos
%o Sidewalks	%o Detached Structures (Including Garages)
%o Fences	%o Landscape Irrigation Systems
%o Yard Lights	%o Docks and Davits
%o Swimming Pool/Spa	%o Seawalls
%o Screened Pool Enclosures	%o Driveways
%o Sheds	%o Decks

ITEMS REQUIRED

Applicant must submit the following:

- 1. Itemized list of estimated cost of reconstruction/improvement.**
- 2. Elevation certificate** if property is located above base flood elevation.
- 3. Owner's reconstruction/improvement affidavit** signed, notarized and dated (included in package).
- 4. Contractor's reconstruction/improvement affidavit** signed, notarized and dated (included in package).