

For questions please contact: (727) 380-5201

## 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-damaged 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 Reconstruction/Improvement 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 a "Reconstruction/Improvement Affidavit".



For additional information,  
scan the QR code or visit  
[mypas.co/BuildingConstruction](https://mypas.co/BuildingConstruction)

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

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# Hurricane Repairs

## Scope of Work Questionnaire

Please provide clarification regarding scope of work and answer the questions below. This information must also match the Substantial Improvement Package for all costs of repairs

- How many feet of water came into the home from storm surge/flooding?
- Were the electrical outlets submerged under water? If so, they will need to be replaced per NEC. Update Substantial Improvement package to show costs for Electrical repairs.
- Is HVAC outside/inside unit being replaced? Was it submerged in flood waters? Update Substantial Improvement package to show costs for Mechanical repairs.
- Will there be any exterior doors, garage door, or windows replaced? Many people in this area had damage to their garage door and entry doors from the force of flood waters. Please provide Florida Product Approval numbers for doors or windows if being replaced. (553.842 Florida Statutes)
- Is the wall insulation being replaced? Update Substantial Improvement package to show costs for repairs.
- Is everything like for like replacements or will there be any changes to the existing layout?
- Will the cabinets in kitchen/bathrooms be replaced?
- Will there be work to interior finish materials (flooring, baseboards, door/window trim, etc.)? If yes, show on Substantial Improvement document.
- Is there any interior wall framing being done?
- Are any plumbing fixtures being replaced? (Sinks, tub, toilets, water heater, etc.)
- Is any exterior work being done? (Exterior wall repairs to stucco, siding, soffits, fascia, trim etc.) Provide Florida Product Approval numbers if applicable. (553.842 Florida Statutes)
- Is there any structural work being done? If not, write on the plan "No structural work being done." If structural work is being done then provide signed and sealed engineering. Please include this information in the Substantial Improvement package and scope of work.

# Substantial Improvement Package

## Scope of Work / Narrative

### INTERIOR WORK

**Summary of Work:** (Please provide photos)  
(Example – "Renovating due to flood waters entered home 3'-0" high..." etc.)

**Electrical:**

**Mechanical:**

**Plumbing:**

**BEDROOMS:** (Please provide photos)  
(Example – Bedroom #1 replace drywall, electrical throughout, Bedroom #2...etc.)

**BATHROOMS:** (Please provide photos)  
(Example – Bathroom #1 replace drywall, replace cabinets, reset plumbing fixtures, electrical throughout, etc.)

**OTHER ROOMS:** (Please provide photos)

**Kitchen:** (Example – "Remove/replace lower cabinets, reset plumbing fixtures, etc.)

**Dining Room:**

**Living Room:**

**Laundry Room:**

### EXTERIOR WORK

**Roof:**

**Exterior Walls, Siding, Trim:**

**Exterior Doors & Windows:**

REQUIRED: Include Florida Product Approval Numbers - FPA#

**Structural Work:** (Exterior walls, foundation, roof framing, etc.)

√	ITEMS	DESCRIPTION OF WORK - QUANTITY USED	LABOR (L) MATERIALS COSTS (M)
	Demolition	Includes all associated costs for demolition including rental equipment. Does not include removal.	L \$ _____ M \$ _____
	Slab on Grade	Includes monolithic footing and required reinforcing steel. If stem wall construction, only include slab.	L \$ _____ M \$ _____
	Foundation, Concrete Reinforcing Steel	Includes poured in place footings and stem walls to finished floor elevation.	L \$ _____ M \$ _____
	Masonry Wall	Includes all masonry materials including cement, fill cell and tie beam steel, lintels and sills.	L \$ _____ M \$ _____
	Lumber/Framing	Includes all conventional rough framing lumber including conventional roof and floor framing.	L \$ _____ M \$ _____
	Attached Decks and Porches	Includes all new or replaced decks and porches.	L \$ _____ M \$ _____
	Pre-Engineered Roof Trusses	Includes all new or replaced pre-engineered roof trusses.	L \$ _____ M \$ _____
	Wall and Roof Sheathing	Includes all exterior wall and roof sheathing and fasteners.	L \$ _____ M \$ _____
	Floor Sheathing	Includes all interior floor sheathing and fasteners.	L \$ _____ M \$ _____
	Finish Carpentry	Includes all interior trim materials for doors, windows, openings. Includes wood and non-wood products.	L \$ _____ M \$ _____
	Structural Steel	Includes all structural steel excluding concrete reinforcing steel.	L \$ _____ M \$ _____
	Roof Covering	Calculate number of roof squares,Needs product approval numbers for the materials being used.	L \$ _____ M \$ _____
	Tile	Addition Only	L \$ _____ M \$ _____
	Shingle		L \$ _____ M \$ _____
	Metal	Entire Building	L \$ _____ M \$ _____
	Build-up		L \$ _____ M \$ _____

	Stucco	Includes all exterior plaster including stucco or cementitious finishes.	L \$ _____ M \$ _____
	Fascia	Includes all exterior fascia and fasteners.	L \$ _____ M \$ _____
	Cabinets	Includes all new/replaced or re-laminated millwork and countertops. What is the linear feet of the cabinets (total)?	L \$ _____ M \$ _____
	Built-in Appliances	Includes new dishwasher, trash compactor, water heater, range, oven, any other built-in appliances.	L \$ _____ M \$ _____
	Elevator	Includes all required materials and equipment for a complete installation.	L \$ _____ M \$ _____
	Gas	Includes all new or replaced gas piping, regulators and final connections.	L \$ _____ M \$ _____
	Exterior Wall Siding	Includes all exterior siding, fasteners, vapor barriers and flashings.	L \$ _____ M \$ _____
	Soffit	Includes all exterior soffit and fasteners	L \$ _____ M \$ _____
	Exterior Entry	Includes all new or replaced entry doors less finished carpentry trim. Need product approval numbers for the doors.	L \$ _____ M \$ _____
	Garage Door	Includes all new or replaced garage doors including automatic openers. Need product approval numbers for door.	L \$ _____ M \$ _____
	Wallpaper	Includes all new or replaced wallpaper.	L \$ _____ M \$ _____
	Ceramic Tile	Includes all new or replaced floor, wall or ceiling tile. What is the total SQFT of tile being replaced?	L \$ _____ M \$ _____
	Carpet	Includes all new or replaced carpet over subflooring. What is the total SQFT of carpet being replaced?	L \$ _____ M \$ _____
	Wood Flooring	Includes all new or replaced wood flooring. What is the total SQFT of wood flooring being replaced?	L \$ _____ M \$ _____
	Other floor covering such as vinyl or linoleum	Includes all types, new or replaced. What is the total SQFT of flooring being replaced?	L \$ _____ M \$ _____

	Plumbing	Includes all new or replaced waste, vent and water piping.	L \$ _____ M \$ _____
	Shower, Tub, Toilet	Includes all new or replaced fixtures and piping. Are you replacing NEW fixtures or just resetting ORIGINAL fixtures?	L \$ _____ M \$ _____
	Electrical	Includes all new or replaced wiring, boxes, switches, and panel boxes. How many outlets, switches, boxes are being replaced?	L \$ _____ M \$ _____
	Light Fixtures, Ceiling Fans	Includes all new or replaced fixtures and/or fans.	L \$ _____ M \$ _____
	HVAC	Includes all new or replacement systems, duct work, exhaust fans, thermostats and drains. Please provide the AHRI for the unit.	L \$ _____ M \$ _____
	Sliding Glass Doors	Includes all new or replaced doors less finished carpentry trim. Needs product approval numbers for doors.	L \$ _____ M \$ _____
	New or Replacement Windows	Includes all new or replacement windows less finished carpentry trim. Needs product approval numbers for windows.	L \$ _____ M \$ _____
	Shutters	Includes all new or replacement shutters. Needs product approval numbers for shutters.	L \$ _____ M \$ _____
	Insulation	Includes all new or replacement roof, wall or floor insulation. How many sheets of insulation are being used?	L \$ _____ M \$ _____
	Gypsum Wall Board	Includes all new or replaced gypsum wall board and finishes required for paint. How many boards are being used?	L \$ _____ M \$ _____
	Fireplace	Includes all new or replacement wood burning, gas or electric fireplaces.	L \$ _____ M \$ _____
	Interior Painting	Includes all interior painting, staining or varnishing of interior walls, ceiling, floors and trim.	L \$ _____ M \$ _____
	Exterior Painting	Includes all painting or liquid applied to exterior, waterproofing.	L \$ _____ M \$ _____
	Interior Doors	Includes all interior doors. How many doors are being replaced and what type of doors? ( Panel, Bi-fold, Closet, Pocket)	L \$ _____ M \$ _____
	Skylights	Includes all new or replacement skylights excluding trim.	L \$ _____ M \$ _____
	Hardware (Rough)	Includes all hardware (rough).	L \$ _____ M \$ _____

	Hardware (Finish)	Includes all finish hardware.	L \$ _____ M \$ _____
	Insulation, Weather Stripping	Includes all insulation, weather stripping.	L \$ _____ M \$ _____
	Ground Remediation	Includes all ground remediation.	L \$ _____ M \$ _____
	Central Vacuum Systems	Includes all new or replacement systems.	L \$ _____ M \$ _____
	Security Systems	Includes all types of security systems.	L \$ _____ M \$ _____
	Add All Miscellaneous Construction Materials Not Otherwise Classified \$		
	<b>COST BREAKDOWN CALCULATIONS</b>		
	Materials Costs (M) and Labor (L) Total		\$
	Overhead and Profit Total:		\$
	<b>PROPOSED PROJECT COST</b>		\$

<b>Any one or more, or any combination thereof, repair, reconstruction, rehabilitation, addition, alteration, or other improvement of a building or structure taking place during a one (1) year period.</b>		
	Permit #	_____
	Cost of Past Improvements	\$ _____
	Permit #	_____
	Cost of Past Improvements	\$ _____
	Permit #	_____
	Cost of Past Improvements	\$ _____
	Permit #	_____
	Cost of Past Improvements	\$ _____





# **Costs that must be included in SI/SD Determinations:**

**Material and labor, including the estimated value of donated or discounted materials and owner or volunteer labor.**

- **Site preparation related to the improvement or repair.**
- **Labor and other costs associated with demolishing, moving or altering building components to accommodate improvements, additions and making repairs.**
- **Costs associated with complying with any other regulations or code requirement that is triggered by the work, including costs to comply with American Disability Act.**
- **Costs associated with elevating a structure when the proposed elevation is lower than the required flood elevation.**
- **Construction management and supervision.**
- **Contractor's overhead and profit.**
- **Structural elements and exterior finishes, including:**
  - Foundations
  - Monolithic or other types of concrete slabs
  - Bearing walls, tie beams, trusses
  - Joists, beams-sub-flooring, framing, ceilings
  - Interior non-bearing walls
  - Exterior finishes (brick, stucco, painting, trim, etc.)
  - Windows and exterior doors
  - Roofing, gutters and downspouts
  - Hardware
  - Attached decks and porches
- **Interior finish elements, including:**
  - Floor finishes (hardwood, linoleum and wall to wall carpeting or subflooring)
  - Bathroom tiling and fixtures
  - Wall finishes
  - Built in cabinets
  - Interior doors
  - Interior finish carpentry
  - Built in bookcases and furniture
  - Hardware
  - Insulation

# **Costs that may be excluded from SI/SD Determinations:**

- **Utility Service equipment, including:**
  - Heating, ventilation and air conditioning (HVAC) equipment
  - Plumbing fixtures and piping
  - Electrical wiring, outlets and switches
  - Light fixtures and ceiling fans
  - Security systems
  - Central vacuum systems
  - Water filtration, conditioning and recirculation systems
- **Clean up and trash removal**
- **Costs to temporary stabilize a building so that is safe to enter to evaluate and identify required repairs**
- **Costs to obtain or prepare plans and specifications**
- **Land survey costs**
- **Permit fees and inspection fees**
- **Carpeting and re-carpeting installed over finished flooring such as wood or tiling**
- **Outside improvements , including landscaping, irrigations, sidewalks, driveways, fences, yard lights, swimming pools, pool enclosures, and detached accessory structures**
- **Costs required for the minimum necessary work to correct existing violations of health, safety and sanitary codes**
- **Plug in appliances such as washing machines, dryers, and stoves**

# **Contractor Reconstruction/ Improvement Affidavit**

If there is no contractor the homeowner may complete this packet

**Parcel ID No.:**

**Property Address:**

**Address:**

**License No.:**

**Phone No.:**

I hereby attest to the fact that I, or a member of my staff, personally inspected the above-mentioned property and produced the attached itemized list of repairs, reconstruction, and/or remodeling list which are hereby submitted for a Substantial Damage/Improvement Review. These damages/improvements are ALL OF THE DAMAGES/IMPROVEMENTS sustained by this structure, and that all additions, improvements or repairs proposed on the subject building are included in the estimate. I understand that I am subject to enforcement and penalties for violation action and/or fines if the inspector of the property reveals that I have made repairs or improvements NOT INCLUDED ON THE ATTACHED LIST OF REPAIRS/IMPROVEMENTS TO THIS STRUCTURE or any nonconforming or illegal structures/additions or repairs is included to the existing structure without having presented plans for such additions. I understand that any permit issued by Pasco County pursuant to this affidavit does not authorize the reconstruction, repair or maintenance of any illegal additions, fences sheds or nonconforming uses or structures on the subject property.

See attached itemized list	Total Labor and Materials	\$
	Overhead and Profit	\$
	Total Cost	\$

Contractor Signature

Date



# Owner Reconstruction/Improvement Affidavit

If there is no contractor the homeowner may complete this packet

Parcel ID No.:

Property Address:

Contractor Name:

Address:

License No.:

Owner Name:

Phone No.:

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I hereby attest to the fact that the repairs/reconstruction and/or remodeling list submitted from the Substantial Damage/Improvement Review by my contractor are ALL OF THE DAMAGE/IMPROVEMENTS sustained by this structure and will be done to the existing building, and that all additions, improvements or repairs on the subject building are included in this estimated construction herewith. No other contractor has made any repairs or reconstruction or additions or remodeling not included in the attached list.

I understand that I am subject to enforcement action and/or fines if inspection of the property reveals that I have made repairs or improvements NOT INCLUDED ON THE ATTACHED LIST OF REPAIRS TO MY HOME, or that I have included nonconforming illegal structures/additions to the existing structure without having presented plans for such additions. I understand that any permit issued by Pasco County pursuant to this affidavit does not authorize the reconstruction, repair or maintenance of any illegal additions, fences, sheds, or nonconforming uses or structures on the subject property.

Owner Signature\*

Co-Owner\*

A contractor for the owner may sign this form for the owner.

Date



# **CONSENT TO DEMOLISH**

**Owner(s) or Person with Authority over Property:** \_\_\_\_\_

**Mailing address for Person with Authority:** \_\_\_\_\_

**Address of structure(s) to be demolished:** \_\_\_\_\_

**Parcel ID:** \_\_\_\_\_

This consent is given with reference to the following facts:

- a. I own and/or lawfully-control the Property referenced above.
- b. Pasco County, Florida, contends the Property contains a structure that has been determined to be substantially damaged pursuant to FEMA guidelines.
- c. The County is in the process of reviewing all substantially damaged structures to determine if the structure meets the criteria for demolition pursuant to section 18-171 Pasco County Ordinances.
- d. I wish to resolve and expedite this matter and avoid litigation with the County over this matter.

I agree to waive further notice, orders, formal or informal, and all appeals or procedures to which I may be entitled pursuant to law, and hereby immediately consent to demolition of the structure(s) and clearance of all items from the property by Pasco County, Florida, or its agent. All costs associated with the demolition of the property at the above listed address shall be borne by Pasco County upon completion of the demolition work.

I shall abate and remove the (please check all that apply):

- ☐ Well/septic
- ☐ Accessory Structure(s) (description of accessory structure): \_\_\_\_\_

within 180 days from the close of the demolition permit, unless on or before the expiration of the 180 days the appropriate permits are applied for to replace or construct a new structure in accordance with Section 1104 of the Pasco County Land Development Code.

This consent is effective immediately upon my signature, and/or I have obtained consent from any such other persons with a legal interest in the Property.

I acknowledge that this Consent is executed voluntarily, without duress or undue influence on the part of Pasco County, Florida, or any other person or agency.

**Executed and agreed to this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.**

By: \_\_\_\_\_

STATE OF FLORIDA  
COUNTY OF PASCO

The foregoing instrument was acknowledged before me by means of physical presence this \_\_\_\_ day of \_\_\_\_\_, 20\_\_ by \_\_\_\_\_. He personally appeared before me and is \_\_\_\_\_ personally known to me or \_\_\_\_\_ presented the following identification \_\_\_\_\_.

[SEAL]

Notary: \_\_\_\_\_  
Print Name: \_\_\_\_\_

## I received a substantial damage determination. What Are My Options?

As required by the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP), Pasco County has made a preliminary determination that certain buildings in the floodplain have been substantially damaged. When the cost to repair a building in the special flood hazard area is equal to or greater than 49 percent of the pre-damaged building value (also known as "FEMA's 50% Rule"), the building is considered substantially damaged. This determination is based on the damage assessment conducted by the inspectors following Hurricanes Helene and Milton and estimates the cost of the work required to restore the building to its pre-damaged condition.

If you received a substantial damage determination letter, you may wish to contact your insurance agent to understand how raising the elevation of your building can reduce NFIP flood insurance premiums. If an NFIP flood insurance policy covered you during Hurricanes Helene and Milton, you should contact your insurance provider to discuss the Increased Cost of Compliance (ICC) coverage, which can help pay for the work required to bring your home into compliance. For more information on ICC coverage and other details related to substantial improvement and damage, please visit us at [mypas.co/47Rq9bY](https://mypas.co/47Rq9bY)

Due to this preliminary determination, you must choose one of the following options:

- **Option One:** If the property owner would like to keep the existing building, they are required to bring the building into compliance with the current flood damage-resistant provisions of the NFIP and the Florida Building Code (FBC). One significant requirement for newly constructed or substantially damaged buildings is that the lowest floor, 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 foot of freeboard. This is known as the required flood protection level (FPL) or BFE + 1'. For more information on how to determine the "lowest floor" of the building, please reference the guidance "Building in a Special Flood Hazard Area" at [mypas.co/floodhazardarea](https://mypas.co/floodhazardarea). You may also visit our Flood information page and search for your specific property for more detail information at [mypas.co/floodareaproperties](https://mypas.co/floodareaproperties)
- **Option Two:** Demolish the existing building and build a new, elevated structure. In some situations, buildings are so severely damaged that they cannot be elevated. For these buildings, demolition may be the only feasible alternative. For owners that want to demolish the building and make that election within the first 90 days, Pasco County will facilitate the demolition at no cost to the owner. Owners will retain all rights to the real property the building was set upon. Owners will need to complete a waiver and Pasco County will coordinate all of the permitting and demolition contracting on behalf of the owner.



- **Option Three:** Apply for a building permit and detail all the costs that will be required to repair the existing building to its pre-damaged condition at the current lowest floor elevation if you feel that the labor and materials cost to rebuild your existing building will not meet or exceed 49% of its pre-damaged value. A building permit application must be submitted along with a Substantial Damage/Substantial Improvement Affidavit, a complete scope of work, plans, and specifications that incorporate code compliance measures.

In addition to detailed, documented costs to restore, owners may provide an alternative pre-damage market value of the building through a private appraisal in lieu of the value provided by the Pasco County Property Appraiser's Office. This is a specific type of appraisal with very detailed requirements that should follow the Uniform Standards of Professional Appraisal Practice, Standards Rule for flood plain determinations. Private appraisal must use Actual Cash Value to determine the value of the building. Actual cash value (ACV) is the cost to replace a building on the same parcel with a new building of like-kind and quality minus depreciation due to age, use, and neglect. Providing a private appraisal will provide a more accurate value of the building and often results in a higher dollar value threshold for 49 percent rule calculations.

Together these forms will be evaluated by the floodplain coordinator to determine if the preliminary determination will be revised. If the initial determination is revised so that the building is no longer considered substantially damaged (below the 49% rule damage threshold), the revised assessment will replace the determination contained in this letter and will become the official determination for your building. If you already have an issued building permit to demolish or repair your existing building or build a replacement building, your cost forms have been reviewed, your substantial damage determination has been revised, and you may disregard the substantial damage determination letter. For more information, please visit the Building Construction Services Substantial Improvement and Damage page on our website: [mypas.co/47Rq9bY](http://mypas.co/47Rq9bY)

**All** work in a flood zone 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 and may result in citations, fines, and/or other legal action. Please note that Pasco County is obligated to audit all unpermitted work in the floodplain. Parcels identified as being substantially damaged and have no permit activity for 90 days following the issuance of a substantial damage letter may be issued an order to demolish at the owner's expense. Fees for permits for storm damages are currently being waived; however, after 90 days, fees for violations will be enforced.

Note that your required building permit application must include documentation of all costs to restore on the "Substantial Damage/Substantial Improvement Affidavit," listing all labor and material costs necessary to restore the building to its pre-damaged condition. Pasco County is

required to consider all costs to restore, not just costs for the permit being applied for. Any additional details you can provide, such as pictures, contractor quotes, estimates, and adjustments, are extremely useful to our professionals in making their determinations. An example of an acceptable Substantial Damage/Substantial Improvement Affidavit is available online.

**What else can you do if you live in a flood hazard area and your home is substantially damaged?**

- **File claims** through your homeowners and flood insurance policies.
- **Apply for assistance** through [FEMA](#), [SBA](#) and your [NFIP Increased Cost of Compliance Coverage](#) . Assistance can pay for temporary housing and offset some costs for rebuilding up to new flood safety code.
- **Request assistance from Pasco County.** Residents are eligible for housing assistance through Human Services: [mypas.co/CommDev](http://mypas.co/CommDev)
- **Request a reassessment of your damage by providing more detail**
- **Contact us with questions:** There are over 13,000 affected buildings in the Special Flood Hazard Area. We have doubled the size of our team to serve you. We are here to help you and your neighbors; please contact us at 727-380-5201 or send an email to [floodprogram@pascocounty.net](mailto:floodprogram@pascocounty.net)

A digital copy of this information is available at the QR Codes Below.



Flood Information by  
Property



Substantial Damage /  
Improvement Affidavit

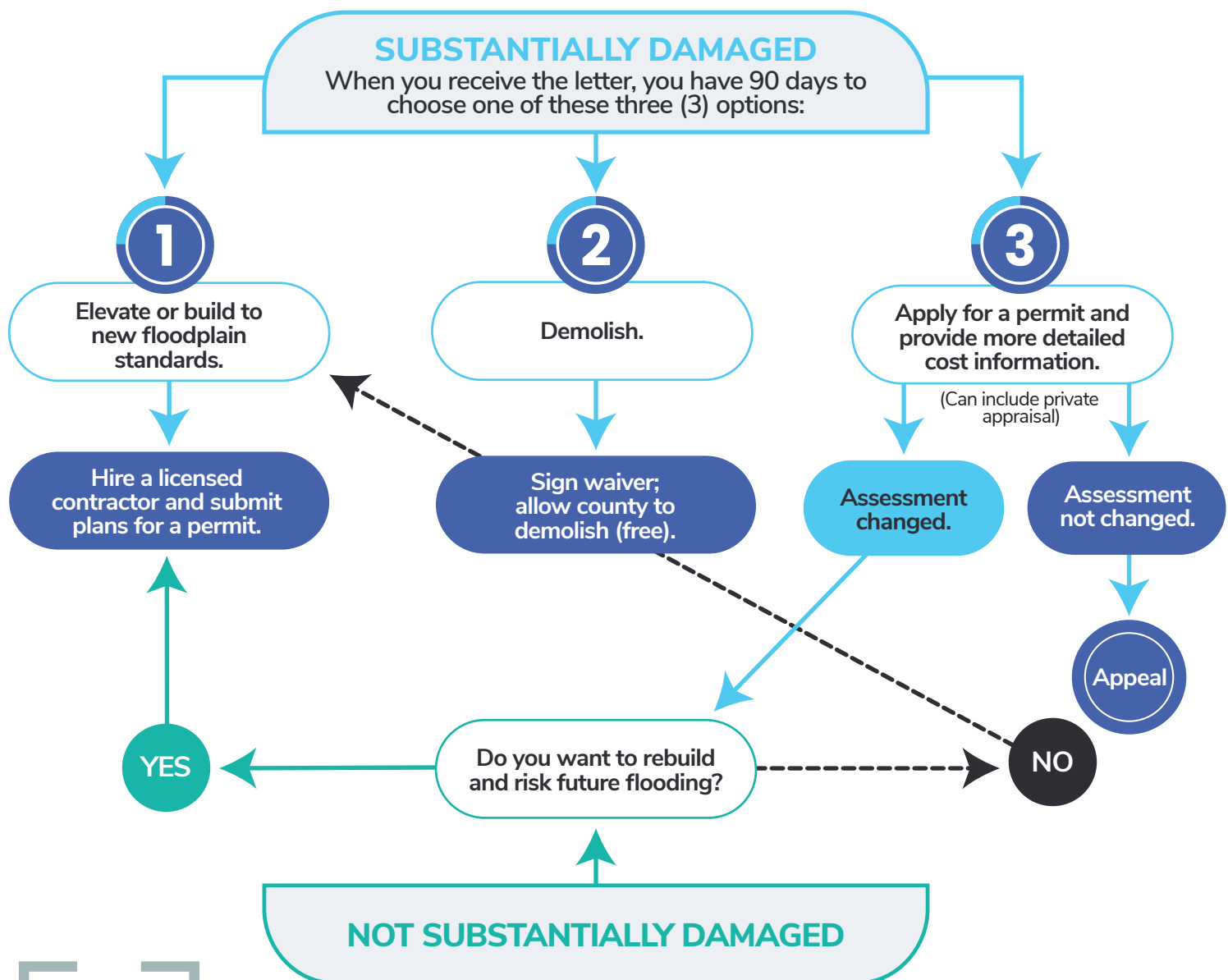


Substantial Damage  
Information

# Your home is being assessed for **STORM-RELATED DAMAGE**



You'll receive a letter from Pasco County informing you whether your home is determined to be **substantially damaged** (i.e., whether the damage constitutes more than 49% of your building's market value).



For more information, including the Substantial Improvement and Damage Packet, scan the QR code or call 727-380-5201

# Repairing Homes in a Flood Zone



1

Get a detailed estimate of the cost to repair damage to your home.

2

Understand your home's market value.

Visit [PascoPA.com](https://PascoPA.com) and click 'Records Search' to look up your address

Find 'Just Value' of your building

Add 15% to the 'Just Value' to determine market value

3

Determine if the cost to repair your home is less than 49% of your home's market value.\*

YES

Hire a contractor or pull permits to begin work

NO

Call Pasco Building Construction Services (BCS) to discuss repair options

Example of 49%:

Home 'Just Value' = \$ 200,000

Multiply by 1.15 = \$ 230,000 (Market Value)

Multiply by 0.49 = **\$ 112,700**

YES

Repairs are less than \$112,700  
(Hire contractor, pull permits)

NO

Repairs are equal to or more than \$112,700  
(Call BCS)

\*Any improvements to your home in the past year could affect this calculation.  
Call BCS to discuss.



For more detailed information, call BCS at 727.380.5201 or scan the QR code

**Individual circumstances will vary.**