

# ELEVATION CERTIFICATE

## FEDERAL EMERGENCY MANAGEMENT AGENCY NATIONAL FLOOD INSURANCE PROGRAM

**ATTENTION:** Use of this certificate does not provide a waiver of the flood insurance purchase requirement. This form is used only to provide elevation information necessary to ensure compliance with applicable community floodplain management ordinances, to determine the proper insurance premium rate, and/or to support a request for a Letter of Map Amendment or Revision (LOMA or LOMR). **Instructions for completing this form can be found on the following pages.**

SECTION A PROPERTY INFORMATION		FOR INSURANCE COMPANY USE
BUILDING OWNER'S NAME <b>P.L. CONSTRUCTION MANAGEMENT, INC.</b>	POLICY NUMBER	
STREET ADDRESS (Including Apt., Unit, Suite and/or Bldg. Number) OR P.O. ROUTE AND BOX NUMBER <b>7815 FISCHER DRIVE</b>	COMPANY NAIC NUMBER	
OTHER DESCRIPTION (Lot and Block Numbers, etc.) (PB4, Pg. 28 PASCO COUNTY FL) <b>N60' OF LOTS 34A, 35, 35A, 36 &amp; 36A, BLOCK C, RIVER GULF POINT ADDITION TO THE CITY</b>		
CITY <b>OF PORT RICHEY FLORIDA</b>	STATE	ZIP CODE

### SECTION B FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

Provide the following from the proper FIRM (See Instructions):

1. COMMUNITY NUMBER	2. PANEL NUMBER	3. SUFFIX	4. DATE OF FIRM INDEX	5. FIRM ZONE	6. BASE FLOOD ELEVATION <small>(in AO Zones, use depth)</small>
120234	0003	B	7/5/83	A13	13.0

7. Indicate the elevation datum system used on the FIRM for Base Flood Elevations (BFE):  NGVD '29  Other (describe on back)
8. For Zones A or V, where no BFE is provided on the FIRM, and the community has established a BFE for this building site, indicate the community's BFE: \_\_\_\_\_ feet NGVD (or other FIRM datum—see Section B, Item 7).

### SECTION C BUILDING ELEVATION INFORMATION

1. Using the Elevation Certificate Instructions, indicate the diagram number from the diagrams found on Pages 5 and 6 that best describes the subject building's reference level 7.
- 2(a). FIRM Zones A1-A30, AE, AH, and A (with BFE). The top of the reference level floor from the selected diagram is at an elevation of 15.01 feet NGVD (or other FIRM datum—see Section B, Item 7).
- (b). FIRM Zones V1-V30, VE, and V (with BFE). The bottom of the lowest horizontal structural member of the reference level from the selected diagram is at an elevation of \_\_\_\_\_ feet NGVD (or other FIRM datum—see Section B, Item 7).
- (c). FIRM Zone A (without BFE). The floor used as the reference level from the selected diagram is \_\_\_\_\_ feet above \_\_\_\_\_ or below \_\_\_\_\_ (check one) the highest grade adjacent to the building.
- (d). FIRM Zone AO. The floor used as the reference level from the selected diagram is \_\_\_\_\_ feet above \_\_\_\_\_ or below \_\_\_\_\_ (check one) the highest grade adjacent to the building. If no flood depth number is available, is the building's lowest floor (reference level) elevated in accordance with the community's floodplain management ordinance?  Yes  No  Unknown
3. Indicate the elevation datum system used in determining the above reference level elevations:  NGVD '29  Other (describe under Comments on Page 2). (NOTE: If the elevation datum used in measuring the elevations is different than that used on the FIRM [see Section B, Item 7], then convert the elevations to the datum system used on the FIRM and show the conversion equation under Comments on Page 2.)
4. Elevation reference mark used appears on FIRM:  Yes  No (See Instructions on Page 4)
5. The reference level elevation is based on:  actual construction  construction drawings  
(NOTE: Use of construction drawings is only valid if the building does not yet have the reference level floor in place, in which case this certificate will only be valid for the building during the course of construction. A post-construction Elevation Certificate will be required once construction is complete.)
6. The elevation of the lowest grade immediately adjacent to the building is: 4.8 feet NGVD (or other FIRM datum—see Section B, Item 7).

### SECTION D COMMUNITY INFORMATION

1. If the community official responsible for verifying building elevations specifies that the reference level indicated in Section C, Item 1 is not the "lowest floor" as defined in the community's floodplain management ordinance, the elevation of the building's "lowest floor" as defined by the ordinance is: \_\_\_\_\_ feet NGVD (or other FIRM datum—see Section B, Item 7).
2. Date of the start of construction or substantial improvement: \_\_\_\_\_

**SECTION E CERTIFICATION**

This certification is to be signed by a land surveyor, engineer, or architect who is authorized by state or local law to certify elevation information when the elevation information for Zones A1-A30, AE, AH, A (with BFE), V1-V30, VE, and V (with BFE) is required. Community officials who are authorized by local law or ordinance to provide floodplain management information, may also sign the certification. In the case of Zones AO and A (without a FEMA or community issued BFE), a building official, a property owner, or an owner's representative may also sign the certification.

Reference level diagrams 6, 7 and 8 - Distinguishing Features-If the certifier is unable to certify to breakaway/non-breakaway wall, enclosure size, location of servicing equipment, area use, wall openings, or unfinished area Feature(s), then list the Feature(s) not included in the certification under Comments below. The diagram number, Section C, Item 1, must still be entered.

*I certify that the information in Sections B and C on this certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.*

CERTIFIER'S NAME <b>DENNIS J. LEEK</b>		LICENSE NUMBER (or Affix Seal) <b>#2689</b>	
TITLE <b>PROFESSIONAL SURVEYOR &amp; MAPPER</b>		COMPANY NAME <b>DJL SURVEYING CO., INC.</b>	
ADDRESS <b>8324 CORPORATE WAY, P.O. BOX 791</b>		CITY <b>NEW PORT RICHEY</b>	STATE <b>FL</b>
SIGNATURE <i>Dennis J. Leek</i>		DATE <b>12/3/97</b>	PHONE <b>(813) 845 8084</b>
			ZIP <b>34656</b>

Copies should be made of this Certificate for: 1) community official, 2) insurance agent/company, and 3) building owner.

**COMMENTS:**

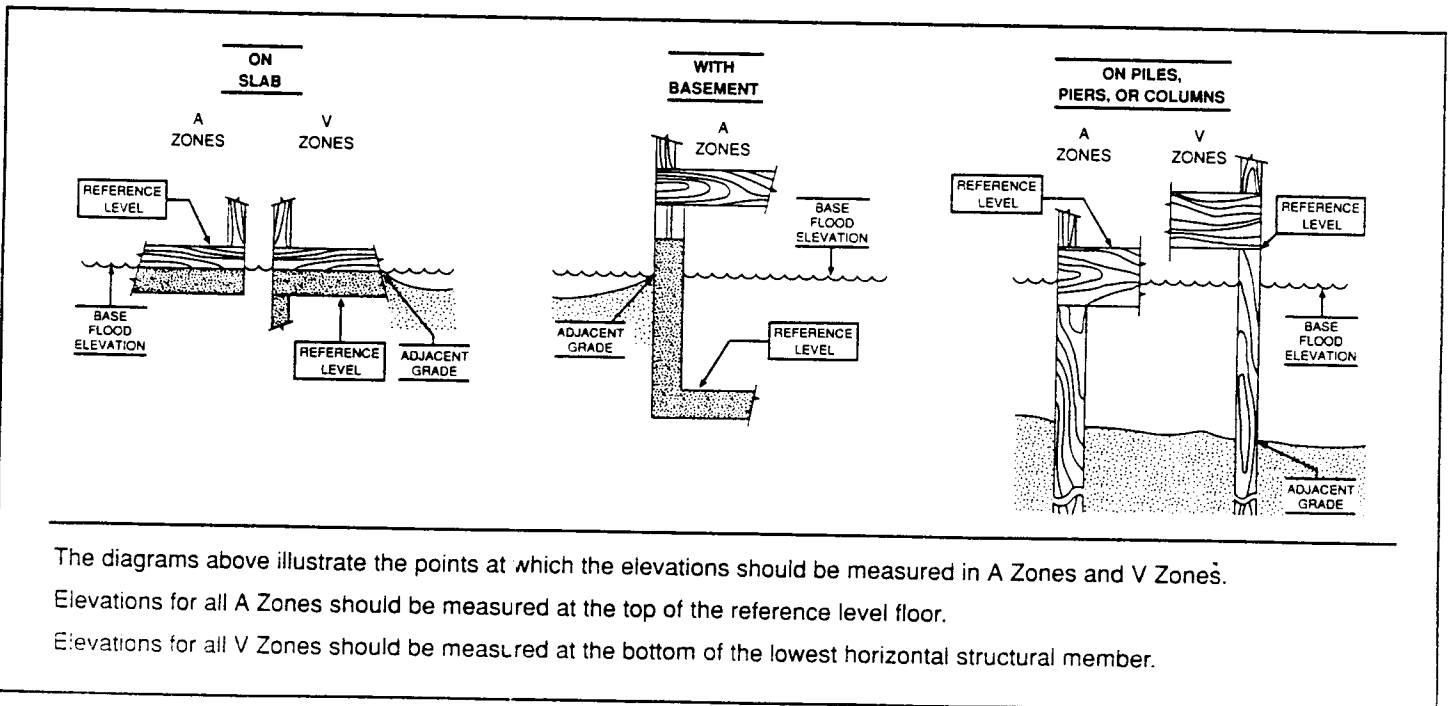
\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



"FOR SUNSHINE

# CITY OF PORT RICHEY

8624 PORT RICHEY VILLAGE LOOP  
PORT RICHEY, FLORIDA 34668  
TELEPHONE (813) 845-7800



AND PROGRESS"

## CERTIFICATE OF OCCUPANCY

NO: 98003

DATE: 01/30/98

RE: P.L. CONSTRUCTION---BARKER

7815 FISCHER DR.

PORT RICHEY, FL 34668

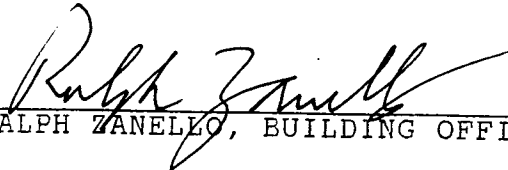
BUILDING PERMIT #: 97147

ELECTRICAL PERMIT #: 97147

PLUMBING PERMIT #: 97147

# OF OCCUPANTS: \_\_\_\_\_  
(AS DETERMINED BY THE FIRE CHIEF)

AFTER COMPLETE INSPECTION OF THE ABOVE  
CONSTRUCTION, PLEASE ACCEPT THIS CERTIFICATE OF  
OCCUPANCY.

  
RALPH ZANELLO, BUILDING OFFICIAL

**Mortgage Loan Number: PNC Mortgage 0093208201**

**Flood Insurance Policy: 4-0010-9629-8**

**SBA Control Number: 2907-399**

**Flood 3/93**

Damage to structure	\$25,718.23
Received from flood insurance company	\$23,532.00 (for structure only)
Replace furniture and appliances (not covered)	\$15,000.00
Housing while repairs (3 months)	\$ 2,000.00
Two cars (not covered)	\$ 6,000.00
Loss of transportation	\$ 2,000.00
Clothes, linens, etc... (not covered)	\$ 2,500.00

**Flood 10/96**

Repair house	\$82,000.00
Received from flood insurance company	\$15,389.06
Lease money lost for mortgage payments	\$ 7,500.00
Trips for documentary stamps, contractors, loss of wages for trips, phone calls, faxes, etc.	\$ 5,000.00
SBA preapproved loan to us (have not received as of yet) which includes	\$121,000.00 \$ 36,000.00

This does not include what we will need to pay an attorney for lease, property management, and other expenses that we anticipate in the near future.

**P.L. Construction Management, Inc.**

P.O. Box 789  
Port Richey, FL 34673-0789

Phone: 813-868-3661

Fax: 813-863-7063

CGC 011975

---

---

**CONTRACT FOR CONSTRUCTION**

**Agreement**

**made as of the Eleventh day of April in the year of Nineteen  
Hundred and Ninety Seven**

**Between** the Owner:  
Mr. & Mrs.. W. Barker  
111 4th Street  
Blackmountain, NC 28711

and the Contractor:  
P.L. Construction Management, Inc.  
PO Box 789  
Port Richey, FL 34673-0789  
The Project;  
Second floor addition and elevation of house above flood plain  
7815 Fischer Drive  
Port Richey, FL 34668  
The Designer:  
Thomas Kinter III

The Owner and Contractor agree as set forth below.

**ARTICLE 1**

**THE CONTRACT DOCUMENTS**

The Contract Documents consist of this Agreement, the Drawings, the Specifications, all Addenda issued prior to and all Modifications issued after execution of this Agreement. These form the Contract, as if attached to this Agreement or Repeated herein. An enumeration of the Contract Documents appears in Article 7.

**ARTICLE 2**

**THE WORK**

The Contractor shall perform all the work required by the Contract Documents for Demolition and reconstruction of residence per plans and specs specified in article 7 and revised quote dated March 27, 1997 as follows:

Design, structural engineering, permits, demolition of existing roof and selected interior partitions to meet code requirements, demolition of existing electrical and plumbing capping as per code, demolition of exterior planters and landscape at perimeter of home, reinforce foundation and install concrete columns to support upper floor, frame second floor to conform to shape of existing first floor, columns to be on interior of house, upper floor to be 3 bedroom 2 bath split plan with outside stairway ( see enclosed specifications for standard items), Driveway to be resurfaced after construction using Permacrete system, regrade site, landscaping and sod. Home to be constructed per local codes and ordinances.

**ARTICLE 3**

**TIME OF COMMENCEMENT AND SUBSTANTIAL COMPLETION**

The work to be performed under this Contract shall be commenced Within 10 days of receipt of permits and confirmation of funds set aside.

and, subject to authorized adjustments, Substantial Completion shall be achieved not later than 4 months thereafter

**ARTICLE 4**

**CONTRACT SUM**

The Owner shall pay the Contractor in current funds for the performance of the Work, subject to additions and deductions by Change Order as provided in the Contract Documents, the Contract sum of ~~\$81,845.00~~

*DEDUCT 2900* *789145*

The contract sum is determined as follows:

Based on final drawings to be designed by Contractor and approved by Owner within the price stated above . The Owner may exercise the option to add optional extras as noted in the quote dated March 20, 1977 during the design phase of project and the contract will be adjusted accordingly

**ARTICLE 5**

**PROGRESS PAYMENTS**

Based on Applications for Payment submitted to the Owner by the Contractor and Certificates for Payment issued by the Owner or lending institution the Owner shall make progress payments on account of the Contract Sum to the Contractor as provided in the Contract Documents for the period ending the last day of the month as follows:

Not later than 10 days following the end of the period covered by the Application for Payment 100% of the portion of the Contract Sum properly allocable to labor, materials and equipment incorporated in the work and 100 percent of the portion of the contract sum properly allocable to materials and equipment suitably stored at the site or a some other location agreed upon in writing, for the period covered by the Application for Payment, less the aggregate of previous payments made by the Owner: and upon Substantial Completion of the entire Work a

sum sufficient to increase the total payments to 100% of the Contract Sum, less such amounts as the Owner and Contractor shall determine for all incomplete work and unsettled claims as provided in the contract documents.

The sum of \$1300.00 will be payable upon completion of permit drawings and balance of contract payable per draws as specified by lender.

Payments due and unpaid under the Contract Documents shall bear interest from the date payment is due at the legal rate prevailing at the place of the project.

**ARTICLE 6**

**FINAL PAYMENT**

Final payment, constituting the entire unpaid balance of the Contract Sum, shall be paid by the Owner to the Contractor when the Work has been completed, the Contract fully performed, and a final Certificate for payment has been approved by the Owner and lending institution.

**ARTICLE 7**

**MISCELLANEOUS PROVISIONS**

The Contract Documents, which constitute the entire agreement between the Owner and the Contractor, are listed in Article 1 and, except for Modifications issued after execution of this Agreement, are enumerated as follows:

Drawings to be designed and approved within the following specifications:  
SPECIFICATIONS

- |   |   |
|---|---|
| Site strip and grade                                    | Structural concrete reinforcing first floor         |
| Demolition included                                     | Structural lumber southern yellow pine              |
| Sheathing 1/2 OSB                                       | Sub floor 3/4 T&G plywood glued & nailed            |
| Engineered gable roof system                            | Aluminum soffit and fascia                          |
| Aluminum windows single pane                            | R-19 insulation in walls                            |
| R-30 insulation in ceiling                              | R-19 insulation in floor                            |
| 20 year Fiberglass shingle roof                         | Copper piping, PVC waste and vents                  |
| <del>New toilets and tub</del> 500                      | <del>Acrylic stall shower with 2 heads</del> 1400   |
| 150 amp electrical service reuse breakers               | Electrical fixtures (\$500.00 Allowance)            |
| Reuse a/c system second floor                           | 25 lf cabinets                                      |
| Install new A/C ductwork and grills                     | Interior drywall walls and ceilings                 |
| Orange peel finish on walls                             | <del>Popcorn finish in ceilings</del> Lace TUB (MS) |
| Brushed aluminum hardware                               | Colonial wood base                                  |
| Colonist 6 panel interior doors                         | Standard front door                                 |
| Wood railing at exterior stairs                         | Full mirrors over vanities                          |
| 100 lf closet maid shelving - 300                       | Interior paint 2 coats satin finish                 |
| - Second floor exterior vinyl siding & Front            | New garage door                                     |
| Woodwork 2 coats semigloss all the way                  |   |
| <del>Resurface drive and walks</del> 700. Down TUB (MS) |   |

2,900. -

Install new carpet (allow \$11.00 per yard

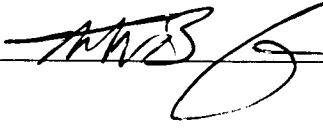
Install 6lb carpet pad  
Install vinyl in kitchen, baths, utility allow  
\$13.00 psy  
3 telephone jacks, 3 TV jacks  
Carpet throughout home except kitchen,  
baths and utility

Final clean ready for move in  
Appliance allowance \$1500.00

This agreement entered into as of the day and year first written above

**OWNER**

**CONTRACTOR**

  
\_\_\_\_\_

P.L. Construction Management, Inc.



Mary Barker

Paul Lembo, President



Thomas/Mary Barker  
 7815 Fischer Dr.  
 Port Richey, FL 34668

This home is in a "A" zone, and is block wall construction, slab on grade. This house was damaged in 1993 by No Name Storm, and again in 1996 by tropical storm "Josephine". The total damage to the structure, plus other related costs from the two storms are as follows:

Structure	\$ 15,261.00
Contents	\$ 11,000.00
Rent	\$ 3,500.00
Moving/Storage	<u>\$ 675.00</u>
Total	\$ 30,436.00

A total of (2) persons, plus property valued at \$ 52,000.00 will be protected with a F.M.A.P. grant for retro-fitting.

It is estimated that should this house not be retro-fitted to the B.F.E., there would be more repetitive loss damages to the following amounts:

Minor storm total damage estimate	\$ 7,500.00
Major storm total damage estimate	\$ 15,000.00

It is also important to note that should this house not be retro-fitted through the F.M.A.P. grant, not only would there be repetitive financial losses as stated above, but eventually the repetitive damage to the structure each time there is flooding from heavy rains, a tropical storm or hurricane, could cause failures to the structural integrity of the house. These failures could go undetected until failing completely, causing massive damage, and possible injuries or death to the occupants.

The useful life of the existing structure located below the B.F.E. the way it is would be estimated at 5 to 10 years depending upon the severity of, and how many storms cause damage in our area over this period of time. If the mitigation measure was applied to this house, not only would it be taken out of "Harms Way" to flooding, but the construction would also have to meet new hurricane standards along with 110 m.p.h. wind load factors. What this means is: No more damage from flooding, and 0 to minimal damage from hurricane winds. You would now have a structure that would have a 50 year useful life span.

The cost to retro-fit this "A" zone house above the B.F.E. is \$ 78,945.00. Based on the following figures, this house would be a good candidate for the F.M.A.P. grant.

Cost to retro-fit	\$ 78,945.00
F.M.A.P. (75%)	\$ 59,209.00
Repetitive losses since 1993	<u>\$ 30,436.00</u>
Total "Overage" amount	\$ 28,773.00

Synopsis: One major storm or two minor ones will equal or exceed the "overage" amount, and as per weather predictions, this could happen within 1-3 years.

The decision to elevate above the B.F.E. using the construction method of removing the roof, and leaving the existing walls was determined by this house being in an "A" zone. This method is much less expensive than demolishing the entire structure, and building a new one from the ground up. There are no environmental effects to this construction method. There were no other less expensive alternatives to retro-fitting for this type of existing home in an "A" zone. Peace of mind, and the welfare and safety of the occupants will be accomplished by retro-fitting. It will also be in the spirit of the City of Port Richey's goals and objectives to eventually have all structures elevated above the B.F.E. through mitigation grants and continued enforcement of Flood Plain Construction Codes and Ordinances.

**August 5, 1997**

**Thomas W. Barker    231-80-0405**  
**Mary E. Barker     409-11-1795**

Because of the storm damages to our house at 7815 Fischer Drive in Port Richey, Florida, it has caused momentous financial stress for us. Even with flood insurance coverage, we have had considerable out-of-pocket expenses, along with time missed from work, lease money for mortgage payments lost, etc., please see attached list. This has created a significant hardship on our family.

Your consideration for grant will be most appreciated.

Thank you

Thomas and Mary Barker

# CITY OF PORT RICHEY

8624 PORT RICHEY VILLAGE LOOP  
PORT RICHEY, FLORIDA 34668  
TELEPHONE (813) 845-7800



The City of Port Richey is 4.5 square miles with approximately 1300 residences. All of which are either in an "A" zone, or "V" zone. (75% in "A" zone, and 25% in "V" zone). Approximately 900 residences are single family homes. Of these homes, about 150 are mobile homes, and approximately 50 were built after the N.F.I.P. went into effect and are elevated structures. The remaining 700 residences are mostly slab on grade, block construction, below the B.F.E. Being a waterfront community, all it takes is a high tide and heavy rain to produce some flooding.

There are two (2) possible ways to correct this problem. Only one (1) method is practical and cost effective.

- 1) We could relocate the 700 residences out of the flood plain. This would mean the City of Port Richey would loose over 50% of it's population, and would cease to exist.
- 2) We could retro-fit. There are two (2) methods of retro-fitting.
  - (a) Elevate the existing structure.
  - (b) Remove the roof of an existing structure, leave the existing walls, add a 2nd floor above the B.F.E. for living. Abandon the 1st level, except for garage storage, or means of egress to the 2nd level. However, since most of the structures involved are slab on grade, block houses built prior to 1977, you could not elevate these structures without the strong possibility of the existing walls collapsing. Therefore, placing the 2nd level on engineered columns is the most practical, and economical type of retro-fitting for our municipality. This method of retro-fitting a structure adapts with the C.R.S. program.

Name BARKERAddress 7815 FISCHER

This home is in a A zone, and is block wall construction, slab on grade. This house was damaged in 1993 by No Name Storm, and again in 1996 by tropical storm Josephine. The total damage to the structure, plus other related costs from the two storms are as follows:

Structure	<u>\$ 15261</u>
Contents	<u>11,000.</u>
Rent	<u>3500</u>
Moving/Storage	<u>675</u>
Total	<u>30,436. -</u>

Two (2) persons, plus property valued at 52,000. - will be protected with a F.M.A.P. grant for retro-fitting.

It is estimated that should this house not be retro-fitted to the B.F.E., there would be more repetitive loss damages to the following amounts:

Minor storm total damage estimate	<u>7500. <sup>00</sup></u>
Major storm total damage estimate	<u>15,000. <sup>00</sup></u>

It is also important to note that should this house not be retro-fitted through the F.M.A.P. grant, not only would there be repetitive financial losses as stated above, but eventually the repetitive damage to the structure each time there is a tropical storm or hurricane, could cause failures to the structural integrity of the house. These failures could go undetected until failing completely, causing massive damage, and possible injuries or death to the occupants.

The useful life of the existing structure located below the B.F.E. the way it is would be estimated at 5 to 10 years depending upon the severity of, and how many storms cause damage in our area over this period of time. If the mitigation measure was applied to this house, not only would it be taken out of "Harms Way" to flooding, but the construction would also have to meet new hurricane standards along with 110 m.p.h. wind load factors. What this means is: No more damage from flooding, and 0 to minimal damage from hurricane winds. You would now have a structure that would have a 50 year useful life span.

The cost to retro-fit this A zone house above the B.F.E. is 78,945. Based on the following figures, this house would be a good candidate for the F.M.A.P. grant.

Cost to retro-fit	<u>78,945</u>
F.M.A.P. (75%)	<u>59,209</u>
Repetitive losses since 1993	<u>30,436</u>
Total "Overage" amount	<u>A 28,743. -</u>

Synopsis: One major storm or two minor ones will equal or exceed the "overage" amount, and as per weather predictions, this could happen within 1-3 years.

Name BARKER

Address 7815 FISCHER

This home is in a A zone, and is block wall construction, slab on grade. This house was damaged in 1993 by No Name Storm, and again in 1996 by tropical storm Josephine. The total damage to the structure, plus other related costs from the two storms are as follows:

Structure	<u>\$ 15261</u>
Contents	<u>11,000.</u>
Rent	<u>3500</u>
Moving/Storage	<u>675</u>
Total	<u>30,436. -</u>

Two (2) persons, plus property valued at 52,000. - will be protected with a F.M.A.P. grant for retro-fitting.

It is estimated that should this house not be retro-fitted to the B.F.E., there would be more repetitive loss damages to the following amounts:

Minor storm total damage estimate	<u>7500. <sup>00</sup></u>
Major storm total damage estimate	<u>15,000. <sup>00</sup></u>

It is also important to note that should this house not be retro-fitted through the F.M.A.P. grant, not only would there be repetitive financial losses as stated above, but eventually the repetitive damage to the structure each time there is a tropical storm or hurricane, could cause failures to the structural integrity of the house. These failures could go undetected until failing completely, causing massive damage, and possible injuries or death to the occupants.

The useful life of the existing structure located below the B.F.E. the way it is would be estimated at 5 to 10 years depending upon the severity of, and how many storms cause damage in our area over this period of time. If the mitigation measure was applied to this house, not only would it be taken out of "Harms Way" to flooding, but the construction would also have to meet new hurricane standards along with 110 m.p.h. wind load factors. What this means is: No more damage from flooding, and 0 to minimal damage from hurricane winds. You would now have a structure that would have a 50 year useful life span.

The cost to retro-fit this A zone house above the B.F.E. is 78,945. Based on the following figures, this house would be a good candidate for the F.M.A.P. grant.

Cost to retro-fit	<u>78,945</u>
F.M.A.P. (75%)	<u>59,209</u>
Repetitive losses since 1993	<u>30,436</u>
Total "Overage" amount	<u>A 28,743. -</u>

Synopsis: One major storm or two minor ones will equal or exceed the "overage" amount, and as per weather predictions, this could happen within 1-3 years.