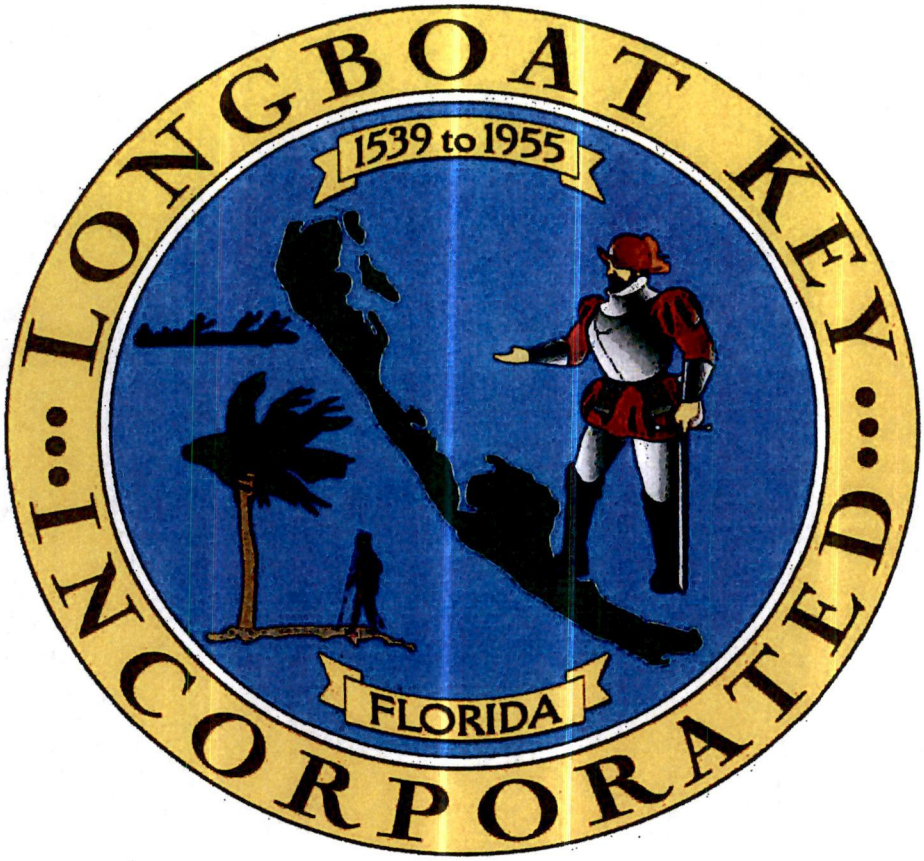



# TOWN OF LONGBOAT KEY

# STORM DAMAGE ESTIMATE COMPARISON STUDY

# 380 NORTH SHORE CONDOMINIUM PROJECT

Neal Mazzei, CFM-Certified Plans Examiner

## Neal Mazzei

**From:** Neal Mazzei
**Sent:** Thursday, March 19, 2026 4:59 PM
**To:** Neal Mazzei
**Subject:** FW: Longboat Pass-380 N. Shore Road: Contractor Withdrawal

**From:** Allen Parsons <AParsons@longboatkey.org>
**Sent:** Thursday, March 19, 2026 2:44 PM
**To:** Patti Fige <PFige@longboatkey.org>; Marie Cordasco <mcordasco@longboatkey.org>
**Cc:** Neal Mazzei <nmazzei@longboatkey.org>
**Subject:** FW: Longboat Pass-380 N. Shore Road: Contractor Withdrawal

Just confirming that this info gets into the file for this project.

**From:** Ellen Scotti-Belli <escottibelli@hotmail.com>
**Sent:** Monday, March 16, 2026 6:43 PM
**To:** Allen Parsons <AParsons@longboatkey.org>
**Cc:** Neal Mazzei <nmazzei@longboatkey.org>; Jennifer Clark <jenniferclarkncc@gmail.com>; Kevin Figueroa <kfigueroa@longboatkey.org>
**Subject:** Longboat Pass-380 N. Shore Road: Contractor Withdrawal

**This Message Is From an Untrusted Sender**
You have not previously corresponded with this sender.
Report Suspicious

Mr. Parsons,

The Longboat Pass Association at 380 North Shore Road is no longer in contract with Miles Dunlap, Salty LLC for our storm rebuild project.

Per my conversation with Kevin Figueroa regarding the withdraw of our contractor, I am writing to inform the Town of Longboat Key that Miles Dunlap of Salty LLC will no longer be acting as our general contractor. The Association is requesting that the permits remain open until we have settled on a new contractor for our rebuild project. It is my understanding that the permits are transferable and will remain open.

Please feel free to contact me via email or by phone at 703-201-3881 if you have any specific questions or comments or if there is a need for additional correspondence beyond this email to retain our permits.

It is important that we do not lose the permits in the process as we secured them during the fee waiver and want to be sure we are still able to take advantage of that benefit.

Thank you for your attention to this matter.

Ellen Scotti-Belli
Longboat Pass, Inc.

**Neal Mazzei**

---

**From:** Stephanie Garcia
**Sent:** Friday, March 20, 2026 12:55 PM
**To:** Neal Mazzei
**Subject:** 380 North Shore - Document Request

Hi Neal,

I need to have any documentation you have regarding 380 North Shore for a records request.

Thanks!


***Stephanie Garcia,* CMC, FCRM, CBTO**
Deputy Town Clerk II
**Town of Longboat Key**
501 Bay Isles Road
Longboat Key, FL 34228
(941) 316-1999


***Premier Community, Exceptional Service***


**Note:** Florida has a very broad public records law. Under Florida law, **e-mail addresses are considered public records** when they pertain to Town business. If you do not want your e-mail address released in response to a public records request, you should not send electronic mail to this entity. Instead, you may wish to contact our office by phone or in writing. All written documents are also considered public records and open for inspection upon request.

# 380 North Shore Condominum Project SDE

| ADDRESS | PARCEL ID# | MARKET VALUE-PAO | FEMA 50% VALUE | EST. REPAIR COST | % OF DAMAGE | OK TO PROCESS | DO NOT PROCESS |
|---|---|---|---|---|---|---|---|
| 380 NORTH SHORE RD UNIT 1 | 7812910102 | $980,000.00 | $490,000.00 | $676,690.00 | 69.05% | BC-ALT-25-0372 | |
| 380 NORTH SHORE RD UNIT 2 | 7812910151 | $705,000.00 | $352,777.50 | $538,479.00 | 76.38% | BC-ALT-25-0373 | |
| 380 NORTH SHORE RD UNIT 3 | 7812910201 | $860,000.00 | $430,000.00 | $664,780.00 | 77.30% | BC-ALT-25-0374 | |
| 380 NORTH SHORE RD UNIT 4 | 7812910250 | $545,000.00 | $272,500.00 | $387,467.75 | 71.095% | BC-ALT-25-0375 | |
| 380 NORTH SHORE RD UNIT 5 | 7812910300 | $545,000.00 | $272,500.00 | $407,387.50 | 74.75% | BC-ALT-25-0376 | |
| 380 NORTH SHORE RD UNIT 6 | 7812910359 | $590,000.00 | $295,000.00 | $438,252.00 | 74.28% | BC-ALT-25-0377 | |
| 380 NORTH SHORE RD UNIT 7 | 7812910409 | $590,000.00 | $295,000.00 | $430,552.00 | 72.98% | BC-ALT-25-0378 | |
| 380 NORTH SHORE RD UNIT 8 | 7812910458 | $545,000.00 | $272,500.00 | $415,153.75 | 76.18% | BC-ALT-25-0379 | |
| 380 NORTH SHORE RD UNIT 9 | 7812910508 | $545,000.00 | $272,500.00 | $423,819.25 | 77.77% | BC-ALT-25-0381 | |
| **TOTALS** | | **$5,905,000.00** | **$2,952,500.00** | **$4,382,581.75** | **74.42%-AVG** | | |
| | | ***(Structure +Land)*** | | | | | |
| **50% OF MKT VALUE - MCPAO** | | **$2,952,000.00** | $2,952,000.00 | | | | |
| PRIVATE ACV FEMA APPRAISAL LESS DEPRECIATION FOR UNITS 1-9 | | $2,806,305.00 | | | | | |
| PRIVATE ACV FEMA APPRAISAL LESS DEPRECIATION FOR THE STRUCTURE ITSELF | | $95,414.00 | | | | | |
| **TOTAL ACV FEMA APPRAISAL** | | **$2,901,719.00** | | | | | |
| **50% OF TOTAL PRIVATE ACV FEMA APPRAISAL** | | **$1,450,859.50** | | | | | |
| WORKFORCE XACTAMATE COST ESTIMATE FOR ENTIRE DEMO & REBUILD | | **$2,868,780.42** | | | | | |
| | | ***($32,938.58) OR 1.14% LESS THAN FEMA ACV APP*** | | | | | |
| 50% OF TOTAL WORKFORCE EXACTAMATE ESTIMATE | | **$1,434,390.21** | | | | | |

38N Shore - Common Areas — BC-ALT-25-0371 -

2,806,305 x 50% = 1,403,526

Bs 582,200.00 (1,015,848.50)

| | | |
|---|---|---|
| 1 | 97,348.00 | 387,677.50 Left |
| 2 | 48,604.25 | 36.19% |
| 3 | 51,341.25 | |
| 4 | 33,730.00 | |
| 5 | 33,230.00 | |
| 6 | 32,805.00 | |
| 7 | 42,230.00 | |
| 8 | 41,130.00 | |
| 9 | 53,230.00 | |

**TOWN OF LONGBOAT KEY**
**PLANNING, ZONING & BUILDING DEPARTMENT**
**BUILDING DEPARTMENT**
**PHONE: 941-316-1966**
**FAX: 941-316-1970**

**501 BAY ISLES ROAD**
**LONGBOAT KEY, FL 34228**
**EAST BUILDING OF TOWN HALL**

Date: 6/9/2025

Ellen Scott-Belli, President
Maureen Merrigan, Main Contact
380 North Shore Condominium Project
380 North Shore Road – Units 1-9
Longboat Key, Florida 34228

**Re: Notice of Substantial Damage Estimate Determination**
Property Address: 380 North Shore Road
Longboat Key, FL 34228
Parcel ID#s:

Dear Ellen,

As part of our recovery efforts after the flood and wind events from Hurricane Helene on September 26, 2024 and Hurricane Milton on October 9, 2024., we have worked carefully to check the damage of the entire Structure as well as the individual units in the 380 North Shore Condominium Project located at 380 North Shore Road, Units 1-9 Longboat Key Florida 34228. The entire Structure as a whole as well as the individual units appear to have sustained significant damage. Based on this damage assessment, and as required by the National Flood Insurance Program (NFIP) and local floodplain management regulations, it has been determined by our Inspection Reports and the Forerunner estimating software that the entire Structure as a whole and each individual unit have been substantially damaged. This determination was made by comparing the cost estimate of the work required to restore your entire Structure and each individual unit to its pre-damage condition to the market value of the building (excluding the land value). When the cost estimate to repair equals or exceeds 50 percent of the market value of the home, the repair work is considered substantial damage.

Cost Estimate of structure and unit repairs: **$ 2,868,780.42 from Xactimate Cost Estimating Software**
Pre-Damage Market Value of the Structure: **$ 2,901,719.00 from your 50% FEMA ACV Appraisal.**
**50% of your FEMA ACV Appraisal after depreciation is $ 1,450,859.50. This is the maximum amount the association can spend on all Building Structure and Unit Repairs.**

The most significant requirement is that the lowest floor, as defined in the regulations and code, must be elevated to or above the Base Flood Elevation of 9, plus 1' as per the 2023 Florida Building Code (10' minimum) or any other elevation specified in the regulations/code on the FIRM, Panel Number 12081C0283F.

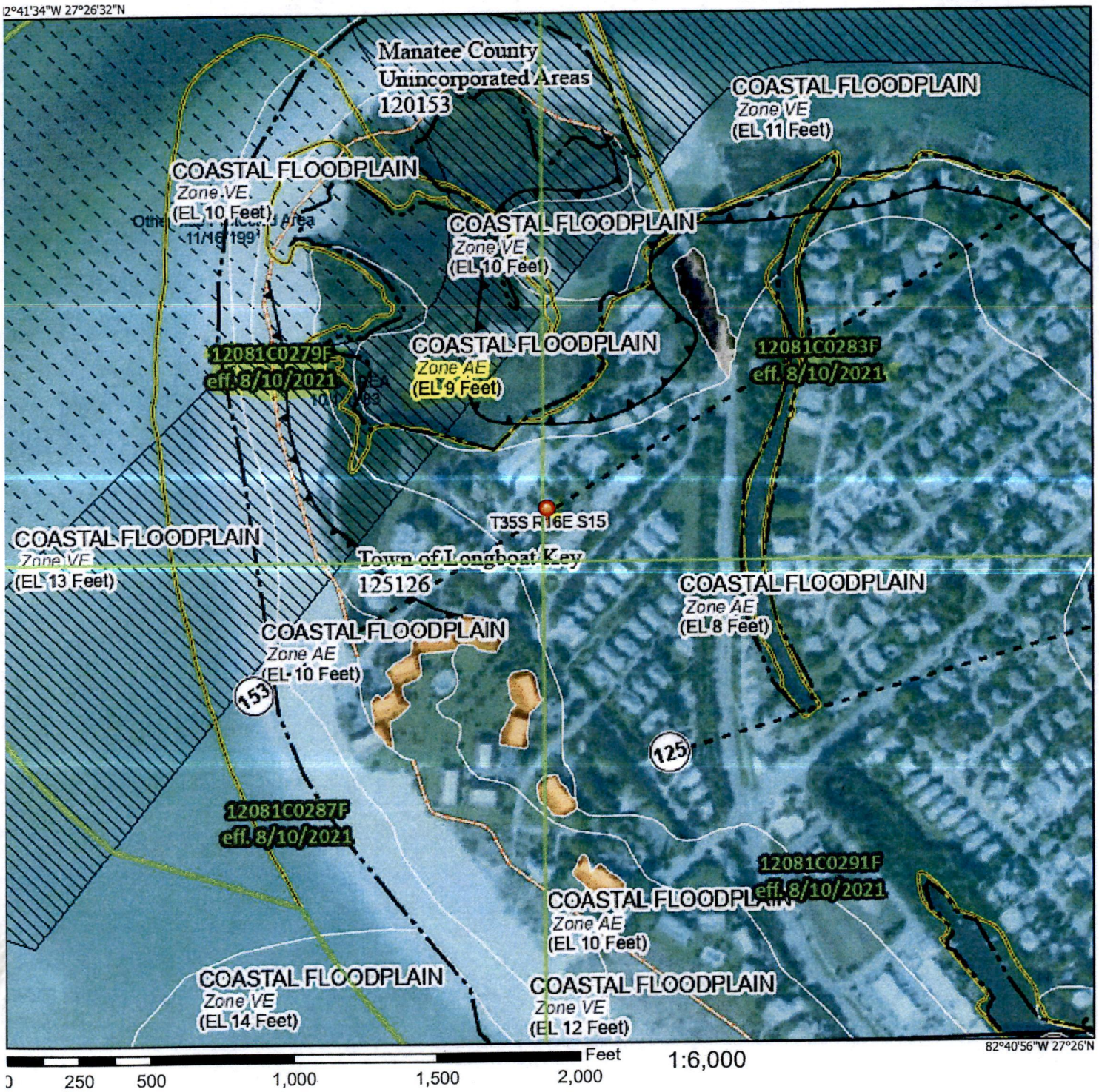
If you have any questions regarding this information, please contact Neal Mazzei, CFM at 941-316-1966.

Regards,

**Patti Fige, CBO, CFM, LEED AP BD+C**
**Building Official**
**2024 President of the Manasota Chapter – Building Officials Association of Florida**
**Town of Longboat Key**
**501 Bay Isles Road**
**Longboat Key, Florida 34228**
**(941) 361-6411, Ext. 2521 - pfige@longboatkey.org**

# National Flood Hazard Layer FIRMette

FEMA




## Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

**SPECIAL FLOOD HAZARD AREAS**
- Without Base Flood Elevation (BFE) *Zone A, V, A99*
- With BFE or Depth *Zone AE, AO, AH, VE, AR*
- Regulatory Floodway

**OTHER AREAS OF FLOOD HAZARD**
- 0.2% Annual Chance Flood Hazard, Area of 1% annual chance flood with average depth less than one foot or with drainag areas of less than one square mile *Zone*
- Future Conditions 1% Annual Chance Flood Hazard *Zone X*
- Area with Reduced Flood Risk due to Levee. See Notes. *Zone X*
- Area with Flood Risk due to Levee *Zone D*

**OTHER AREAS**
- NO SCREEN — Area of Minimal Flood Hazard *Zone X*
- Effective LOMRs
- Area of Undetermined Flood Hazard *Zone*

**GENERAL STRUCTURES**
- Channel, Culvert, or Storm Sewer
- Levee, Dike, or Floodwall

**OTHER FEATURES**
- 20.2 / 17.5 — Cross Sections with 1% Annual Chance / Water Surface Elevation
- Coastal Transect
- Base Flood Elevation Line (BFE)
- Limit of Study
- Jurisdiction Boundary
- Coastal Transect Baseline
- Profile Baseline
- Hydrographic Feature

**MAP PANELS**
- Digital Data Available
- No Digital Data Available
- Unmapped

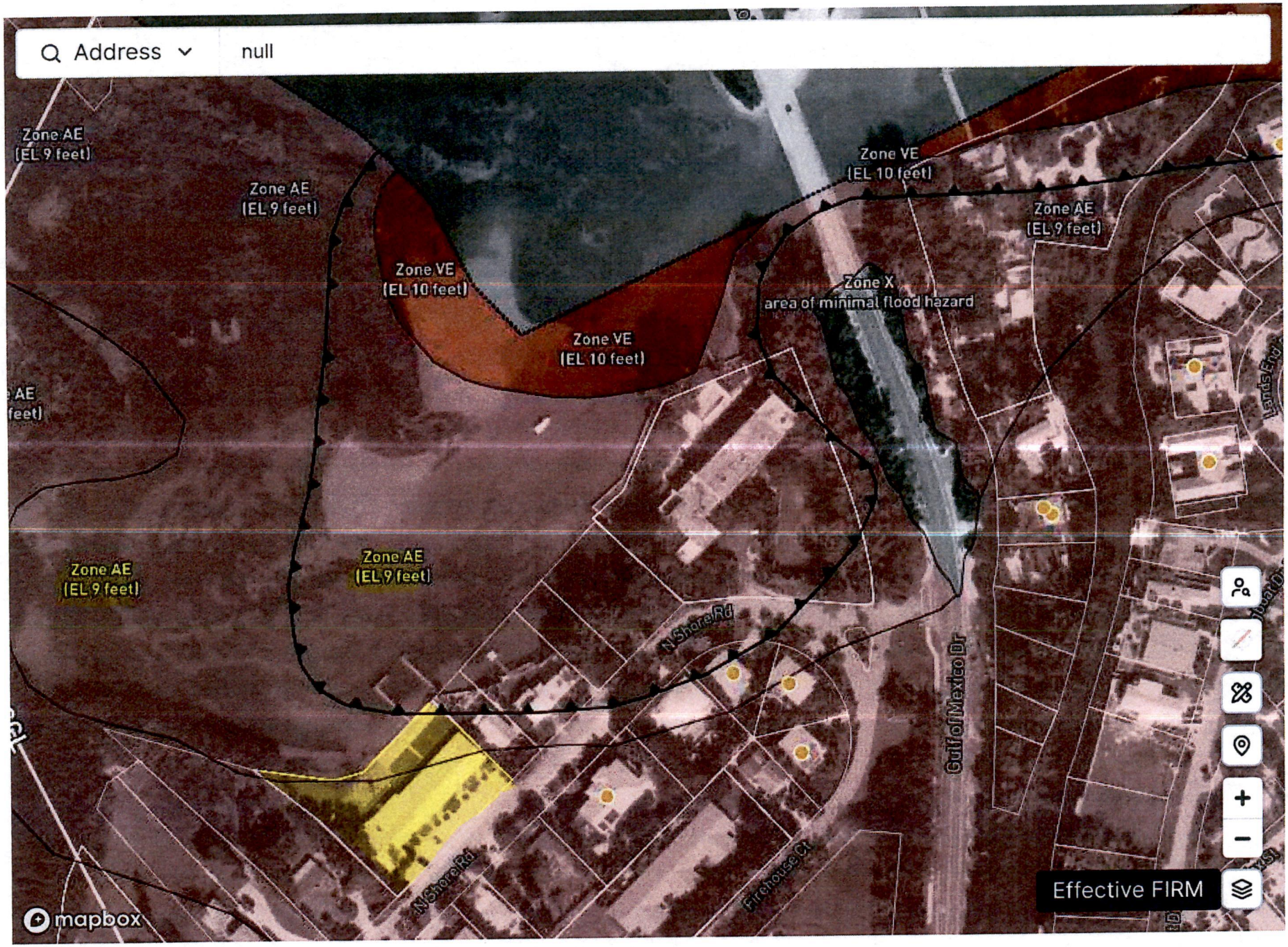
N

The pin displayed on the map is an approximate point selected by the user and does not represe an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on **5/13/2025 at 5:05 PM** and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.


Address
null
Zone AE
(EL 9 feet)
Zone AE
(EL 9 feet)
Zone VE
(EL 10 feet)
Zone VE
(EL 10 feet)
Zone VE
(EL 10 feet)
Zone X
area of minimal flood hazard
Zone AE
(EL 9 feet)
Zone AE
(EL 9 feet)
Zone AE
(EL 9 feet)
N Shore Rd
Gulf of Mexico Dr
N Shore Rd
Firehouse Ct
Effective FIRM
mapbox

TOWN OF LONGBOAT KEY
PLANNING, ZONING & BUILDING DEPARTMENT
BUILDING DEPARTMENT
PHONE: 941-316-1966
FAX: 941-316-1970

501 BAY ISLES ROAD
LONGBOAT KEY, FL 34228
EAST BUILDING OF TOWN HALL

# 380 NORTH SHORE CONDOMINIUM SDE-ACV APPRAISAL ANALYSIS
# May 13, 2025

## TABLE OF CONTENTS

The following lists the components of the 380 North Shore Condominium SDE-ACV Appraisal Analysis:

1. Town of Longboat Key entire Condominium Structure SDE Letter and Report
2. SDE Letter and Inspection Report for 380 North Shore Road – Unit 1
3. SDE Letter and Inspection Report for 380 North Shore Road – Unit 2
4. SDE Letter and Inspection Report for 380 North Shore Road – Unit 3
5. SDE Letter and Inspection Report for 380 North Shore Road – Unit 4
6. SDE Letter and Inspection Report for 380 North Shore Road – Unit 5
7. SDE Letter and Inspection Report for 380 North Shore Road – Unit 6
8. SDE Letter and Inspection Report for 380 North Shore Road – Unit 7
9. SDE Letter and Inspection Report for 380 North Shore Road – Unit 8
10. SDE Letter and Inspection Report for 380 North Shore Road – Unit 9
11. FEMA 50% Appraisal from Realty Appraisal Services of Southwest Florida
12. Xactimate Cost Estimate to rebuild

If you have any questions regarding this information please contact Neal Mazzei, CBO,CFM at 941-316-1966.

Regards,

**Patti Fige, CBO, CFM, LEED AP BD+C-Building Official**
**2024 President of the Manasota Chapter – Building Officials Association of Florida**
**Town of Longboat Key**
**501 By Isles Road**
**Longboat Key, Florida 34228**
**(941) 361-6411, Ext. 2521**
**pfige@longboatkey.org**

# 380 North Shore Condominum Project SDE

| ADDRESS | PARCEL ID# | MARKET VALUE-PAO | FEMA 50% VALUE | EST. REPAIR COST | % OF DAMAGE | OK TO PROCESS | DO NOT PROCESS |
|---|---|---|---|---|---|---|---|
| 380 NORTH SHORE RD UNIT 1 | 7812910102 | $980,000.00 | $490,000.00 | $676,690.00 | 69.05% | NO | SD |
| 380 NORTH SHORE RD UNIT 2 | 7812910151 | $705,000.00 | $352,777.50 | $538,479.00 | 76.38% | NO | SD |
| 380 NORTH SHORE RD UNIT 3 | 7812910201 | $860,000.00 | $430,000.00 | $664,780.00 | 77.30% | NO | SD |
| 380 NORTH SHORE RD UNIT 4 | 7812910250 | $545,000.00 | $272,500.00 | $387,467.75 | 71.095% | NO | SD |
| 380 NORTH SHORE RD UNIT 5 | 7812910300 | $545,000.00 | $272,500.00 | $407,387.50 | 74.75% | NO | SD |
| 380 NORTH SHORE RD UNIT 6 | 7812910359 | $590,000.00 | $295,000.00 | $438,252.00 | 74.28% | NO | SD |
| 380 NORTH SHORE RD UNIT 7 | 7812910409 | $590,000.00 | $295,000.00 | $430,552.00 | 72.98% | NO | SD |
| 380 NORTH SHORE RD UNIT 8 | 7812910458 | $545,000.00 | $272,500.00 | $415,153.75 | 76.18% | NO | SD |
| 380 NORTH SHORE RD UNIT 9 | 7812910508 | $545,000.00 | $272,500.00 | $423,819.25 | 77.77% | NO | SD |
| **TOTALS** | | **$5,905,000.00** | **$2,952,500.00** | **$4,382,581.75** | **74.42%-AVG** | | |
| | | ***(Structure +Land)*** | | | | | |
| **50% OF MKT VALUE - MCPAO** | | **$2,952,000.00** | $2,952,000.00 | | | | |
| | | | | | | | |
| PRIVATE ACV FEMA APPRAISAL | | | | | | | |
| LESS DEPRECIATION FOR | | | | | | | |
| UNITS 1-9 | | $2,806,305.00 | | | | | |
| PRIVATE ACV FEMA APPRAISAL | | | | | | | |
| LESS DEPRECIATION FOR | | | | | | | |
| THE STRUCTURE ITSELF | | $95,414.00 | | | | | |
| | | | | | | | |
| **TOTAL ACV FEMA APPRAISAL** | | **$2,901,719.00** | | | | | |
| | | | | | | | |
| **50% OF TOTAL PRIVATE ACV** | | | | | | | |
| **FEMA APPRAISAL** | | **$1,450,859.50** | | | | | |
| | | | | | | | |
| WORKFORCE XACTAMATE | | | | | | | |
| COST ESTIMATE FOR | | | | | | | |
| ENTIRE DEMO & REBUILD | | **$2,868,780.42** | | | | | |
| | | ***($32,938.58)*** | | | | | |
| | | ***OR 1.14% LESS*** | | | | | |
| | | ***THAN FEMA ACV APP*** | | | | | |
| 50% OF TOTAL WORKFORCE | | | | | | | |
| EXACTAMATE ESTIMATE | | **$1,434,390.21** | | | | | |

**TOWN OF LONGBOAT KEY**
**PLANNING, ZONING & BUILDING DEPARTMENT**
**BUILDING DEPARTMENT**
**PHONE: 941-316-1966**
**FAX: 941-316-1970**

**501 BAY ISLES ROAD**
**LONGBOAT KEY, FL 34228**
**EAST BUILDING OF TOWN HALL**

Date: 4/4/2025

Eloy Burciaga
4622 N Virginia Avenue
Chicago, IL 60625-2926

**Re: Notice of Substantial Damage Determination**
Property Address: 380 North Shore Road – Unit 1
Longboat Key, FL 34228
Parcel ID#: 7812910102

Dear Eloy,

As part of our recovery efforts, and at your Board's request, we have worked carefully to check and estimate the damage of each unit in your condominium that had significant damage in the recent flood and wind events from Hurricane Helene September 26, 2024 and Hurricane Milton on October 9, 2024. Based on this damage estimate, and as required by the National Flood Insurance Program (NFIP) and local floodplain management regulations, it has been determined that your condominium unit and structure was substantially damaged. This determination was made by comparing the cost estimate of the work required to restore your home to its pre-damage condition to the market value of the building (excluding land value). When the cost to repair equals or exceeds 50 percent of the market value of the home, the repair work is considered substantial damage.

Cost Estimate of Repairs: **$ 676,690.00**
Pre-Damage Market Value of the Structure: **$ 980,000.00**
Percentage of Market Value: **69.05%**

We would be pleased to meet with your designated representative to discuss the requirements and potential options for bringing the structure into compliance. Several issues must be addressed to achieve compliance.

The most significant requirement is that the lowest floor, as defined in the regulations and code, must be elevated to or above the Base Flood Elevation of 9', plus 1' as per the 2023 Florida Building Code, (10' minimum) or any other elevation specified in the regulations/code on the FIRM, Panel Number 12081C0279F.

If you have any questions regarding this information, please contact Neal Mazzei, CFM at 941-316-1966.

Regards,

**Patti Fige, CBO, CFM, LEED AP BD+C**
**Building Official**
**2024 President of the Manasota Chapter – Building Officials Association of Florida**
**Town of Longboat Key**
**501 Bay Isles Road**
**Longboat Key, Florida 34228**
**(941) 361-6411, Ext. 2521**
**pfige@longboatkey.org**

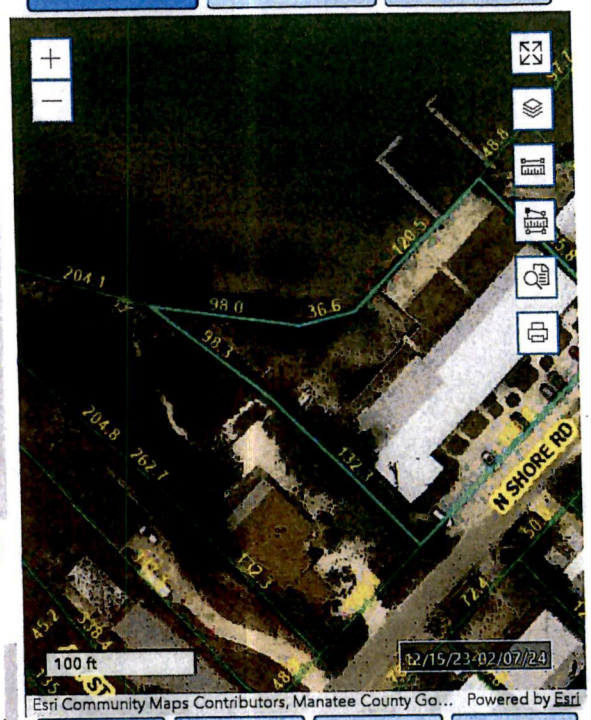
PRC | TRM | TXB

**Parcel ID:** 7812910102
Ownership: BURCIAGA, ELOY
Owner Type: INDIVIDUAL
Mailing Address: BURCIAGA, ELOY, 4622 N VIRGINIA AVE, CHICAGO IL 60625-2926

Situs Address: 380 NORTH SHORE RD UNIT 1, LONGBOAT KEY, FL 34228-1147
Jurisdiction: TOWN OF LONGBOAT KEY
Tax District: 0156; LONGBOAT KEY GULFSIDE DISTRICT
Sec/Twp/Rge: 15-35S-16E
Neighborhood: 6413; LONGBOAT PASS CONDO
Condominium: 7812900; LONGBOAT PASS; CB 1/94
Short Description: UNIT 1 LONGBOAT PASS CONDOMINIUM PI#78129.1010/2

FEMA Value: $980,000 as of January 1, 2024
Zoning/Flood Info: View this parcel on Manatee County's website
Land Use: 0464; CONDOMINIA UNINHABITABLE
Land Size: 0.0000 Acres or 0 Square Feet
Building Area: 1,430 SqFt Under Roof / 1,150 SqFt Living or Business Area / 1,430 SqFt

MAP | OBL | EST



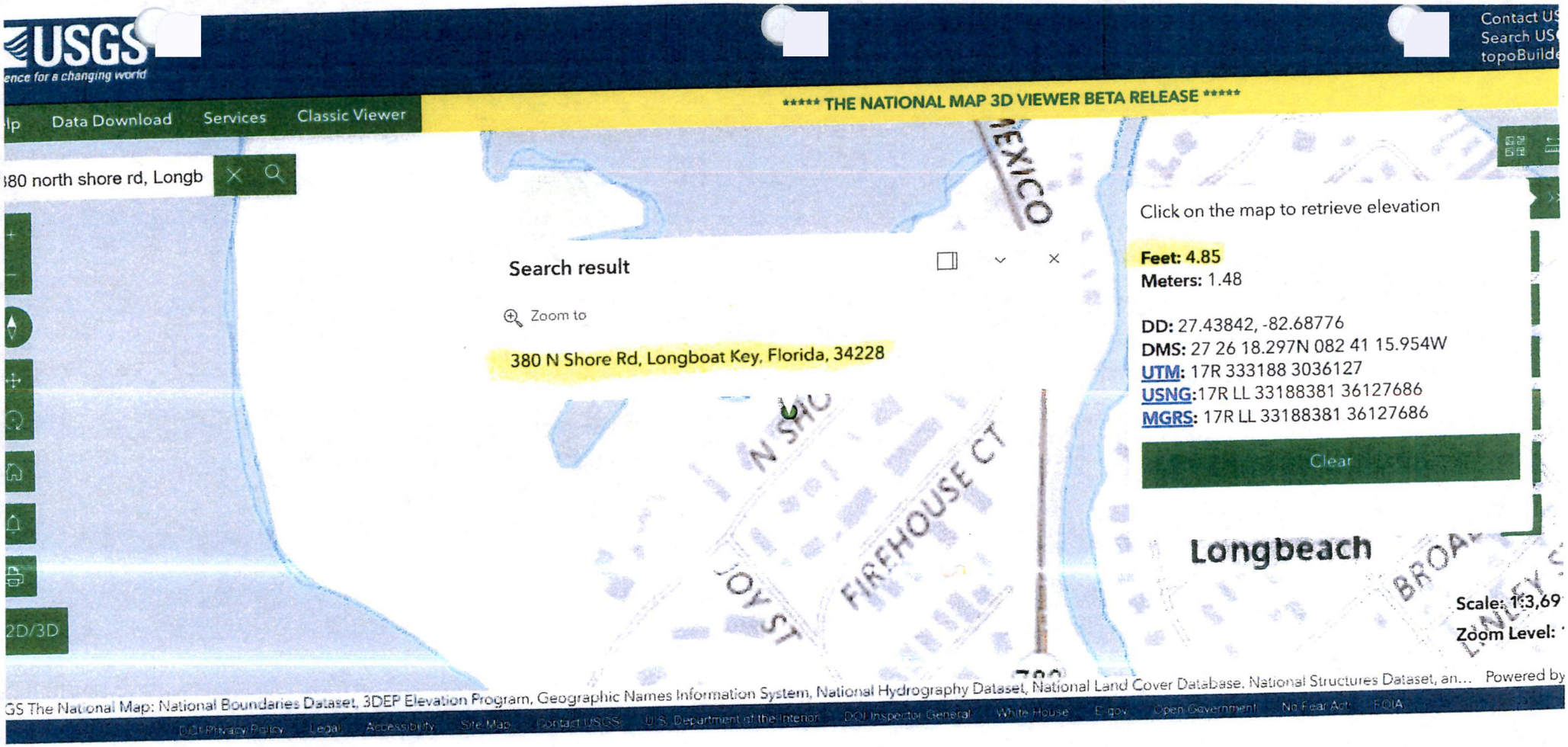

PIC | SKE | BEV | GSV

SLS | EXM | BUS | ADR | INS

| Sale Date | Book / Page Instrument | Instrument Type | Vacant / Improved | Qualification Code | Sale Price | |
|---|---|---|---|---|---|---|
| 12/29/2015 | 2603 / 2411 | WD | I | 01 | 337,500 | BURCIAGA, ELOY |
| 03/03/2015 | 2558 / 7444 | SW | I | 12 | 298,300 | BDHTRLBK LLC |
| 06/16/2014 | 2524 / 6872 | CT | I | 12 | 0 | FEDERAL NATIONAL M |
| 01/12/2006 | 2094 / 7423 | WD | I | 01 | 500,000 | SAMPSON, LISA J |

VAL | LND | BLD | FEA | PER

| Tax Year | Homestead Exemption | Land Value | Improvements Value | Just/Market Value | Non-School Assessed Value | School Assessed Value | County Taxable Value | School Taxable Value | Municipality Taxable Value | |
|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | No | 0 | 833,000 | 833,000 | 419,265 | 833,000 | 419,265 | 833,000 | 419,265 | 419,265 | 9,049.10 | 0.00 |
| 2023 | No | 0 | 739,500 | 739,500 | 381,150 | 739,500 | 381,150 | 739,500 | 381,150 | 381,150 | 8,311.01 | 0.00 |
| 2022 | No | 0 | 383,250 | 383,250 | 346,500 | 383,250 | 346,500 | 383,250 | 346,500 | 346,500 | 5,773.52 | 0.00 |
| 2021 | No | 0 | 315,000 | 315,000 | 315,000 | 315,000 | 315,000 | 315,000 | 315,000 | 315,000 | 5,284.50 | 0.00 |
| 2020 | No | 0 | 305,000 | 305,000 | 305,000 | 305,000 | 305,000 | 305,000 | 305,000 | 305,000 | 5,182.50 | 0.00 |
| 2019 | No | 0 | 295,000 | 295,000 | 295,000 | 295,000 | 295,000 | 295,000 | 295,000 | 295,000 | 4,967.56 | 0.00 |
| 2018 | No | 0 | 295,000 | 295,000 | 295,000 | 295,000 | 295,000 | 295,000 | 295,000 | 295,000 | 5,050.63 | 0.00 |
| 2017 | No | 0 | 299,500 | 299,500 | 299,500 | 299,500 | 299,500 | 299,500 | 299,500 | 299,500 | 4,915.99 | 0.00 |
| 2016 | No | 0 | 287,500 | 287,500 | 287,500 | 287,500 | 287,500 | 287,500 | 287,500 | 287,500 | 4,829.34 | 0.00 |
| 2015 | No | 0 | 249,950 | 249,950 | 249,950 | 249,950 | 249,950 | 249,950 | 249,950 | 249,950 | 4,306.74 | 0.00 |
| 2014 | Yes | 1 | 226,303 | 226,304 | 226,304 | 226,304 | 176,304 | 201,304 | 176,304 | 176,304 | 3,256.13 | 0.00 |
| 2013 | Yes | 1 | 240,748 | 240,749 | 240,749 | 240,749 | 190,749 | 215,749 | 190,749 | 190,749 | 3,372.22 | 0.00 |


USGS
ence for a changing world
Contact US
Search US
topoBuilde
lp
Data Download
Services
Classic Viewer
***** THE NATIONAL MAP 3D VIEWER BETA RELEASE *****
380 north shore rd, Longb
Search result
Zoom to
380 N Shore Rd, Longboat Key, Florida, 34228
Click on the map to retrieve elevation
Feet: 4.85
Meters: 1.48
DD: 27.43842, -82.68776
DMS: 27 26 18.297N 082 41 15.954W
UTM: 17R 333188 3036127
USNG:17R LL 33188381 36127686
MGRS: 17R LL 33188381 36127686
Clear
Longbeach
FIREHOUSE CT
Scale: 1:3,69
Zoom Level:
2D/3D
GS The National Map: National Boundaries Dataset, 3DEP Elevation Program, Geographic Names Information System, National Hydrography Dataset, National Land Cover Database, National Structures Dataset, an...
Powered by
DOI Privacy Policy
Legal
Accessibility
Site Map
Contact USGS
U.S. Department of the Interior
DOI Inspector General
White House
E.gov
Open Government
No Fear Act
FOIA

# Substantial Damage Estimate Residential Inspection

380 N Shore Rd Unit 1, Longboat Key, FL 34228

## Estimated damage summary

| | |
|---|---|
| Percent damaged (Estimated damage cost/Market value) | 69.05% |
| Basis for replacement cost | Other replacement cost estimate |
| Replacement cost | $980,000.00 |
| Basis for market value | Other value estimate |
| Market value | $980,000.00 |
| Estimated damage cost | $676,690.00 |

## Estimated computed damages breakdown

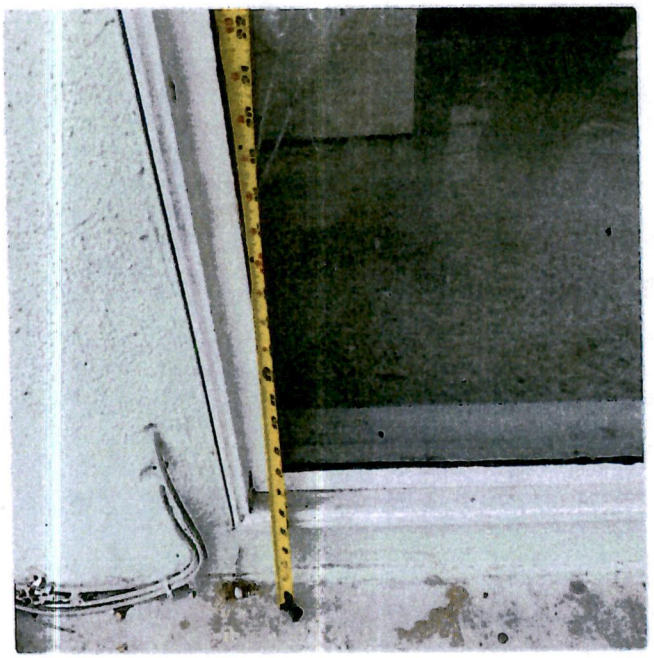
| Element | Structure % | Element Cost | Damage | Damage Value |
|---|---|---|---|---|
| Foundation | 8 | $78,400.00 | 50% | $39,200.00 |
| Superstructure | 15.9 | $155,820.00 | 50% | $77,910.00 |
| Roof covering | 4.3 | $42,140.00 | 60% | $25,284.00 |
| Exterior finish | 7 | $68,600.00 | 35% | $24,010.00 |
| Interior finish | 13.2 | $129,360.00 | 100% | $129,360.00 |
| Doors & windows | 15.8 | $154,840.00 | 100% | $154,840.00 |
| Cabinets & countertops | 4.5 | $44,100.00 | 100% | $44,100.00 |
| Floor finish | 7.9 | $77,420.00 | 100% | $77,420.00 |
| Appliances | 4.2 | $41,160.00 | 100% | $41,160.00 |
| Plumbing | 8.6 | $84,280.00 | 25% | $21,070.00 |
| Electrical | 4.9 | $48,020.00 | 30% | $14,406.00 |
| HVAC | 5.7 | $55,860.00 | 50% | $27,930.00 |
| **Totals** | | **$980,000.00** | | **$676,690.00** |

## Notes

Resident not home at time of inspection. There was a yellow tag on door at time of inspection placed by the city. We did not leave a new . Home has a roof damage to rear and left lower slopes due to wind rear poles missing on back porch that support the roof. There is a 21 1/2 inch flood line route home back door home has been 4 foot cut will require HVAC and mechanical repairs. There's some facial damage on left. There's no other wind related damage to exterior elevations found or remaining of roof.

## Photos



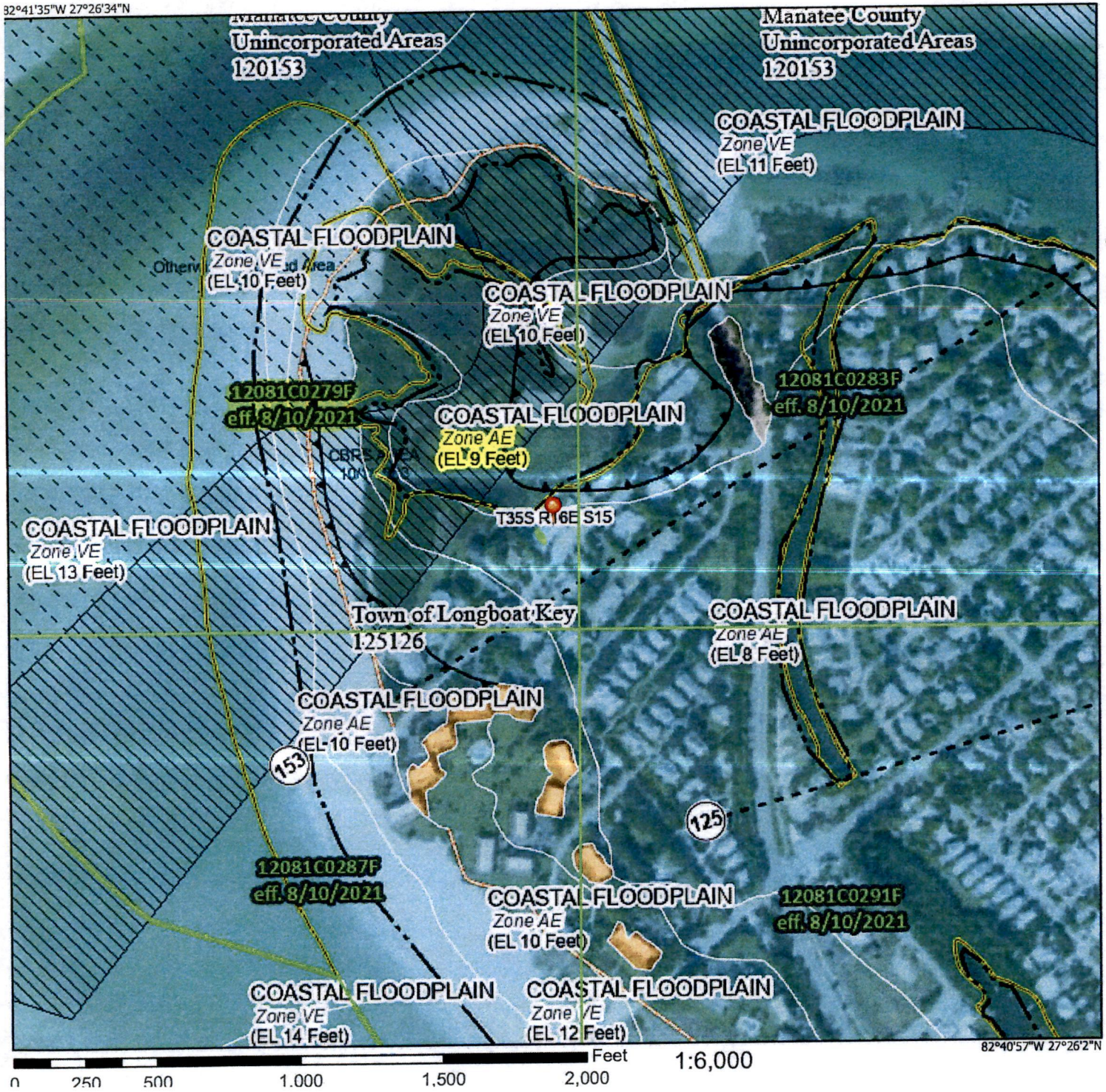





Address
null
Zone AE
(EL 9 feet)
N Shore Rd
N Shore Rd
N Shore Rd
Effective FIRM
mapbox

# National Flood Hazard Layer FIRMette

FEMA




## Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

**SPECIAL FLOOD HAZARD AREAS**
- Without Base Flood Elevation (BFE) *Zone A, V, A99*
- With BFE or Depth *Zone AE, AO, AH, VE, AR*
- Regulatory Floodway

**OTHER AREAS OF FLOOD HAZARD**
- 0.2% Annual Chance Flood Hazard, Area of 1% annual chance flood with average depth less than one foot or with drainag areas of less than one square mile *Zone*
- Future Conditions 1% Annual Chance Flood Hazard *Zone X*
- Area with Reduced Flood Risk due to Levee. See Notes. *Zone X*
- Area with Flood Risk due to Levee *Zone D*

**OTHER AREAS**
- NO SCREEN Area of Minimal Flood Hazard *Zone X*
- Effective LOMRs
- Area of Undetermined Flood Hazard *Zone*

**GENERAL STRUCTURES**
- Channel, Culvert, or Storm Sewer
- Levee, Dike, or Floodwall

**OTHER FEATURES**
- 20.2 Cross Sections with 1% Annual Chance
- 17.5 Water Surface Elevation
- Coastal Transect
- 513 Base Flood Elevation Line (BFE)
- Limit of Study
- Jurisdiction Boundary
- Coastal Transect Baseline
- Profile Baseline
- Hydrographic Feature

**MAP PANELS**
- Digital Data Available
- No Digital Data Available
- Unmapped

N

The pin displayed on the map is an approximate point selected by the user and does not represe an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 6/13/2025 at 11:12 AM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.

TOWN OF LONGBOAT KEY
PLANNING, ZONING & BUILDING DEPARTMENT
BUILDING DEPARTMENT
PHONE: 941-316-1966
FAX: 941-316-1970

501 BAY ISLES ROAD
LONGBOAT KEY, FL 34228
EAST BUILDING OF TOWN HALL

Date: 4/4/2025

Timothy and Jenifer Clark
736 Antonelle Avenue
Winter Park, FL 32789

**Re: Notice of Substantial Damage Determination**
Property Address: 380 North Shore Road – Unit 2
Longboat Key, FL 34228
Parcel ID#: 7812910151

Dear Timothy and Jenifer,

As part of our recovery efforts, and at your Board's request, we have worked carefully to check and estimate the damage of each unit in your condominium that had significant damage in the recent flood and wind events from Hurricane Helene September 26, 2024 and Hurricane Milton on October 9, 2024. Based on this damage estimate, and as required by the National Flood Insurance Program (NFIP) and local floodplain management regulations, it has been determined that your condominium unit and structure was substantially damaged. This determination was made by comparing the cost estimate of the work required to restore your home to its pre-damage condition to the market value of the building (excluding land value). When the cost to repair equals or exceeds 50 percent of the market value of the home, the repair work is considered substantial damage.

Cost Estimate of Repairs: **$ 538,479.00**
Pre-Damage Market Value of the Structure: **$ 705,000.00**
Percentage of Market Value: **76.38%**

We would be pleased to meet with your designated representative to discuss the requirements and potential options for bringing the structure into compliance. Several issues must be addressed to achieve compliance.

The most significant requirement is that the lowest floor, as defined in the regulations and code, must be elevated to or above the Base Flood Elevation of 9', plus 1' as per the 2023 Florida Building Code, (10' minimum) or any other elevation specified in the regulations/code on the FIRM, Panel Number 12081C0279F.

If you have any questions regarding this information, please contact Neal Mazzei, CFM at 941-316-1966.

Regards,

**Patti Fige, CBO, CFM, LEED AP BD+C**
**Building Official**
**2024 President of the Manasota Chapter – Building Officials Association of Florida**
**Town of Longboat Key**
**501 Bay Isles Road**
**Longboat Key, Florida 34228**
**(941) 361-6411, Ext. 2521**
**pfige@longboatkey.org**

PRC | TRM | TXB

**Parcel ID:** 7812910151
Ownership: CLARK, TIMOTHY T; CLARK, JENNIFER
Owner Type: HUSBAND OR WIFE & TENANTS BY THE ENTIRETY; SPOUSE & TENANTS BY THE ENTIRETY
Mailing Address: CLARK, TIMOTHY T, CLARK, JENNIFER, 736 ANTONELLE AVE, WINTER PARK FL 32789

Situs Address: 380 NORTH SHORE RD UNIT 2, LONGBOAT KEY, FL 34228-1147
Jurisdiction: TOWN OF LONGBOAT KEY
Tax District: 0156; LONGBOAT KEY GULFSIDE DISTRICT
Sec/Twp/Rge: 15-35S-16E
Neighborhood: 6413; LONGBOAT PASS CONDO
Condominium: 7812900; LONGBOAT PASS; CB 1/94
Short Description: UNIT 2 LONGBOAT PASS CONDOMINIUM DP78129.1015/1 PI#78129.1015/1

FEMA Value: $705,000 as of January 1, 2024
Zoning/Flood Info: View this parcel on Manatee County's website
Land Use: 0464; CONDOMINIA UNINHABITABLE
Land Size: 0.0000 Acres or 0 Square Feet

MAP | OBL | EST



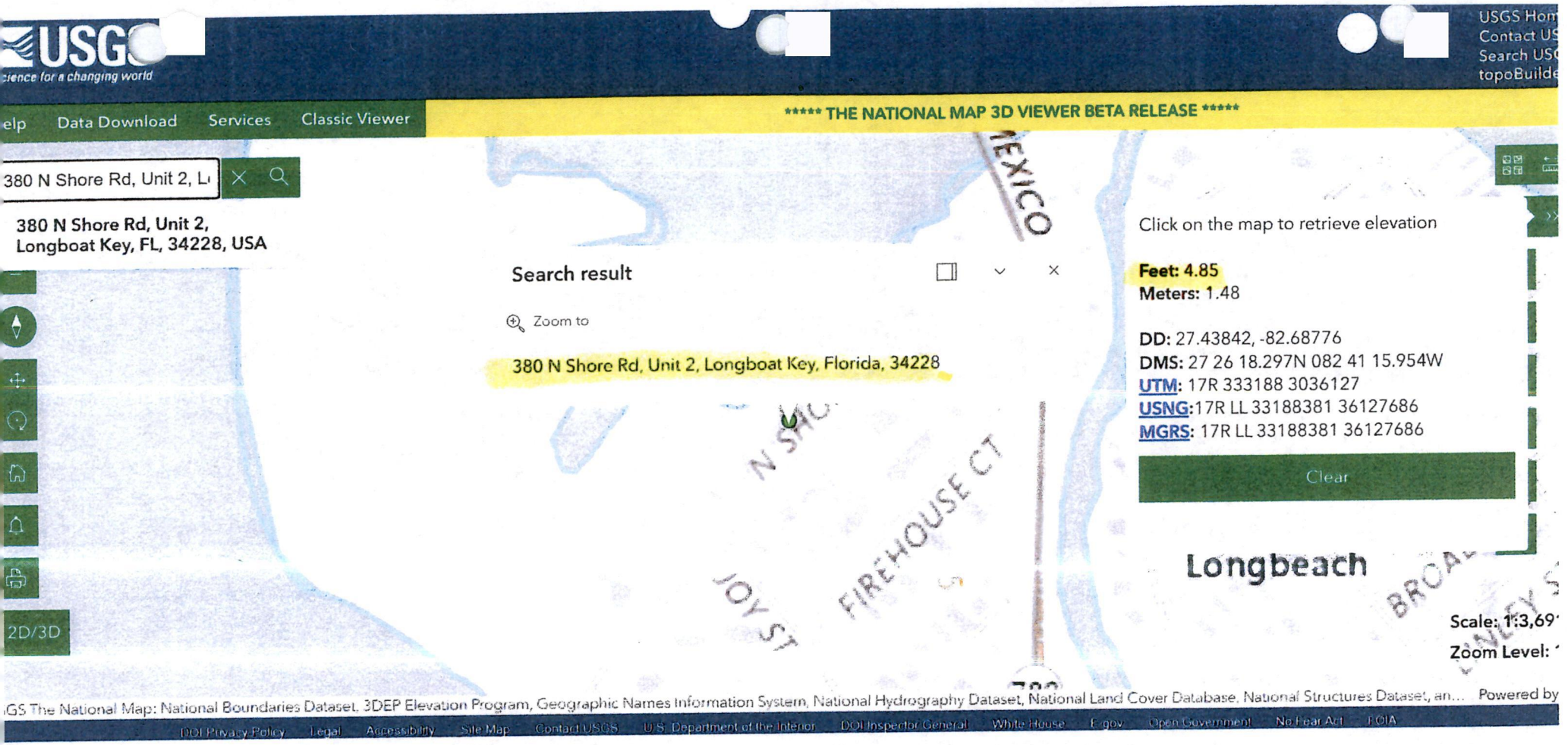

PIC | SKE | BEV | GSV

SLS | EXM | BUS | ADR | INS

| Sale Date | Book / Page Instrument | Instrument Type | Vacant / Improved | Qualification Code | Sale Price | |
|---|---|---|---|---|---|---|
| 07/28/2015 | 2580 / 2595 | WD | I | 01 | 265,000 | CLARK, TIMOTHY T |
| 04/01/2003 | 1816 / 249 | WD | I | 01 | 180,000 | VALENTINE, DAVID M |
| 03/03/2000 | 1630 / 1279 | TD | I | 37 | 125,000 | SMITHBERG, BETTY |
| 06/24/1996 | 1490 / 7843 | DE | I | 37 | 1 | DEMAREST, EDITH P |
| 01/01/1921 | UNRECORDED | UK | V | 37 | | DEMAREST, DAVID T * |

VAL | LND | BLD | FEA | PER

| Tax Year | Homestead Exemption | Land Value | Improvements Value | Just/Market Value | Non-School Assessed Value | School Assessed Value | County Taxable Value | School Taxable Value | | Municipality Taxable Value |
|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | No | 0 | 599,250 | 599,250 | 306,130 | 599,250 | 306,130 | 599,250 | 306,130 | 306,130 | 6,550.75 | 442.34 |
| 2023 | No | 0 | 531,250 | 531,250 | 278,300 | 531,250 | 278,300 | 531,250 | 278,300 | 278,300 | 6,012.52 | 442.33 |
| 2022 | No | 0 | 278,250 | 278,250 | 253,000 | 278,250 | 253,000 | 278,250 | 253,000 | 253,000 | 4,205.24 | 442.32 |
| 2021 | No | 0 | 230,000 | 230,000 | 230,000 | 230,000 | 230,000 | 230,000 | 230,000 | 230,000 | 3,858.54 | 442.31 |
| 2020 | No | 0 | 210,000 | 210,000 | 210,000 | 210,000 | 210,000 | 210,000 | 210,000 | 210,000 | 3,568.28 | 442.29 |
| 2019 | No | 0 | 200,000 | 200,000 | 200,000 | 200,000 | 200,000 | 200,000 | 200,000 | 200,000 | 3,367.84 | 442.26 |
| 2018 | No | 0 | 200,000 | 200,000 | 200,000 | 200,000 | 200,000 | 200,000 | 200,000 | 200,000 | 3,424.16 | 439.33 |
| 2017 | No | 0 | 195,300 | 195,300 | 195,300 | 195,300 | 195,300 | 195,300 | 195,300 | 195,300 | 3,205.65 | 196.25 |
| 2016 | No | 0 | 189,600 | 189,600 | 189,600 | 189,600 | 189,600 | 189,600 | 189,600 | 189,600 | 3,184.85 | 196.25 |
| 2015 | Yes | 0 | 164,900 | 164,900 | 148,342 | 148,342 | 98,342 | 123,342 | 98,342 | 98,342 | 1,876.13 | 0.00 |
| 2014 | Yes | 1 | 147,164 | 147,165 | 147,165 | 147,165 | 97,165 | 122,165 | 97,165 | 97,165 | 1,877.30 | 0.00 |
| 2013 | Yes | 1 | 156,558 | 156,559 | 156,559 | 156,559 | 106,559 | 131,559 | 106,559 | 106,559 | 1,967.39 | 0.00 |


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380 N Shore Rd, Unit 2,
Longboat Key, FL, 34228, USA
Search result
Zoom to
380 N Shore Rd, Unit 2, Longboat Key, Florida, 34228
Click on the map to retrieve elevation
Feet: 4.85
Meters: 1.48
DD: 27.43842, -82.68776
DMS: 27 26 18.297N 082 41 15.954W
UTM: 17R 333188 3036127
USNG:17R LL 33188381 36127686
MGRS: 17R LL 33188381 36127686
Clear
Longbeach
FIREHOUSE CT
2D/3D
Scale: 1:3,69
Zoom Level:
GS The National Map: National Boundaries Dataset, 3DEP Elevation Program, Geographic Names Information System, National Hydrography Dataset, National Land Cover Database, National Structures Dataset, an...
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Accessibility
Site Map
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U.S. Department of the Interior
DOI Inspector General
White House
E-gov
Open Government
No Fear Act
FOIA

# Substantial Damage Estimate Residential Inspection

380 N Shore Rd Unit 2, Longboat Key, FL 34228

## Estimated damage summary

| | |
|---|---|
| Percent damaged (Estimated damage cost/Market value) | 76.38% |
| Basis for replacement cost | Other replacement cost estimate |
| Replacement cost | $705,000.00 |
| Basis for market value | Other value estimate |
| Market value | $705,000.00 |
| Estimated damage cost | $538,479.00 |

## Estimated computed damages breakdown

| Element | Structure % | Element Cost | Damage | Damage Value |
|---|---|---|---|---|
| Foundation | 8 | $56,400.00 | 50% | $28,200.00 |
| Superstructure | 15.9 | $112,095.00 | 50% | $56,047.50 |
| Roof covering | 4.3 | $30,315.00 | 60% | $18,189.00 |
| Exterior finish | 7 | $49,350.00 | 50% | $24,675.00 |
| Interior finish | 13.2 | $93,060.00 | 100% | $93,060.00 |
| Doors & windows | 15.8 | $111,390.00 | 100% | $111,390.00 |
| Cabinets & countertops | 4.5 | $31,725.00 | 100% | $31,725.00 |
| Floor finish | 7.9 | $55,695.00 | 100% | $55,695.00 |
| Appliances | 4.2 | $29,610.00 | 100% | $29,610.00 |
| Plumbing | 8.6 | $60,630.00 | 25% | $15,157.50 |
| Electrical | 4.9 | $34,545.00 | 100% | $34,545.00 |
| HVAC | 5.7 | $40,185.00 | 100% | $40,185.00 |
| **Totals** | | **$705,000.00** | | **$538,479.00** |

**Notes**

Resident not home at time of inspection. There's a 24 1/2 inch waterline at front door home has been flooded partially at 4 foot. There is roof damage to the rear with the support post due to wind. No other exterior damage noted to home mechanical and HVAC repairs will be required, a yellow tag and notice we left on the front door

**Photos**







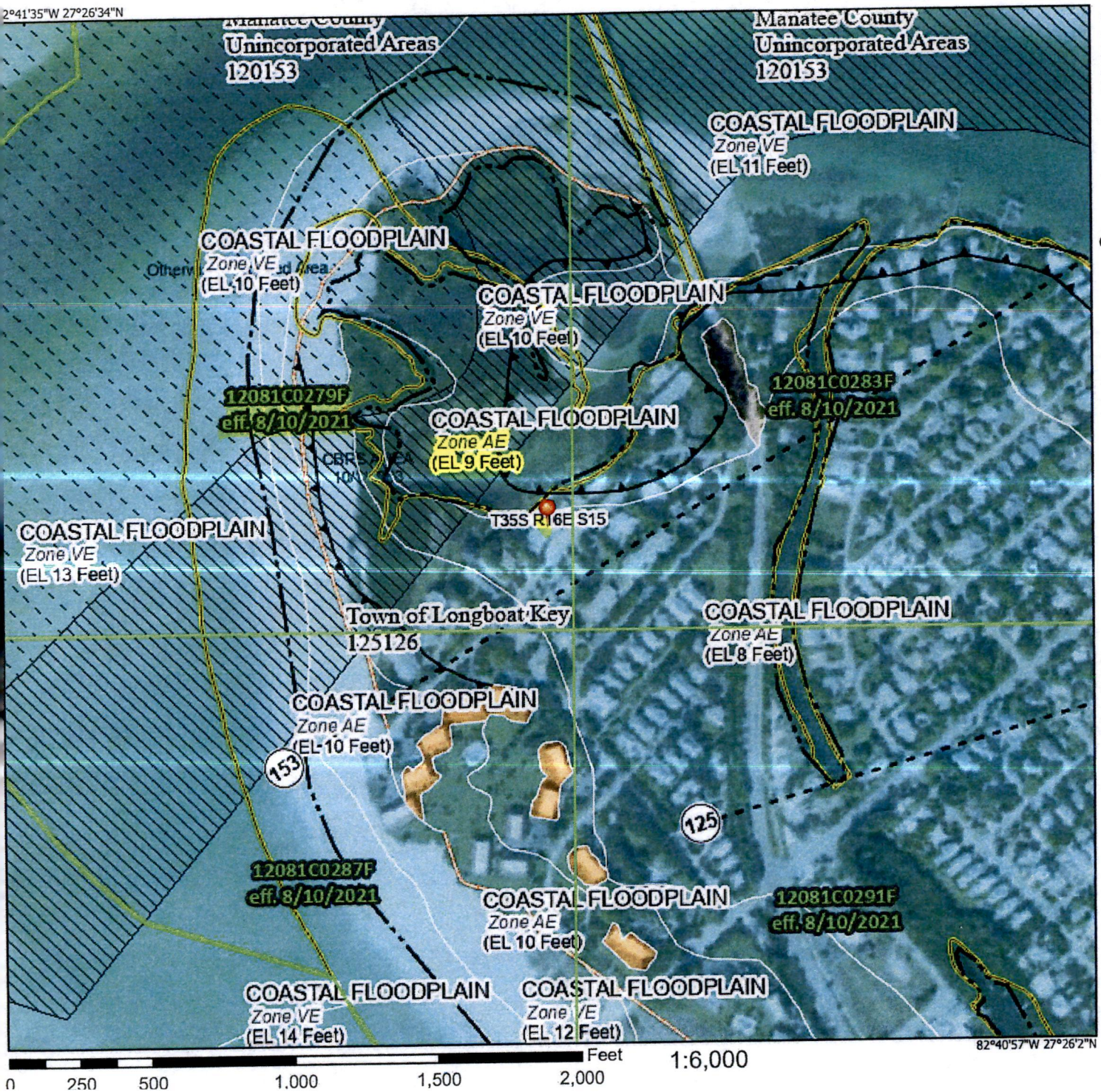


2


Address
null
Zone AE
(EL 9 feet)
N Shore Rd
N Shore Rd
N Shore Rd
Effective FIRM
mapbox

# National Flood Hazard Layer FIRMette

FEMA




## Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

**SPECIAL FLOOD HAZARD AREAS**
- Without Base Flood Elevation (BFE) *Zone A, V, A99*
- With BFE or Depth *Zone AE, AO, AH, VE, AR*
- Regulatory Floodway

**OTHER AREAS OF FLOOD HAZARD**
- 0.2% Annual Chance Flood Hazard, Area of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile *Zone X*
- Future Conditions 1% Annual Chance Flood Hazard *Zone X*
- Area with Reduced Flood Risk due to Levee. See Notes. *Zone X*
- Area with Flood Risk due to Levee *Zone D*

**OTHER AREAS**
- NO SCREEN — Area of Minimal Flood Hazard *Zone X*
- Effective LOMRs
- Area of Undetermined Flood Hazard *Zone*

**GENERAL STRUCTURES**
- Channel, Culvert, or Storm Sewer
- Levee, Dike, or Floodwall

**OTHER FEATURES**
- 20.2 / 17.5 — Cross Sections with 1% Annual Chance Water Surface Elevation
- Coastal Transect
- Base Flood Elevation Line (BFE)
- Limit of Study
- Jurisdiction Boundary
- Coastal Transect Baseline
- Profile Baseline
- Hydrographic Feature

**MAP PANELS**
- Digital Data Available
- No Digital Data Available
- Unmapped

N

The pin displayed on the map is an approximate point selected by the user and does not represe an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 6/13/2025 at 11:12 AM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.

TOWN OF LONGBOAT KEY
PLANNING, ZONING & BUILDING DEPARTMENT
BUILDING DEPARTMENT
PHONE: 941-316-1966
FAX: 941-316-1970

501 BAY ISLES ROAD
LONGBOAT KEY, FL 34228
EAST BUILDING OF TOWN HALL

Date: 4/4/2025

Stephen and Lynn Roberts
380 North Shore Road – Unit 3
Longboat Key, FL 34228

**Re: Notice of Substantial Damage Determination**
Property Address: 380 North Shore Road – Unit 3
Longboat Key, FL 34228
Parcel ID#: 7812910201

Dear Stephen and Lynn,

As part of our recovery efforts, and at your Board's request, we have worked carefully to check and estimate the damage of each unit in your condominium that had significant damage in the recent flood and wind events from Hurricane Helene September 26, 2024 and Hurricane Milton on October 9, 2024. Based on this damage estimate, and as required by the National Flood Insurance Program (NFIP) and local floodplain management regulations, it has been determined that your condominium unit and structure was substantially damaged. This determination was made by comparing the cost estimate of the work required to restore your home to its pre-damage condition to the market value of the building (excluding land value). When the cost to repair equals or exceeds 50 percent of the market value of the home, the repair work is considered substantial damage.

Cost Estimate of Repairs: **$ 664,780.00**
Pre-Damage Market Value of the Structure: **$ 860,000.00**
Percentage of Market Value: **77.30%**

We would be pleased to meet with your designated representative to discuss the requirements and potential options for bringing the structure into compliance. Several issues must be addressed to achieve compliance.

The most significant requirement is that the lowest floor, as defined in the regulations and code, must be elevated to or above the Base Flood Elevation of 9', plus 1' as per the 2023 Florida Building Code, (10' minimum) or any other elevation specified in the regulations/code on the FIRM, Panel Number 12081C0279F.

If you have any questions regarding this information, please contact Neal Mazzei, CFM at 941-316-1966.

Regards,

**Patti Fige, CBO, CFM, LEED AP BD+C**
**Building Official**
**2024 President of the Manasota Chapter – Building Officials Association of Florida**
**Town of Longboat Key**
**501 Bay Isles Road**
**Longboat Key, Florida 34228**
**(941) 361-6411, Ext. 2521**
**pfige@longboatkey.org**

PRC | TRM | TXB

**Parcel ID:** 7812910201
Ownership: ROBERTS, STEPHEN M; ROBERTS, LYNN; ROBERTS LIVING TRUST DTD 03/03/2023
Owner Type: TRUSTEE & HUSBAND OR WIFE; TRUSTEE & SPOUSE; UNDER TRUST
Mailing Address: ROBERTS, STEPHEN M, ROBERTS, LYNN, ROBERTS LIVING TRUST DTD 03/03/2023, 380 NORTH SHORE RD UNIT 3, LONGBOAT KEY FL 34228

Situs Address: 380 NORTH SHORE RD UNIT 3, LONGBOAT KEY, FL 34228-1147
Jurisdiction: TOWN OF LONGBOAT KEY
Tax District: 0156; LONGBOAT KEY GULFSIDE DISTRICT
Sec/Twp/Rge: 15-35S-16E
Neighborhood: 6413; LONGBOAT PASS CONDO
Condominium: 7812900; LONGBOAT PASS; CB 1/94
Short Description: UNIT 3 LONGBOAT PASS CONDOMINIUM PI#78129.1020/1

FEMA Value: $860,000 as of January 1, 2024
Zoning/Flood Info: View this parcel on Manatee County's website
Land Use: 0464; CONDOMINIA UNINHABITABLE
Land Size: 0.0000 Acres or 0 Square Feet

MAP | OBL | EST



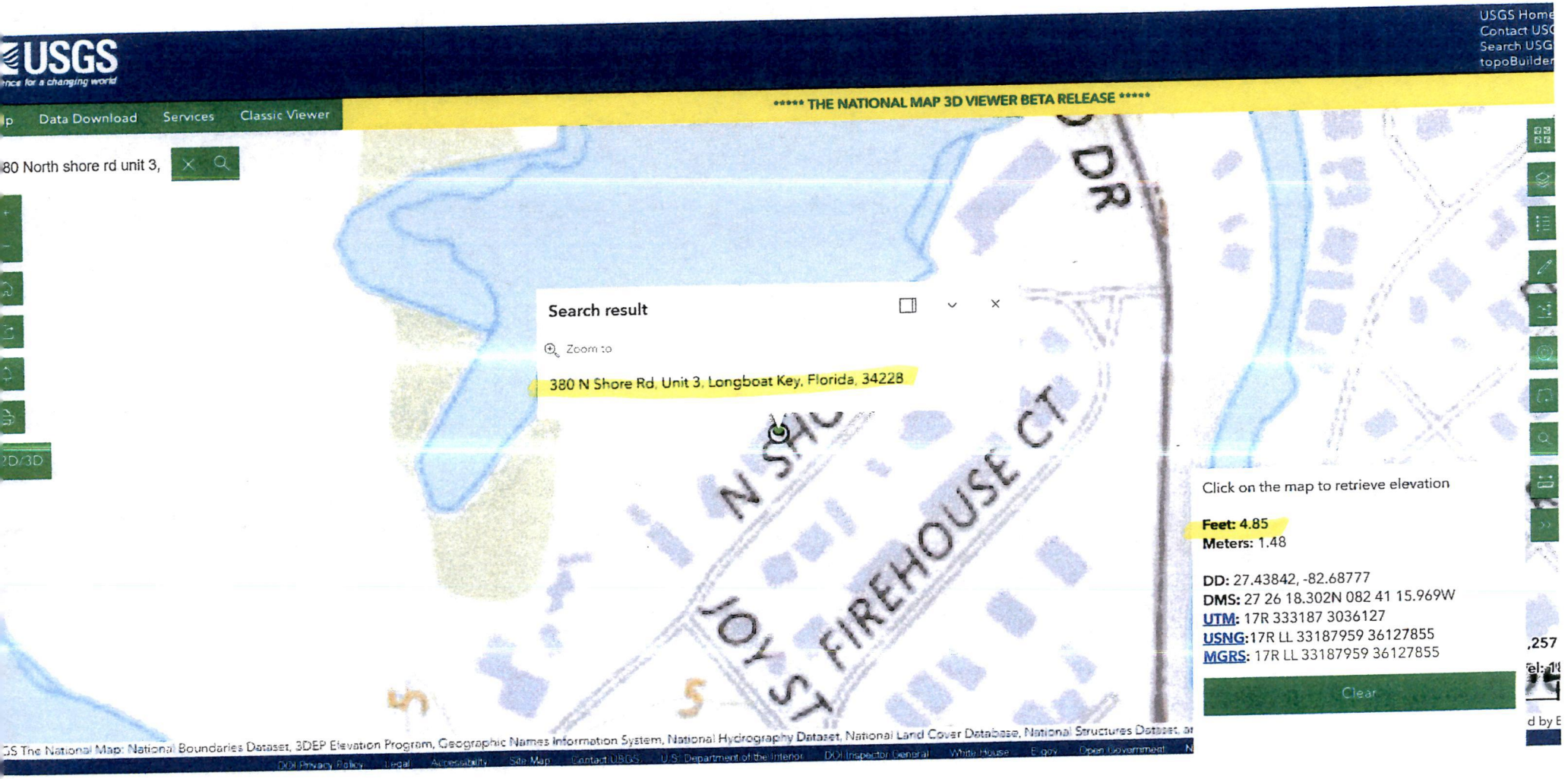

PIC | SKE | BEV | GSV

SLS | EXM | BUS | ADR | INS

| Sale Date | Book / Page Instrument | Instrument Type | Vacant / Improved | Qualification Code | Sale Price | |
|---|---|---|---|---|---|---|
| 04/20/2024 | 202441042049 | WD | I | 11 | 10 | ROBERTS, STEPHEN M |
| 01/02/2024 | 202441001039 | WD | I | 03 | 700,000 | ROBERTS, STEPHEN M |
| 04/25/2023 | 202341045137 | WD | I | 11 | 10 | VROOM, CAROLINE AI |
| 06/11/2020 | 202041060998 | WD | I | 01 | 360,000 | VROOM, CAROLINE A |
| 10/27/2018 | 2754 / 4061 | QC | I | 11 | 0 | DORAN, DORYN D |

VAL | LND | BLD | FEA | PER

| Tax Year | Homestead Exemption | | Land Value | Improvements Value | Just/Market Value | Non-School Assessed Value | School Assessed Value | County Taxable Value | School Taxable Value | | Municipality Taxable Value |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | No | 0 | 731,000 | 731,000 | 366,025 | 731,000 | 366,025 | 731,000 | 366,025 | 366,025 | 7,923.78 | 442.34 |
| 2023 | No | 0 | 646,000 | 646,000 | 332,750 | 646,000 | 332,750 | 646,000 | 332,750 | 332,750 | 7,258.26 | 442.33 |
| 2022 | No | 0 | 336,000 | 336,000 | 302,500 | 336,000 | 302,500 | 336,000 | 302,500 | 302,500 | 5,049.61 | 442.32 |
| 2021 | No | 0 | 275,000 | 275,000 | 275,000 | 275,000 | 275,000 | 275,000 | 275,000 | 275,000 | 4,613.47 | 442.31 |
| 2020 | No | 0 | 225,000 | 225,000 | 225,000 | 225,000 | 225,000 | 225,000 | 225,000 | 225,000 | 3,823.17 | 442.29 |
| 2019 | No | 0 | 215,000 | 215,000 | 215,000 | 215,000 | 215,000 | 215,000 | 215,000 | 215,000 | 3,620.42 | 442.26 |
| 2018 | No | 0 | 215,000 | 215,000 | 215,000 | 215,000 | 215,000 | 215,000 | 215,000 | 215,000 | 3,680.97 | 439.33 |
| 2017 | No | 0 | 212,600 | 212,600 | 212,600 | 212,600 | 212,600 | 212,600 | 212,600 | 212,600 | 3,489.63 | 196.25 |
| 2016 | No | 0 | 206,400 | 206,400 | 206,400 | 206,400 | 206,400 | 206,400 | 206,400 | 206,400 | 3,467.04 | 196.25 |
| 2015 | No | 0 | 179,500 | 179,500 | 176,383 | 179,500 | 176,383 | 179,500 | 176,383 | 176,383 | 3,061.80 | 0.00 |
| 2014 | No | 1 | 160,347 | 160,348 | 160,348 | 160,348 | 160,348 | 160,348 | 160,348 | 160,348 | 2,793.71 | 0.00 |
| 2013 | No | 1 | 170,582 | 170,583 | 170,583 | 170,583 | 170,583 | 170,583 | 170,583 | 170,583 | 2,846.42 | 0.00 |


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80 North shore rd unit 3,
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Zoom to
380 N Shore Rd, Unit 3, Longboat Key, Florida, 34228
2D/3D
JOY ST
FIREHOUSE CT
Click on the map to retrieve elevation
Feet: 4.85
Meters: 1.48
DD: 27.43842, -82.68777
DMS: 27 26 18.302N 082 41 15.969W
UTM: 17R 333187 3036127
USNG:17R LL 33187959 36127855
MGRS: 17R LL 33187959 36127855
Clear
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U.S. Department of the Interior
DOI Inspector General
White House
E-gov
Open Government

# Substantial Damage Estimate Residential Inspection

380 N Shore Rd Unit 3, Longboat Key, FL 34228

## Estimated damage summary

| | |
|---|---|
| Percent damaged (Estimated damage cost/Market value) | **77.3%** |
| Basis for replacement cost | **Other replacement cost estimate** |
| Replacement cost | **$860,000.00** |
| Basis for market value | **Other value estimate** |
| Market value | **$860,000.00** |
| Estimated damage cost | **$664,780.00** |

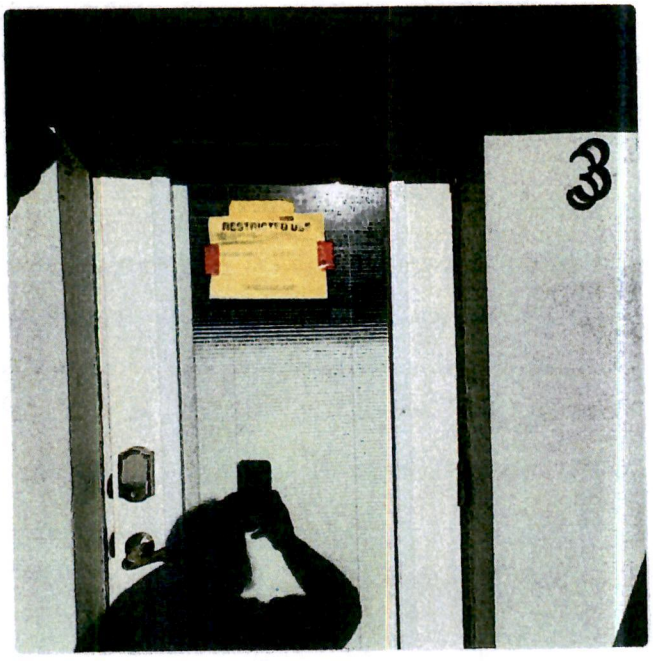
## Estimated computed damages breakdown

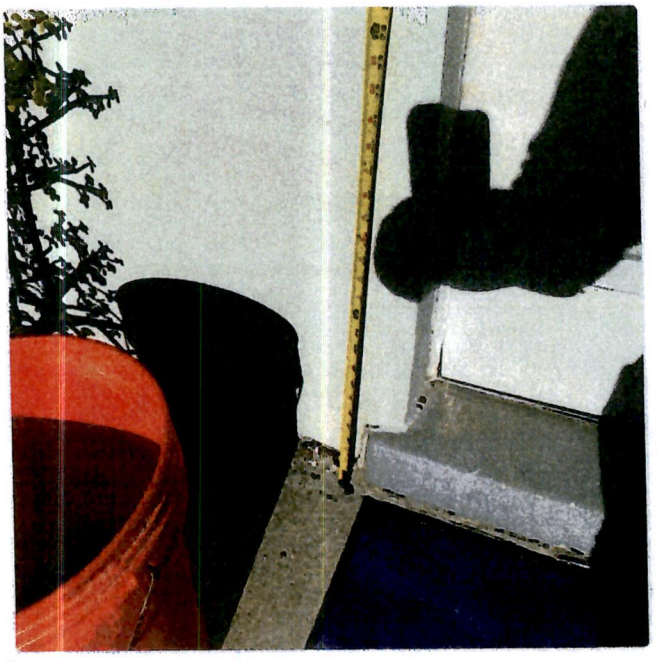
| Element | Structure % | Element Cost | Damage | Damage Value |
|---|---|---|---|---|
| Foundation | 8 | $68,800.00 | 50% | $34,400.00 |
| Superstructure | 15.9 | $136,740.00 | 60% | $82,044.00 |
| Roof covering | 4.3 | $36,980.00 | 60% | $22,188.00 |
| Exterior finish | 7 | $60,200.00 | 50% | $30,100.00 |
| Interior finish | 13.2 | $113,520.00 | 100% | $113,520.00 |
| Doors & windows | 15.8 | $135,880.00 | 100% | $135,880.00 |
| Cabinets & countertops | 4.5 | $38,700.00 | 100% | $38,700.00 |
| Floor finish | 7.9 | $67,940.00 | 100% | $67,940.00 |
| Appliances | 4.2 | $36,120.00 | 100% | $36,120.00 |
| Plumbing | 8.6 | $73,960.00 | 40% | $29,584.00 |
| Electrical | 4.9 | $42,140.00 | 60% | $25,284.00 |
| HVAC | 5.7 | $49,020.00 | 100% | $49,020.00 |
| **Totals** | | **$860,000.00** | | **$664,780.00** |

## Notes

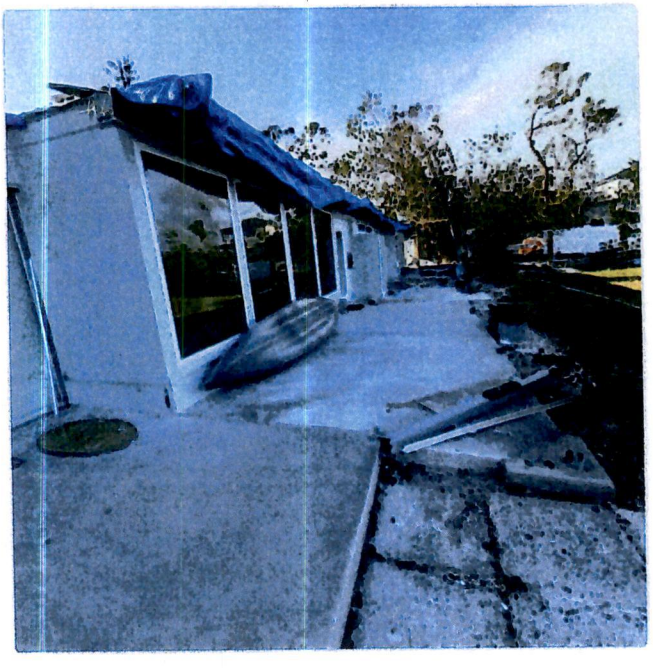
Resident not home at the time of inspection. 24" water line noted to front elevation. 4 foot gut noted to interior. Roof shows wind damage. Awning has been ripped from rear elevation.

## Photos









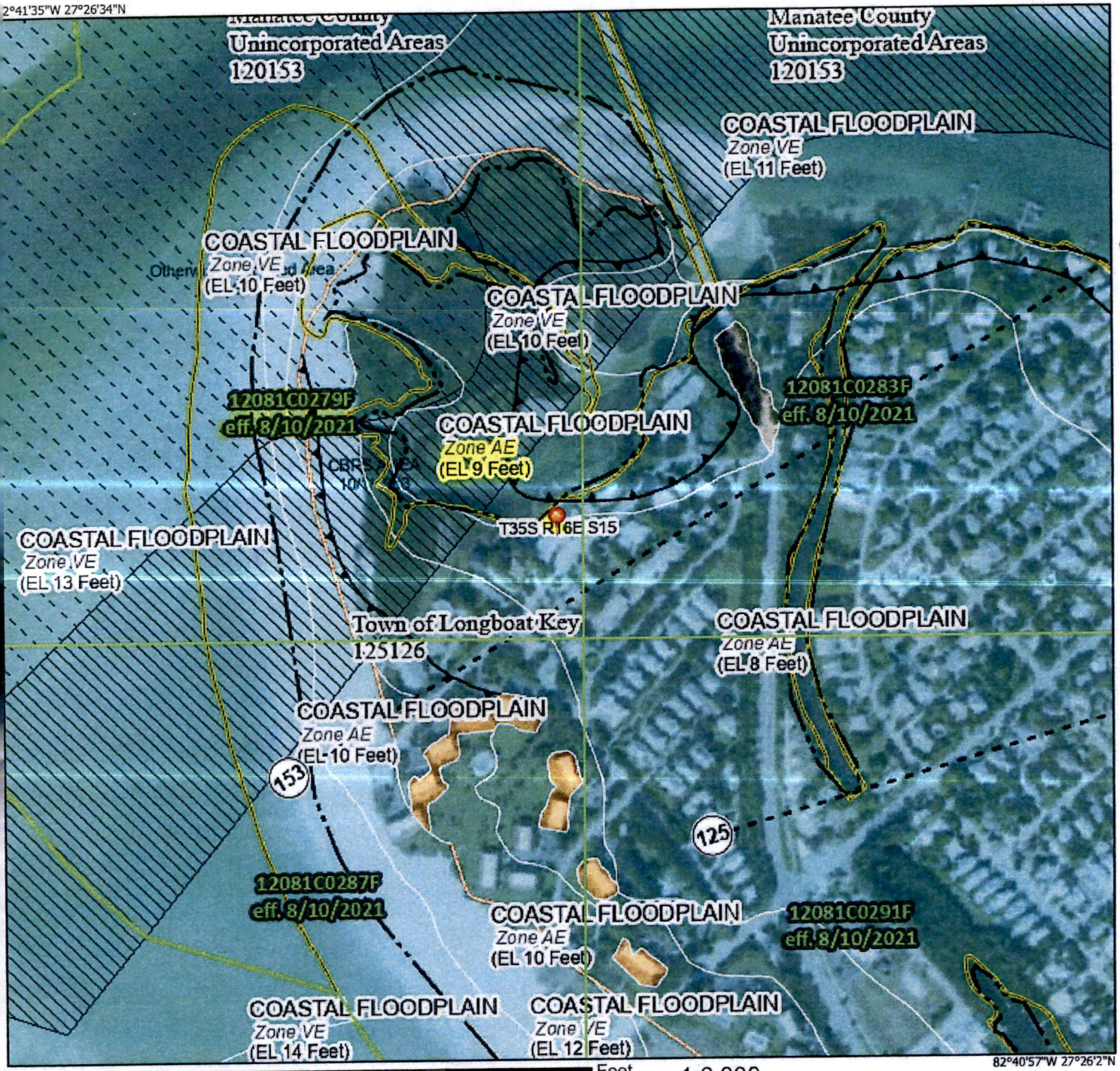



3


Address
null
Zone AE
(EL 9 feet)
N Shore Rd
N Shore Rd
N Shore Rd
Effective FIRM
mapbox

# National Flood Hazard Layer FIRMette

FEMA




## Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

**SPECIAL FLOOD HAZARD AREAS**
- Without Base Flood Elevation (BFE) *Zone A, V, A99*
- With BFE or Depth *Zone AE, AO, AH, VE, AR*
- Regulatory Floodway

**OTHER AREAS OF FLOOD HAZARD**
- 0.2% Annual Chance Flood Hazard, Area of 1% annual chance flood with average depth less than one foot or with drainag areas of less than one square mile *Zone*
- Future Conditions 1% Annual Chance Flood Hazard *Zone X*
- Area with Reduced Flood Risk due to Levee. See Notes. *Zone X*
- Area with Flood Risk due to Levee *Zone D*

**OTHER AREAS**
- NO SCREEN — Area of Minimal Flood Hazard *Zone X*
- Effective LOMRs
- Area of Undetermined Flood Hazard *Zone*

**GENERAL STRUCTURES**
- Channel, Culvert, or Storm Sewer
- Levee, Dike, or Floodwall

**OTHER FEATURES**
- 20.2 / 17.5 — Cross Sections with 1% Annual Chance Water Surface Elevation
- Coastal Transect
- Base Flood Elevation Line (BFE)
- Limit of Study
- Jurisdiction Boundary
- Coastal Transect Baseline
- Profile Baseline
- Hydrographic Feature

**MAP PANELS**
- Digital Data Available
- No Digital Data Available
- Unmapped

N

The pin displayed on the map is an approximate point selected by the user and does not represe an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 6/13/2025 at 11:12 AM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

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TOWN OF LONGBOAT KEY
PLANNING, ZONING & BUILDING DEPARTMENT
BUILDING DEPARTMENT
PHONE: 941-316-1966
FAX: 941-316-1970

501 BAY ISLES ROAD
LONGBOAT KEY, FL 34228
EAST BUILDING OF TOWN HALL

Date: 4/4/2025

NORTH SHORE LLC
380 North Shore Road – Unit 4
Longboat Key, FL 34228

**Re: Notice of Substantial Damage Determination**
Property Address: 380 North Shore Road – Unit 4
Longboat Key, FL 34228
Parcel ID#: 7812910250

Dear NORTH SHORE LLC,

As part of our recovery efforts, and at your Board's request, we have worked carefully to check and estimate the damage of each unit in your condominium that had significant damage in the recent flood and wind events from Hurricane Helene September 26, 2024 and Hurricane Milton on October 9, 2024. Based on this damage estimate, and as required by the National Flood Insurance Program (NFIP) and local floodplain management regulations, it has been determined that your condominium unit and structure was substantially damaged. This determination was made by comparing the cost estimate of the work required to restore your home to its pre-damage condition to the market value of the building (excluding land value). When the cost to repair equals or exceeds 50 percent of the market value of the home, the repair work is considered substantial damage.

Cost Estimate of Repairs: **$ 387,467.75**
Pre-Damage Market Value of the Structure: **$ 545,000.00**
Percentage of Market Value: **71.09%**

We would be pleased to meet with your designated representative to discuss the requirements and potential options for bringing the structure into compliance. Several issues must be addressed to achieve compliance.

The most significant requirement is that the lowest floor, as defined in the regulations and code, must be elevated to or above the Base Flood Elevation of 9', plus 1' as per the 2023 Florida Building Code, (10' minimum) or any other elevation specified in the regulations/code on the FIRM, Panel Number 12081C0279F.

If you have any questions regarding this information, please contact Neal Mazzei, CFM at 941-316-1966.

Regards,

**Patti Fige, CBO, CFM, LEED AP BD+C**
**Building Official**
**2024 President of the Manasota Chapter – Building Officials Association of Florida**
**Town of Longboat Key**
**501 Bay Isles Road**
**Longboat Key, Florida 34228**
**(941) 361-6411, Ext. 2521**
**pfige@longboatkey.org**

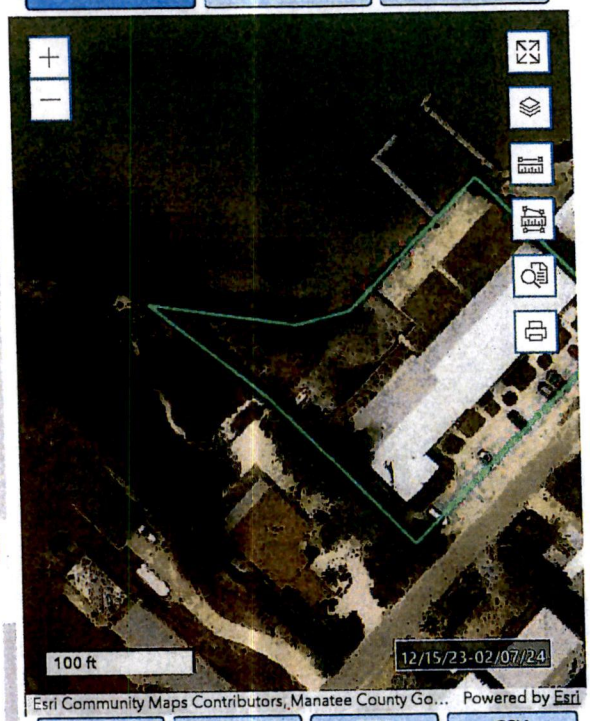
PRC | TRM | TXB

**Parcel ID: 7812910250**
Ownership: NORTH SHORE LLC
Owner Type: CORPORATION
Mailing Address: NORTH SHORE LLC, 380 NORTH SHORE RD UNIT 4, LONGBOAT KEY FL 34228

Situs Address: 380 NORTH SHORE RD UNIT 4, LONGBOAT KEY, FL 34228-1147
Jurisdiction: TOWN OF LONGBOAT KEY
Tax District: 0156; LONGBOAT KEY GULFSIDE DISTRICT
Sec/Twp/Rge: 15-35S-16E
Neighborhood: 6413; LONGBOAT PASS CONDO
Condominium: 7812900; LONGBOAT PASS; CB 1/94
Short Description: UNIT 4 LONGBOAT PASS CONDOMINIUM PI#78129.1025/0

FEMA Value: $545,000 as of January 1, 2024
Zoning/Flood Info: View this parcel on Manatee County's website
Land Use: 0464; CONDOMINIA UNINHABITABLE
Land Size: 0.0000 Acres or 0 Square Feet
Building Area: 672 SqFt Under Roof / 512 SqFt Living or Business Area / 672 SqFt Residential

MAP | OBL | EST



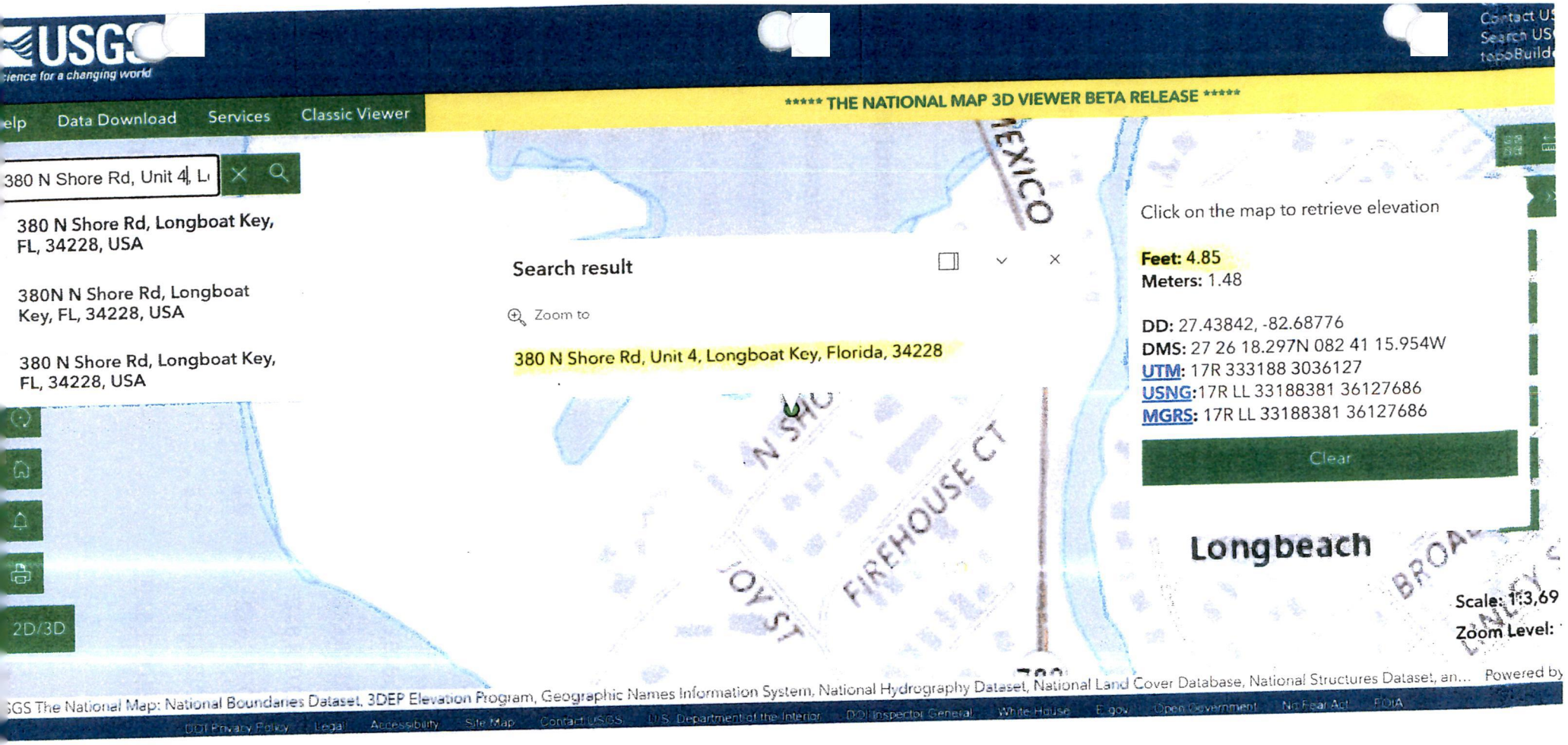

PIC | SKE | BEV | GSV

SLS | EXM | BUS | ADR | INS

| Sale Date | Book / Page Instrument | Instrument Type | Vacant / Improved | Qualification Code | Sale Price | |
|---|---|---|---|---|---|---|
| 10/12/2023 | 202341110156 | WD | I | 01 | 565,000 | NORTH SHORE LLC |
| 10/13/2022 | 202241126097 | SW | I | 11 | 10 | LOGAN, MICHAEL C |
| 04/04/2022 | 202241054001 | QC | I | 14 | 10 | LOGAN, MICHAEL C |
| 09/15/2020 | 202041099575 | WD | I | 01 | 260,000 | LOGAN, MICHAEL C |

VAL | LND | BLD | FEA | PER

| Tax Year | Homestead Exemption | Land Value | Improvements Value | Just/Market Value | Non-School Assessed Value | School Assessed Value | County Taxable Value | School Taxable Value | | Municipality Taxable Value |
|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | No | 0 | 463,250 | 463,250 | 463,250 | 463,250 | 463,250 | 463,250 | 7,118.91 | 0.00 |
| 2023 | Yes | 0 | 412,250 | 412,250 | 205,381 | 205,381 | 150,381 | 175,381 | 150,381 | 150,381 | 2,531.77 | 0.00 |
| 2022 | No | 0 | 215,250 | 215,250 | 192,500 | 215,250 | 192,500 | 215,250 | 192,500 | 192,500 | 3,222.72 | 0.00 |
| 2021 | No | 0 | 175,000 | 175,000 | 175,000 | 175,000 | 175,000 | 175,000 | 175,000 | 175,000 | 2,935.85 | 0.00 |
| 2020 | No | 0 | 165,000 | 165,000 | 165,000 | 165,000 | 165,000 | 165,000 | 165,000 | 165,000 | 2,803.65 | 0.00 |
| 2019 | No | 0 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 2,610.09 | 0.00 |
| 2018 | No | 0 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 2,653.72 | 0.00 |
| 2017 | No | 0 | 152,900 | 152,900 | 152,900 | 152,900 | 152,900 | 152,900 | 152,900 | 152,900 | 2,509.68 | 0.00 |
| 2016 | No | 0 | 148,350 | 148,350 | 141,889 | 148,350 | 141,889 | 148,350 | 141,889 | 141,889 | 2,428.12 | 0.00 |
| 2015 | No | 0 | 128,990 | 128,990 | 128,990 | 128,990 | 128,990 | 128,990 | 128,990 | 128,990 | 2,222.54 | 0.00 |
| 2014 | No | 1 | 115,162 | 115,163 | 115,163 | 115,163 | 115,163 | 115,163 | 115,163 | 115,163 | 2,006.46 | 0.00 |
| 2013 | No | 1 | 122,513 | 122,514 | 122,514 | 122,514 | 122,514 | 122,514 | 122,514 | 122,514 | 2,044.31 | 0.00 |


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380 N Shore Rd, Longboat Key, FL, 34228, USA
380N N Shore Rd, Longboat Key, FL, 34228, USA
380 N Shore Rd, Longboat Key, FL, 34228, USA
Search result
Zoom to
380 N Shore Rd, Unit 4, Longboat Key, Florida, 34228
Click on the map to retrieve elevation
Feet: 4.85
Meters: 1.48
DD: 27.43842, -82.68776
DMS: 27 26 18.297N 082 41 15.954W
UTM: 17R 333188 3036127
USNG:17R LL 33188381 36127686
MGRS: 17R LL 33188381 36127686
Clear
FIREHOUSE CT
Longbeach
Scale: 1:3,69
Zoom Level:
2D/3D
GS The National Map: National Boundaries Dataset, 3DEP Elevation Program, Geographic Names Information System, National Hydrography Dataset, National Land Cover Database, National Structures Dataset, an...
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U.S. Department of the Interior
DOI Inspector General
White House
E.gov
Open Government
No Fear Act
FOIA

## Notes

Resident not home at time of inspection home has not been gutted. However, toe kicks have been removed from cabinetry. There is roof damage to exterior with facial rafters and post damage will require foot flood cut a yellow tag and notice was left on the front door. There's no other exterior damage noted due to the wind. Will require HVAC and mechanical repairs.

## Photos









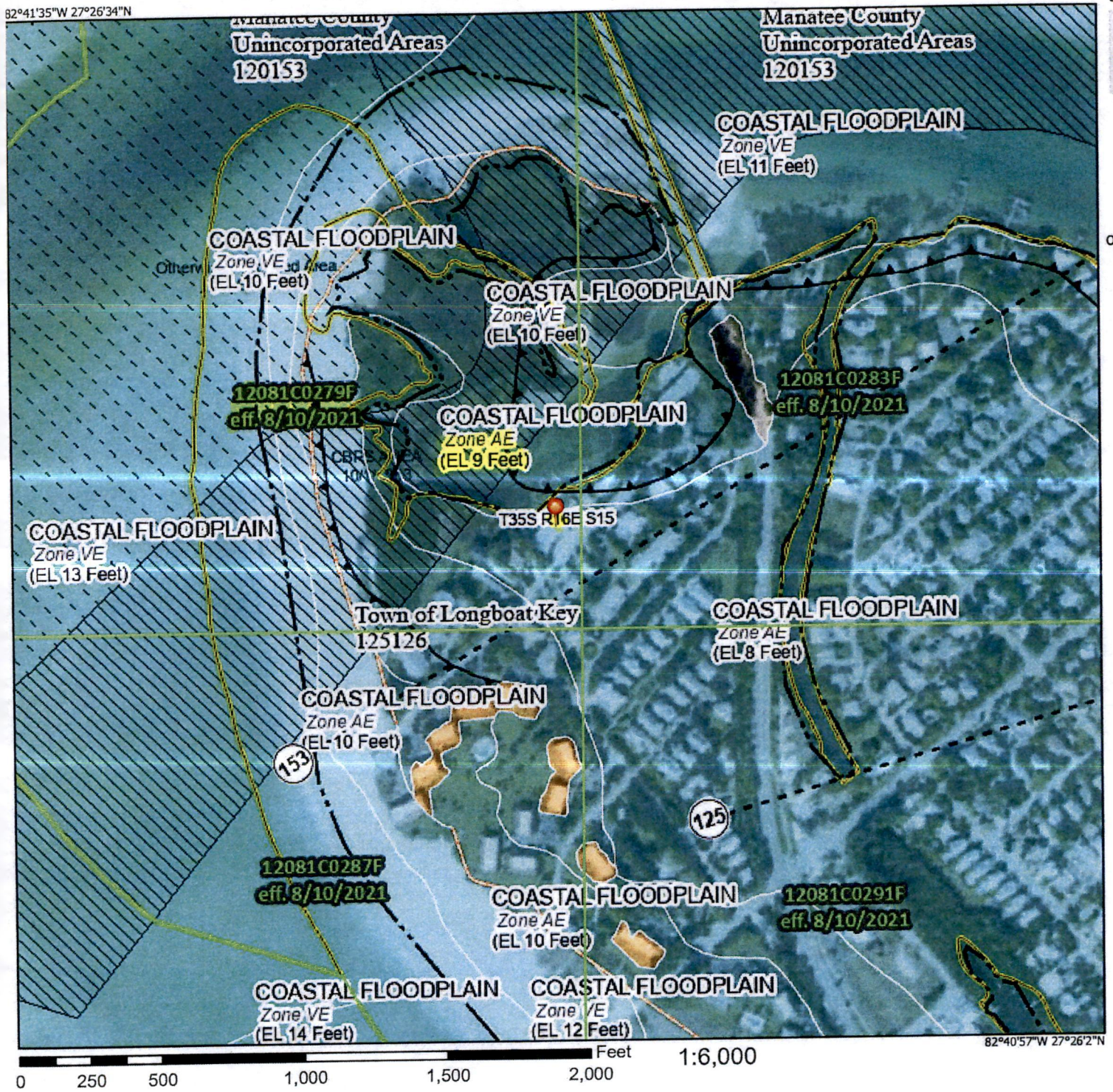





Address
null
Zone AE
(EL 9 feet)
N Shore Rd
N Shore Rd
N Shore Rd
Effective FIRM
mapbox

# National Flood Hazard Layer FIRMette

FEMA




## Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

**SPECIAL FLOOD HAZARD AREAS**
- Without Base Flood Elevation (BFE) *Zone A, V, A99*
- With BFE or Depth *Zone AE, AO, AH, VE, AR*
- Regulatory Floodway

**OTHER AREAS OF FLOOD HAZARD**
- 0.2% Annual Chance Flood Hazard, Area of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile *Zone X*
- Future Conditions 1% Annual Chance Flood Hazard *Zone X*
- Area with Reduced Flood Risk due to Levee. See Notes. *Zone X*
- Area with Flood Risk due to Levee *Zone D*

**OTHER AREAS**
- NO SCREEN Area of Minimal Flood Hazard *Zone X*
- Effective LOMRs
- Area of Undetermined Flood Hazard *Zone*

**GENERAL STRUCTURES**
- Channel, Culvert, or Storm Sewer
- Levee, Dike, or Floodwall

**OTHER FEATURES**
- 20.2 / 17.5 Cross Sections with 1% Annual Chance / Water Surface Elevation
- Coastal Transect
- Base Flood Elevation Line (BFE)
- Limit of Study
- Jurisdiction Boundary
- Coastal Transect Baseline
- Profile Baseline
- Hydrographic Feature

**MAP PANELS**
- Digital Data Available
- No Digital Data Available
- Unmapped

N

The pin displayed on the map is an approximate point selected by the user and does not represe an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 6/13/2025 at 11:12 AM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

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**TOWN OF LONGBOAT KEY**
**PLANNING, ZONING & BUILDING DEPARTMENT**
**BUILDING DEPARTMENT**
**PHONE: 941-316-1966**
**FAX: 941-316-1970**

**501 BAY ISLES ROAD**
**LONGBOAT KEY, FL 34228**
**EAST BUILDING OF TOWN HALL**

Date: 4/4/2025

Patrice Ryan
P.O. Box 58
Buffalo, NY 14231-0058

**Re: Notice of Substantial Damage Determination**
Property Address: 380 North Shore Road – Unit 5
Longboat Key, FL 34228
Parcel ID#: 7812910300

Dear Patrice Ryan,

As part of our recovery efforts, and at your Board's request, we have worked carefully to check and estimate the damage of each unit in your condominium that had significant damage in the recent flood and wind events from Hurricane Helene September 26, 2024 and Hurricane Milton on October 9, 2024. Based on this damage estimate, and as required by the National Flood Insurance Program (NFIP) and local floodplain management regulations, it has been determined that your condominium unit and structure was substantially damaged. This determination was made by comparing the cost estimate of the work required to restore your home to its pre-damage condition to the market value of the building (excluding land value). When the cost to repair equals or exceeds 50 percent of the market value of the home, the repair work is considered substantial damage.

Cost Estimate of Repairs: **$ 407,387.50**
Pre-Damage Market Value of the Structure: **$ 545,000.00**
Percentage of Market Value: **74.75%**

We would be pleased to meet with your designated representative to discuss the requirements and potential options for bringing the structure into compliance. Several issues must be addressed to achieve compliance.

The most significant requirement is that the lowest floor, as defined in the regulations and code, must be elevated to or above the Base Flood Elevation of 9', plus 1' as per the 2023 Florida Building Code, (10' minimum) or any other elevation specified in the regulations/code on the FIRM, Panel Number 12081C0279F.

If you have any questions regarding this information, please contact Neal Mazzei, CFM at 941-316-1966.

Regards,

**Patti Fige, CBO, CFM, LEED AP BD+C**
**Building Official**
**2024 President of the Manasota Chapter – Building Officials Association of Florida**
**Town of Longboat Key**
**501 Bay Isles Road**
**Longboat Key, Florida 34228**
**(941) 361-6411, Ext. 2521**
**pfige@longboatkey.org**

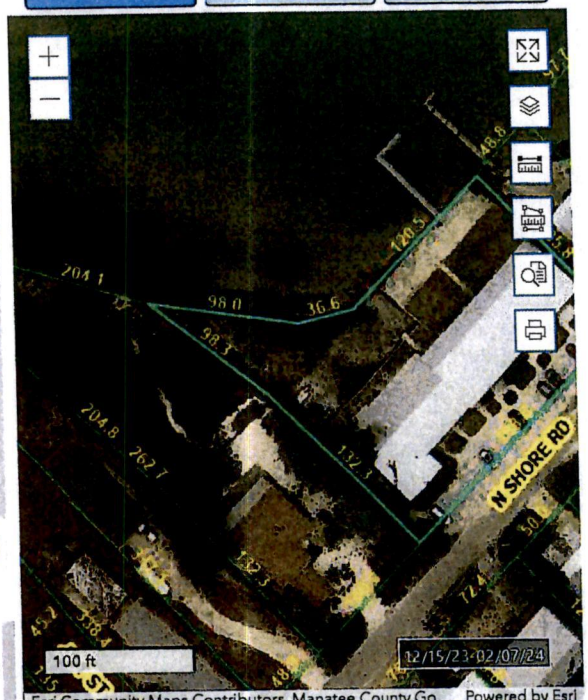
PRC | TRM | TXB

**Parcel ID:** 7812910300
Ownership: RYAN, PATRICE M; RYAN, PATRICE M REV TRUST NO 1 DTD 03/14/2011
Owner Type: TRUSTEE; REVOCABLE TRUST
Mailing Address: RYAN, PATRICE M, RYAN, PATRICE M REV TRUST NO 1, PO BOX 58, BUFFALO NY 14231-0058

Situs Address: 380 NORTH SHORE RD UNIT 5, LONGBOAT KEY, FL 34228-1113
Jurisdiction: TOWN OF LONGBOAT KEY
Tax District: 0156; LONGBOAT KEY GULFSIDE DISTRICT
Sec/Twp/Rge: 15-35S-16E
Neighborhood: 6413; LONGBOAT PASS CONDO
Condominium: 7812900; LONGBOAT PASS; CB 1/94
Short Description: UNIT 5 LONGBOAT PASS CONDOMINIUM DP78129.1030/0 PI#78129.1030/0

FEMA Value: $545,000 as of January 1, 2024
Zoning/Flood Info: View this parcel on Manatee County's website
Land Use: 0464; CONDOMINIA UNINHABITABLE
Land Size: 0.0000 Acres or 0 Square Feet
Building Area: 672 SqFt Under Roof / 512 SqFt Living or Business Area / 672 SqFt Residential

MAP | OBL | EST



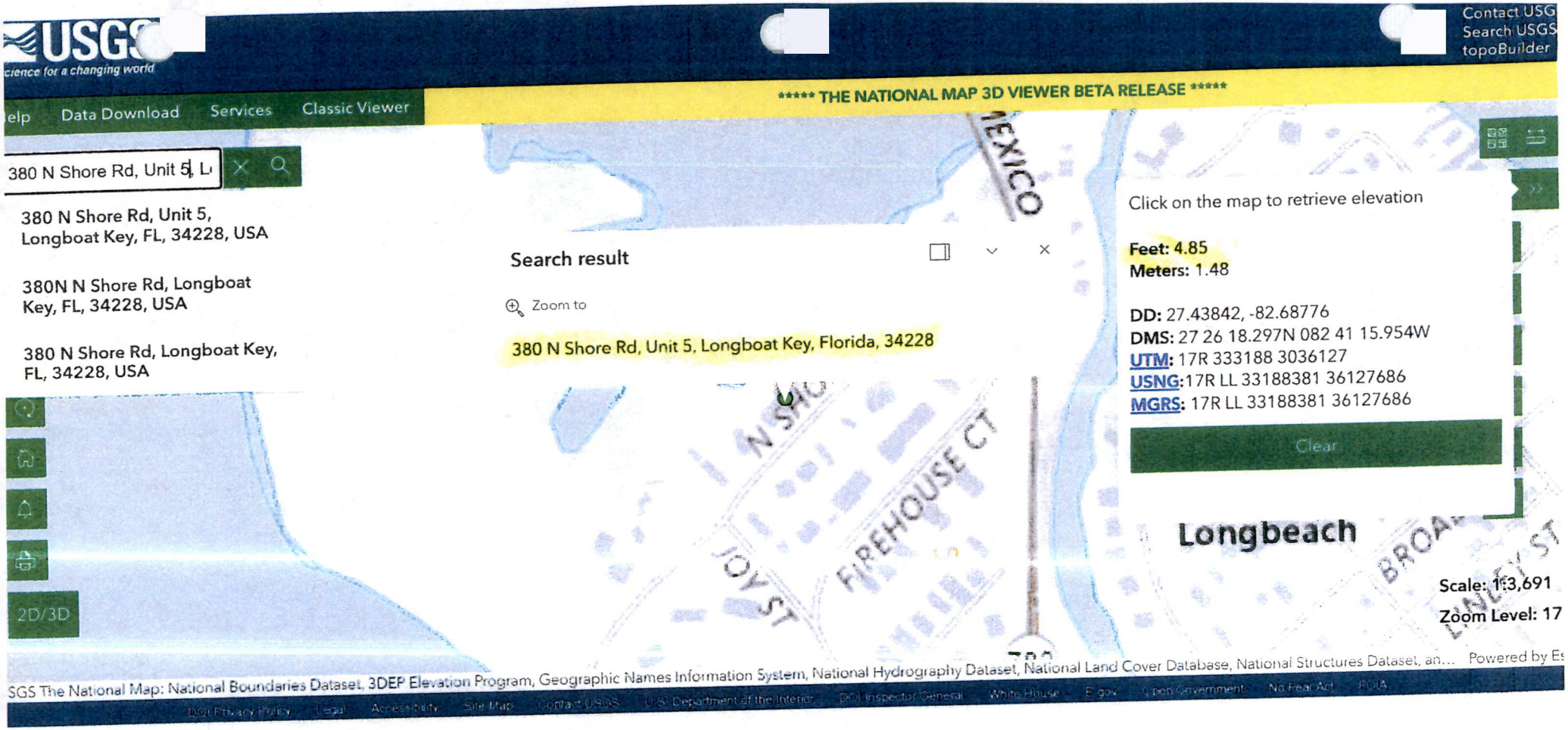

PIC | SKE | BEV | GSV

SLS | EXM | BUS | ADR | INS

| Sale Date | Book / Page Instrument | Instrument Type | Vacant / Improved | Qualification Code | Sale Price | |
|---|---|---|---|---|---|---|
| 04/20/2022 | 202241053418 | WD | I | 01 | 501,000 | RYAN, PATRICE M |
| 11/29/2013 | 2500 / 5177 | WD | I | 01 | 150,000 | BANACH, GREGORY E |
| 09/28/2009 | 2315 / 2255 | WD | I | 11 | 10 | ARMSTRONG, H GUY |
| 04/27/2009 | 2296 / 866 | QC | I | 11 | 1 | ARMSTRONG, H GUY |

VAL | LND | BLD | FEA | PER

| Tax Year | Homestead Exemption | Land Value | Improvements Value | Just/Market Value | Non-School Assessed Value | School Assessed Value | County Taxable Value | School Taxable Value | Municipality Taxable Value | |
|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | No | 0 | 463,250 | 463,250 | 453,475 | 463,250 | 453,475 | 463,250 | 453,475 | 453,475 | 7,030.26 | 442.34 |
| 2023 | No | 0 | 412,250 | 412,250 | 412,250 | 412,250 | 412,250 | 412,250 | 412,250 | 412,250 | 6,500.43 | 442.33 |
| 2022 | No | 0 | 215,250 | 215,250 | 192,500 | 215,250 | 192,500 | 215,250 | 192,500 | 192,500 | 3,222.72 | 442.32 |
| 2021 | No | 0 | 175,000 | 175,000 | 175,000 | 175,000 | 175,000 | 175,000 | 175,000 | 175,000 | 2,935.85 | 442.31 |
| 2020 | No | 0 | 165,000 | 165,000 | 165,000 | 165,000 | 165,000 | 165,000 | 165,000 | 165,000 | 2,803.65 | 442.29 |
| 2019 | No | 0 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 2,610.09 | 442.26 |
| 2018 | No | 0 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 2,653.72 | 439.33 |
| 2017 | No | 0 | 152,900 | 152,900 | 152,900 | 152,900 | 152,900 | 152,900 | 152,900 | 152,900 | 2,509.68 | 196.25 |
| 2016 | No | 0 | 148,350 | 148,350 | 139,347 | 148,350 | 139,347 | 148,350 | 139,347 | 139,347 | 2,403.01 | 196.25 |
| 2015 | No | 0 | 128,990 | 128,990 | 126,679 | 128,990 | 126,679 | 128,990 | 126,679 | 126,679 | 2,199.54 | 0.00 |
| 2014 | No | 1 | 115,162 | 115,163 | 115,163 | 115,163 | 115,163 | 115,163 | 115,163 | 115,163 | 2,006.46 | 0.00 |
| 2013 | No | 1 | 122,513 | 122,514 | 122,514 | 122,514 | 122,514 | 122,514 | 122,514 | 122,514 | 2,044.31 | 0.00 |


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380 N Shore Rd, Unit 5, Longboat Key, FL, 34228, USA
380N N Shore Rd, Longboat Key, FL, 34228, USA
380 N Shore Rd, Longboat Key, FL, 34228, USA
Search result
Zoom to
380 N Shore Rd, Unit 5, Longboat Key, Florida, 34228
Click on the map to retrieve elevation
Feet: 4.85
Meters: 1.48
DD: 27.43842, -82.68776
DMS: 27 26 18.297N 082 41 15.954W
UTM: 17R 333188 3036127
USNG:17R LL 33188381 36127686
MGRS: 17R LL 33188381 36127686
Clear
FIREHOUSE CT
JOY ST
Longbeach
Scale: 1:3,691
Zoom Level: 17
2D/3D
SGS The National Map: National Boundaries Dataset, 3DEP Elevation Program, Geographic Names Information System, National Hydrography Dataset, National Land Cover Database, National Structures Dataset, an...
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U.S. Department of the Interior
DOI Inspector General
White House
E.gov
Open Government
No Fear Act
FOIA

# Substantial Damage Estimate Residential Inspection

380 N Shore Rd Unit 5, Longboat Key, FL 34228

## Estimated damage summary

| | |
|---|---|
| Percent damaged (Estimated damage cost/Market value) | 74.75% |
| Basis for replacement cost | Other replacement cost estimate |
| Replacement cost | $545,000.00 |
| Basis for market value | Other value estimate |
| Market value | $545,000.00 |
| Estimated damage cost | $407,387.50 |

## Estimated computed damages breakdown

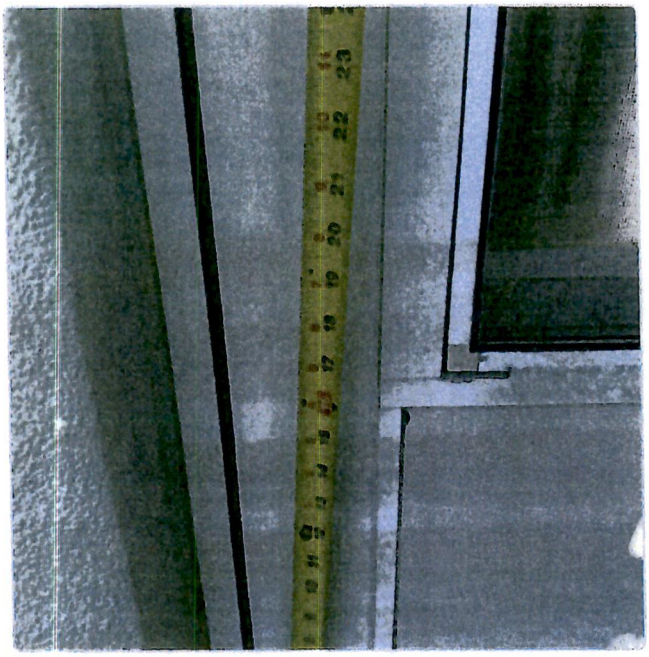
| Element | Structure % | Element Cost | Damage | Damage Value |
|---|---|---|---|---|
| Foundation | 8 | $43,600.00 | 60% | $26,160.00 |
| Superstructure | 15.9 | $86,655.00 | 50% | $43,327.50 |
| Roof covering | 4.3 | $23,435.00 | 60% | $14,061.00 |
| Exterior finish | 7 | $38,150.00 | 45% | $17,167.50 |
| Interior finish | 13.2 | $71,940.00 | 100% | $71,940.00 |
| Doors & windows | 15.8 | $86,110.00 | 100% | $86,110.00 |
| Cabinets & countertops | 4.5 | $24,525.00 | 100% | $24,525.00 |
| Floor finish | 7.9 | $43,055.00 | 100% | $43,055.00 |
| Appliances | 4.2 | $22,890.00 | 100% | $22,890.00 |
| Plumbing | 8.6 | $46,870.00 | 35% | $16,404.50 |
| Electrical | 4.9 | $26,705.00 | 40% | $10,682.00 |
| HVAC | 5.7 | $31,065.00 | 100% | $31,065.00 |
| **Totals** | | **$545,000.00** | | **$407,387.50** |

## Notes

Resident not home at the time of assessment. Roofing metals on rear elevation shows wind damage. 20 inch waterline noted to front elevation. Restricted use and noticed applied upon front elevation home does not appear to be gutted. Home will need a 4 foot gut. HVAC unit appears to be above the waterline noted.

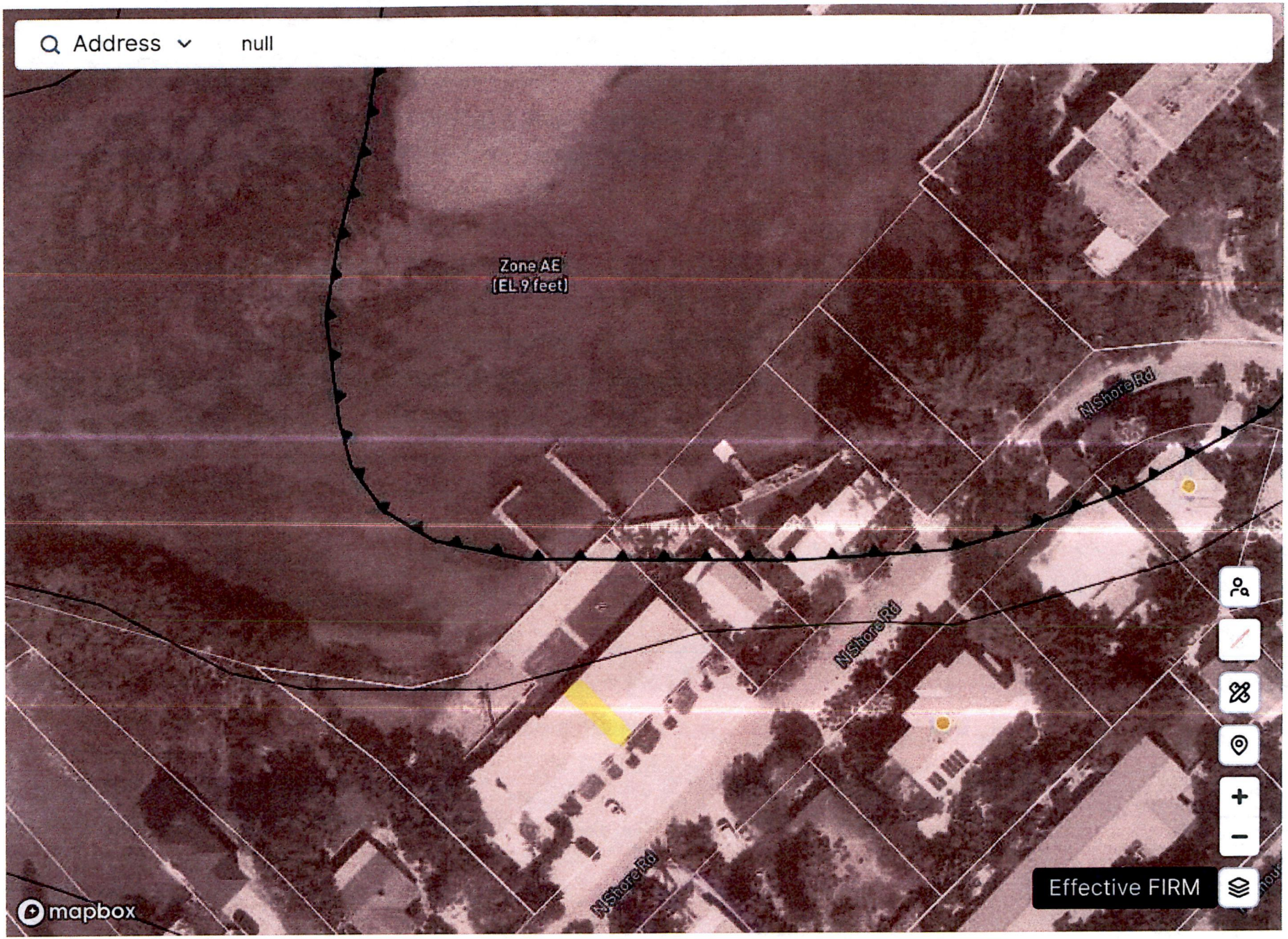
## Photos








Address
null
Zone AE
(EL 9 feet)
N Shore Rd
N Shore Rd
N Shore Rd
N Shore Rd
Effective FIRM
mapbox

# National Flood Hazard Layer FIRMette

FEMA




## Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

**SPECIAL FLOOD HAZARD AREAS**
- Without Base Flood Elevation (BFE) *Zone A, V, A99*
- With BFE or Depth *Zone AE, AO, AH, VE, AR*
- Regulatory Floodway

**OTHER AREAS OF FLOOD HAZARD**
- 0.2% Annual Chance Flood Hazard, Area of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile *Zone X*
- Future Conditions 1% Annual Chance Flood Hazard *Zone X*
- Area with Reduced Flood Risk due to Levee. See Notes. *Zone X*
- Area with Flood Risk due to Levee *Zone D*

**OTHER AREAS**
- NO SCREEN Area of Minimal Flood Hazard *Zone X*
- Effective LOMRs
- Area of Undetermined Flood Hazard *Zone*

**GENERAL STRUCTURES**
- Channel, Culvert, or Storm Sewer
- Levee, Dike, or Floodwall

**OTHER FEATURES**
- 20.2 Cross Sections with 1% Annual Chance
- 17.5 Water Surface Elevation
- Coastal Transect
- 513 Base Flood Elevation Line (BFE)
- Limit of Study
- Jurisdiction Boundary
- Coastal Transect Baseline
- Profile Baseline
- Hydrographic Feature

**MAP PANELS**
- Digital Data Available
- No Digital Data Available
- Unmapped

N

The pin displayed on the map is an approximate point selected by the user and does not represe an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 6/13/2025 at 11:12 AM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.

TOWN OF LONGBOAT KEY
PLANNING, ZONING & BUILDING DEPARTMENT
BUILDING DEPARTMENT
PHONE: 941-316-1966
FAX: 941-316-1970

501 BAY ISLES ROAD
LONGBOAT KEY, FL 34228
EAST BUILDING OF TOWN HALL

Date: 4/4/2025

Stephen and Lynn Roberts
9527 Camino CV
Bradenton, FL 34210

**Re: Notice of Substantial Damage Determination**
Property Address: 380 North Shore Road – Unit 6
Longboat Key, FL 34228
Parcel ID#: 7812910359

Dear Stephen and Lynn,

As part of our recovery efforts, and at your Board's request, we have worked carefully to check and estimate the damage of each unit in your condominium that had significant damage in the recent flood and wind events from Hurricane Helene September 26, 2024 and Hurricane Milton on October 9, 2024. Based on this damage estimate, and as required by the National Flood Insurance Program (NFIP) and local floodplain management regulations, it has been determined that your condominium unit and structure was substantially damaged. This determination was made by comparing the cost estimate of the work required to restore your home to its pre-damage condition to the market value of the building (excluding land value). When the cost to repair equals or exceeds 50 percent of the market value of the home, the repair work is considered substantial damage.

Cost Estimate of Repairs: **$ 438,252.00**
Pre-Damage Market Value of the Structure: **$ 590,000.00**
Percentage of Market Value: **74.28%**

We would be pleased to meet with your designated representative to discuss the requirements and potential options for bringing the structure into compliance. Several issues must be addressed to achieve compliance.

The most significant requirement is that the lowest floor, as defined in the regulations and code, must be elevated to or above the Base Flood Elevation of 9', plus 1' as per the 2023 Florida Building Code, (10' minimum) or any other elevation specified in the regulations/code on the FIRM, Panel Number 12081C0279F.

If you have any questions regarding this information, please contact Neal Mazzei, CFM at 941-316-1966.

Regards,

**Patti Fige, CBO, CFM, LEED AP BD+C**
**Building Official**
**2024 President of the Manasota Chapter – Building Officials Association of Florida**
**Town of Longboat Key**
**501 Bay Isles Road**
**Longboat Key, Florida 34228**
**(941) 361-6411, Ext. 2521**
**pfige@longboatkey.org**

PRC | TRM | TXB

**Parcel ID: 7812910359**

Ownership: ROBERTS, STEPHEN M; ROBERTS, LYNN; ROBERTS LIVING TRUST DTD 3/3/23
Owner Type: TRUSTEE & HUSBAND OR WIFE; TRUSTEE & SPOUSE; UNDER TRUST
Mailing Address: ROBERTS, STEPHEN M, ROBERTS, LYNN, ROBERTS LIVING TRUST DTD 3/3/23, 9527 CAMINO CV, BRADENTON FL 34210

Situs Address: 380 NORTH SHORE RD UNIT 6, LONGBOAT KEY, FL 34228-1113
Jurisdiction: TOWN OF LONGBOAT KEY
Tax District: 0156; LONGBOAT KEY GULFSIDE DISTRICT
Sec/Twp/Rge: 15-35S-16E
Neighborhood: 6413; LONGBOAT PASS CONDO
Condominium: 7812900; LONGBOAT PASS; CB 1/94
Short Description: UNIT 6 LONGBOAT PASS CONDOMINIUM PI#78129.1035/9

FEMA Value: $590,000 as of January 1, 2024
Zoning/Flood Info: View this parcel on Manatee County's website
Land Use: 0464; CONDOMINIA UNINHABITABLE
Land Size: 0.0000 Acres or 0 Square Feet
Building Area: 672 SqFt Under Roof / 512 SqFt Living or Business Area / 672 SqFt Residential

MAP | OBL | EST



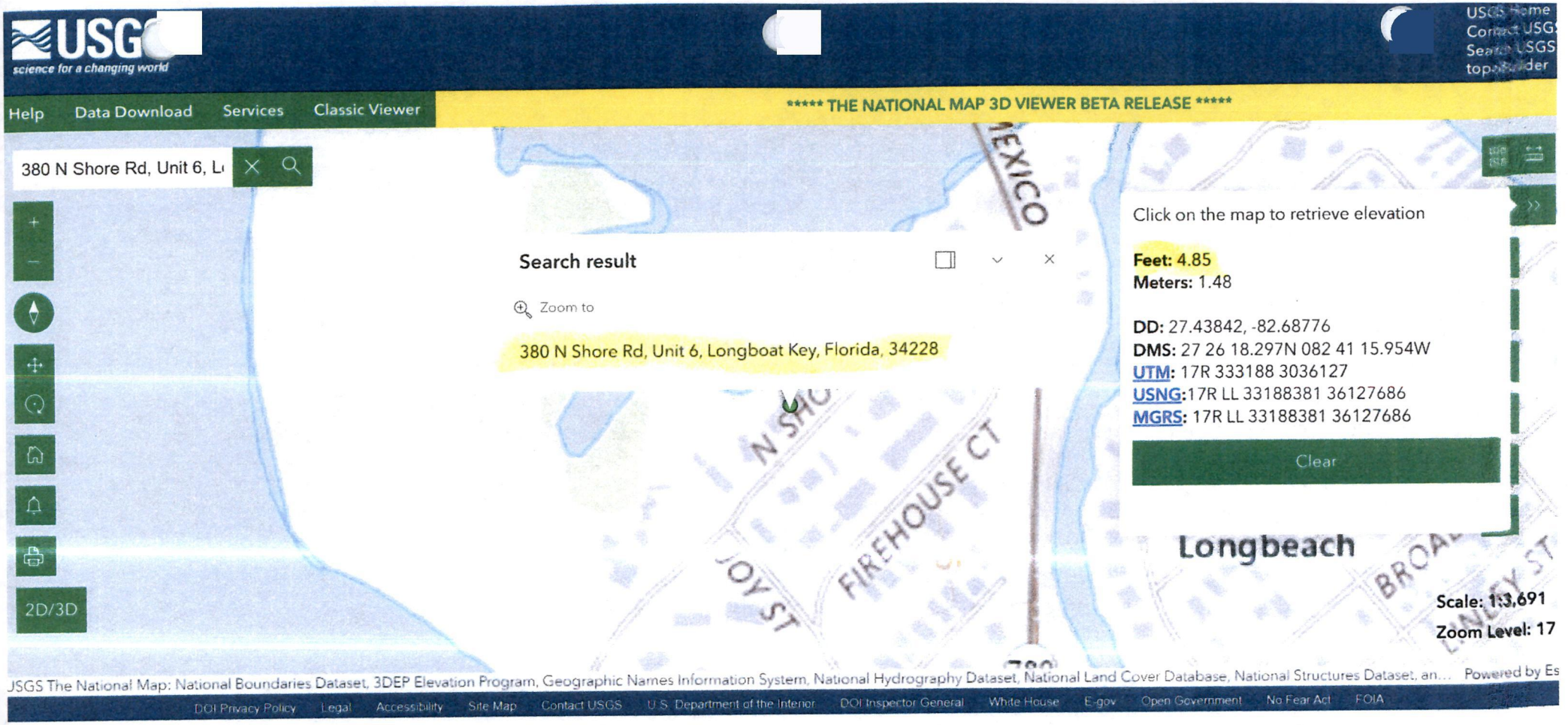

PIC | SKE | BEV | GSV

SLS | EXM | BUS | ADR | INS

| Sale Date | Book / Page Instrument | Instrument Type | Vacant / Improved | Qualification Code | Sale Price | |
|---|---|---|---|---|---|---|
| 02/10/2025 | 202541022386 | WD | I | 11 | 10 | ROBERTS, STEPHEN M |
| 11/13/2023 | 202341121423 | WD | I | 01 | 575,000 | ROBERTS, STEPHEN M |
| 02/13/2020 | 202041015989 | WD | I | 01 | 225,000 | DERWORT, DARRYL JO |
| 03/21/2018 | 2720 / 3248 | QC | I | 11 | 10 | RUBINSTEIN, JON L |

VAL | LND | BLD | FEA | PER

| Tax Year | Homestead Exemption | | Land Value | Improvements Value | Just/Market Value | Non-School Assessed Value | School Assessed Value | County Taxable Value | School Taxable Value | | Municipality Taxable Value |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | No | 0 | 501,500 | 501,500 | 501,500 | 501,500 | 501,500 | 501,500 | 501,500 | 7,706.72 | 442.34 |
| 2023 | No | 0 | 446,250 | 446,250 | 229,900 | 446,250 | 229,900 | 446,250 | 229,900 | 5,014.32 | 442.33 |
| 2022 | No | 0 | 231,000 | 231,000 | 209,000 | 231,000 | 209,000 | 231,000 | 209,000 | 3,481.33 | 442.32 |
| 2021 | No | 0 | 190,000 | 190,000 | 190,000 | 190,000 | 190,000 | 190,000 | 190,000 | 3,187.49 | 442.31 |
| 2020 | Yes | 0 | 185,000 | 185,000 | 158,565 | 158,565 | 108,565 | 133,565 | 108,565 | 108,565 | 2,019.01 | 442.29 |
| 2019 | Yes | 0 | 155,000 | 155,000 | 155,000 | 155,000 | 105,000 | 130,000 | 105,000 | 105,000 | 1,946.50 | 442.26 |
| 2018 | Yes | 0 | 155,000 | 155,000 | 154,646 | 154,646 | 104,646 | 129,646 | 104,646 | 104,646 | 1,974.88 | 439.33 |
| 2017 | Yes | 0 | 152,900 | 152,900 | 151,465 | 151,465 | 101,465 | 126,465 | 101,465 | 101,465 | 1,830.67 | 196.25 |
| 2016 | Yes | 0 | 148,350 | 148,350 | 148,350 | 148,350 | 98,350 | 123,350 | 98,350 | 98,350 | 1,825.05 | 196.25 |
| 2015 | No | 0 | 128,990 | 128,990 | 126,679 | 128,990 | 126,679 | 128,990 | 126,679 | 126,679 | 2,199.54 | 0.00 |
| 2014 | No | 1 | 115,162 | 115,163 | 115,163 | 115,163 | 115,163 | 115,163 | 115,163 | 115,163 | 2,006.46 | 0.00 |
| 2013 | Yes | 1 | 122,513 | 122,514 | 122,514 | 122,514 | 72,514 | 97,514 | 72,514 | 72,514 | 1,399.30 | 0.00 |


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***** THE NATIONAL MAP 3D VIEWER BETA RELEASE *****
380 N Shore Rd, Unit 6, L
Search result
Zoom to
380 N Shore Rd, Unit 6, Longboat Key, Florida, 34228
Click on the map to retrieve elevation
Feet: 4.85
Meters: 1.48
DD: 27.43842, -82.68776
DMS: 27 26 18.297N 082 41 15.954W
UTM: 17R 333188 3036127
USNG:17R LL 33188381 36127686
MGRS: 17R LL 33188381 36127686
Clear
FIREHOUSE CT
Longbeach
Scale: 1:3,691
Zoom Level: 17
2D/3D
USGS The National Map: National Boundaries Dataset, 3DEP Elevation Program, Geographic Names Information System, National Hydrography Dataset, National Land Cover Database, National Structures Dataset, an...
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DOI Inspector General
White House
E-gov
Open Government
No Fear Act
FOIA

# Substantial Damage Estimate Residential Inspection

380 N Shore Rd Unit 6, Longboat Key, FL 34228

## Estimated damage summary

| | |
|---|---|
| Percent damaged (Estimated damage cost/Market value) | **74.28%** |
| Basis for replacement cost | **Other replacement cost estimate** |
| Replacement cost | **$590,000.00** |
| Basis for market value | **Other value estimate** |
| Market value | **$590,000.00** |
| Estimated damage cost | **$438,252.00** |

## Estimated computed damages breakdown

| Element | Structure % | Element Cost | Damage | Damage Value |
|---|---|---|---|---|
| Foundation | 8 | $47,200.00 | 60% | $28,320.00 |
| Superstructure | 15.9 | $93,810.00 | 45% | $42,214.50 |
| Roof covering | 4.3 | $25,370.00 | 60% | $15,222.00 |
| Exterior finish | 7 | $41,300.00 | 40% | $16,520.00 |
| Interior finish | 13.2 | $77,880.00 | 100% | $77,880.00 |
| Doors & windows | 15.8 | $93,220.00 | 100% | $93,220.00 |
| Cabinets & countertops | 4.5 | $26,550.00 | 100% | $26,550.00 |
| Floor finish | 7.9 | $46,610.00 | 100% | $46,610.00 |
| Appliances | 4.2 | $24,780.00 | 100% | $24,780.00 |
| Plumbing | 8.6 | $50,740.00 | 40% | $20,296.00 |
| Electrical | 4.9 | $28,910.00 | 45% | $13,009.50 |
| HVAC | 5.7 | $33,630.00 | 100% | $33,630.00 |
| **Totals** | | **$590,000.00** | | **$438,252.00** |

## Notes

Homeowner not present at the time of inspection. 23 inch waterline noted to front elevation. Significant roof damage noted due to wind. . Home does not appear to be gutted and will need a bare minimum of 4 foot gut. Notice and restriction use has been placed on front door.

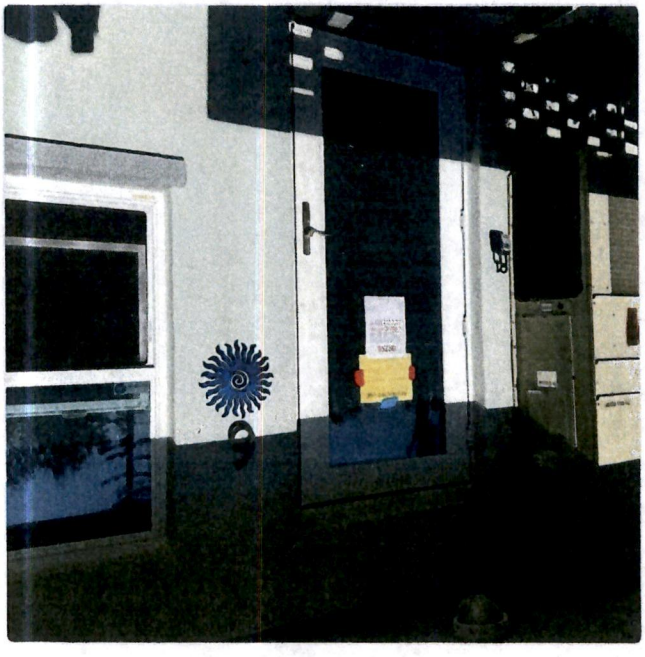
## Photos

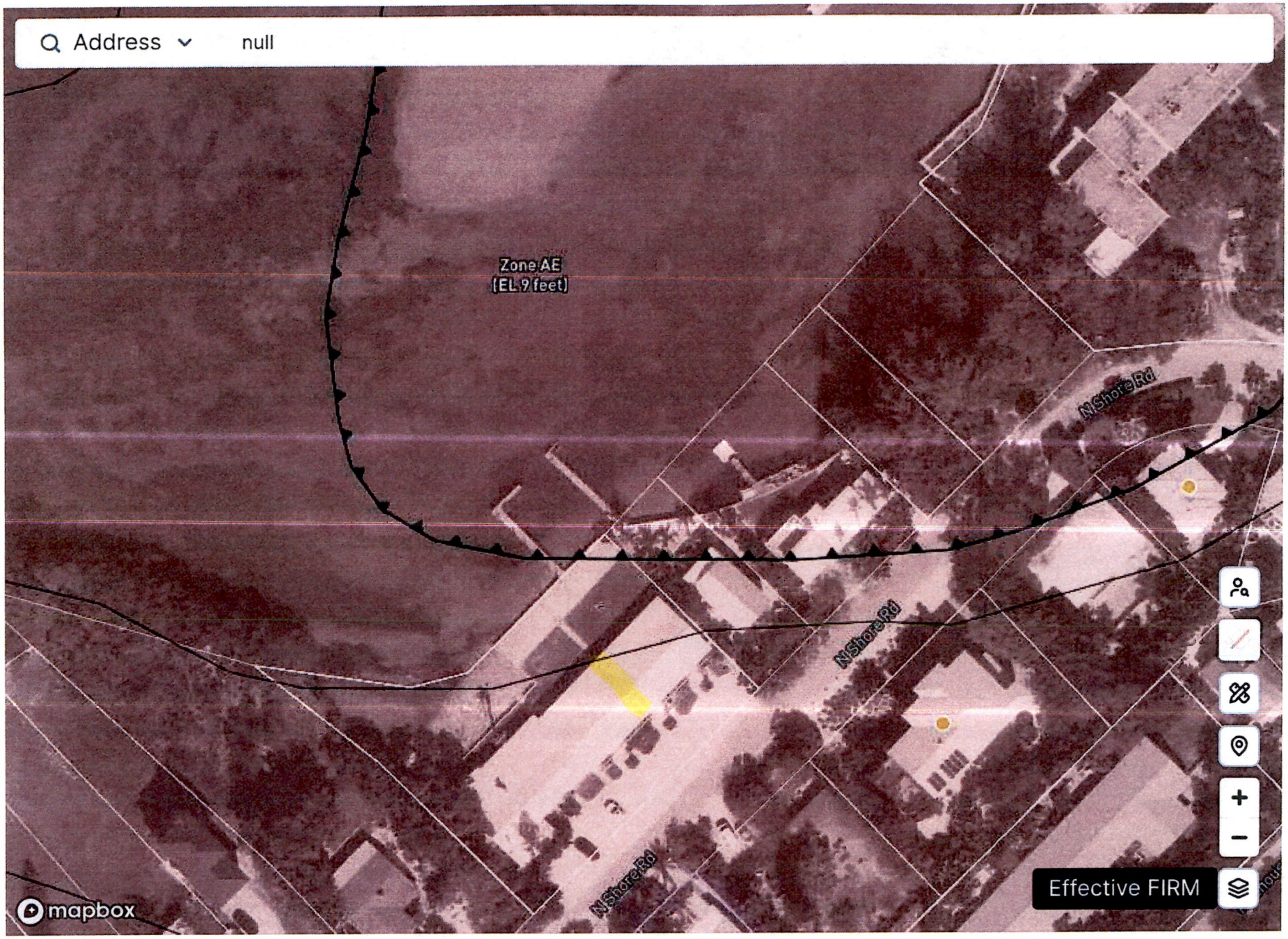






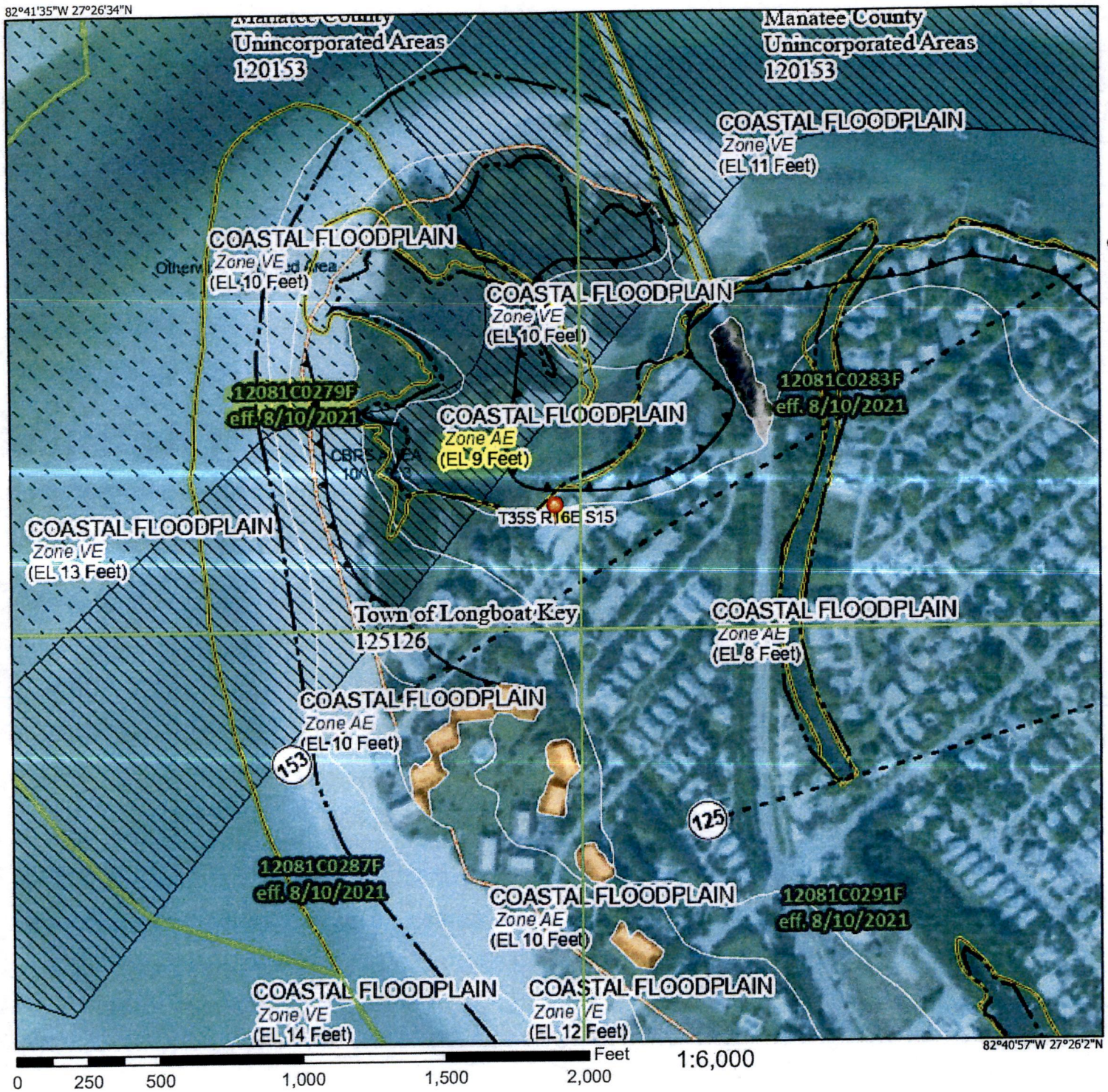



Address
null
Zone AE
(EL 9 feet)
N Shore Rd
N Shore Rd
N Shore Rd
Effective FIRM
mapbox

# National Flood Hazard Layer FIRMette

FEMA




## Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

**SPECIAL FLOOD HAZARD AREAS**
- Without Base Flood Elevation (BFE) *Zone A, V, A99*
- With BFE or Depth *Zone AE, AO, AH, VE, AR*
- Regulatory Floodway

**OTHER AREAS OF FLOOD HAZARD**
- 0.2% Annual Chance Flood Hazard, Area of 1% annual chance flood with average depth less than one foot or with drainag areas of less than one square mile *Zone X*
- Future Conditions 1% Annual Chance Flood Hazard *Zone X*
- Area with Reduced Flood Risk due to Levee. See Notes. *Zone X*
- Area with Flood Risk due to Levee *Zone D*

**OTHER AREAS**
- NO SCREEN — Area of Minimal Flood Hazard *Zone X*
- Effective LOMRs
- Area of Undetermined Flood Hazard *Zone*

**GENERAL STRUCTURES**
- Channel, Culvert, or Storm Sewer
- Levee, Dike, or Floodwall

**OTHER FEATURES**
- 20.2 / 17.5 — Cross Sections with 1% Annual Chance Water Surface Elevation
- Coastal Transect
- Base Flood Elevation Line (BFE)
- Limit of Study
- Jurisdiction Boundary
- Coastal Transect Baseline
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**MAP PANELS**
- Digital Data Available
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The pin displayed on the map is an approximate point selected by the user and does not represe an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

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**TOWN OF LONGBOAT KEY**
**PLANNING, ZONING & BUILDING DEPARTMENT**
**BUILDING DEPARTMENT**
**PHONE: 941-316-1966**
**FAX: 941-316-1970**

**501 BAY ISLES ROAD**
**LONGBOAT KEY, FL 34228**
**EAST BUILDING OF TOWN HALL**

Date: 4/4/2025

Richard and Wendy Hosto
834 Antonette Avenue
Winter Park, FL 32789

**Re: Notice of Substantial Damage Determination**
Property Address: 380 North Shore Road – Unit 7
Longboat Key, FL 34228
Parcel ID#: 7812910409

Dear Richard and Wendy,

As part of our recovery efforts, and at your Board's request, we have worked carefully to check and estimate the damage of each unit in your condominium that had significant damage in the recent flood and wind events from Hurricane Helene September 26, 2024 and Hurricane Milton on October 9, 2024. Based on this damage estimate, and as required by the National Flood Insurance Program (NFIP) and local floodplain management regulations, it has been determined that your condominium unit and structure was substantially damaged. This determination was made by comparing the cost estimate of the work required to restore your home to its pre-damage condition to the market value of the building (excluding land value). When the cost to repair equals or exceeds 50 percent of the market value of the home, the repair work is considered substantial damage.

Cost Estimate of Repairs: **$ 430,552.50**
Pre-Damage Market Value of the Structure: **$ 590,000.00**
Percentage of Market Value: **72.98%**

We would be pleased to meet with your designated representative to discuss the requirements and potential options for bringing the structure into compliance. Several issues must be addressed to achieve compliance.

The most significant requirement is that the lowest floor, as defined in the regulations and code, must be elevated to or above the Base Flood Elevation of 9', plus 1' as per the 2023 Florida Building Code, (10' minimum) or any other elevation specified in the regulations/code on the FIRM, Panel Number 12081C0279F.

If you have any questions regarding this information, please contact Neal Mazzei, CFM at 941-316-1966.

Regards,

**Patti Fige, CBO, CFM, LEED AP BD+C**
**Building Official**
**2024 President of the Manasota Chapter – Building Officials Association of Florida**
**Town of Longboat Key**
**501 Bay Isles Road**
**Longboat Key, Florida 34228**
**(941) 361-6411, Ext. 2521**
**pfige@longboatkey.org**

PRC | TRM | TXB

**Parcel ID:** 7812910409
Ownership: HOSTO, RICHARD M; HOSTO, WENDY M
Owner Type: HUSBAND OR WIFE; SPOUSE
Mailing Address: HOSTO, RICHARD M, HOSTO, WENDY M, 834 ANTONETTE AVE, WINTER PARK FL 32789

Situs Address: 380 NORTH SHORE RD UNIT 7, LONGBOAT KEY, FL 34228-1113
Jurisdiction: TOWN OF LONGBOAT KEY
Tax District: 0156; LONGBOAT KEY GULFSIDE DISTRICT
Sec/Twp/Rge: 15-35S-16E
Neighborhood: 6413; LONGBOAT PASS CONDO
Condominium: 7812900; LONGBOAT PASS; CB 1/94
Short Description: UNIT 7 LONGBOAT PASS CONDOMINIUM PI#78129.1040/9

FEMA Value: $590,000 as of January 1, 2024
Zoning/Flood Info: View this parcel on Manatee County's website
Land Use: 0464; CONDOMINIA UNINHABITABLE
Land Size: 0.0000 Acres or 0 Square Feet
Building Area: 672 SqFt Under Roof / 512 SqFt Living or Business Area / 672 SqFt Residential

MAP | OBL | EST



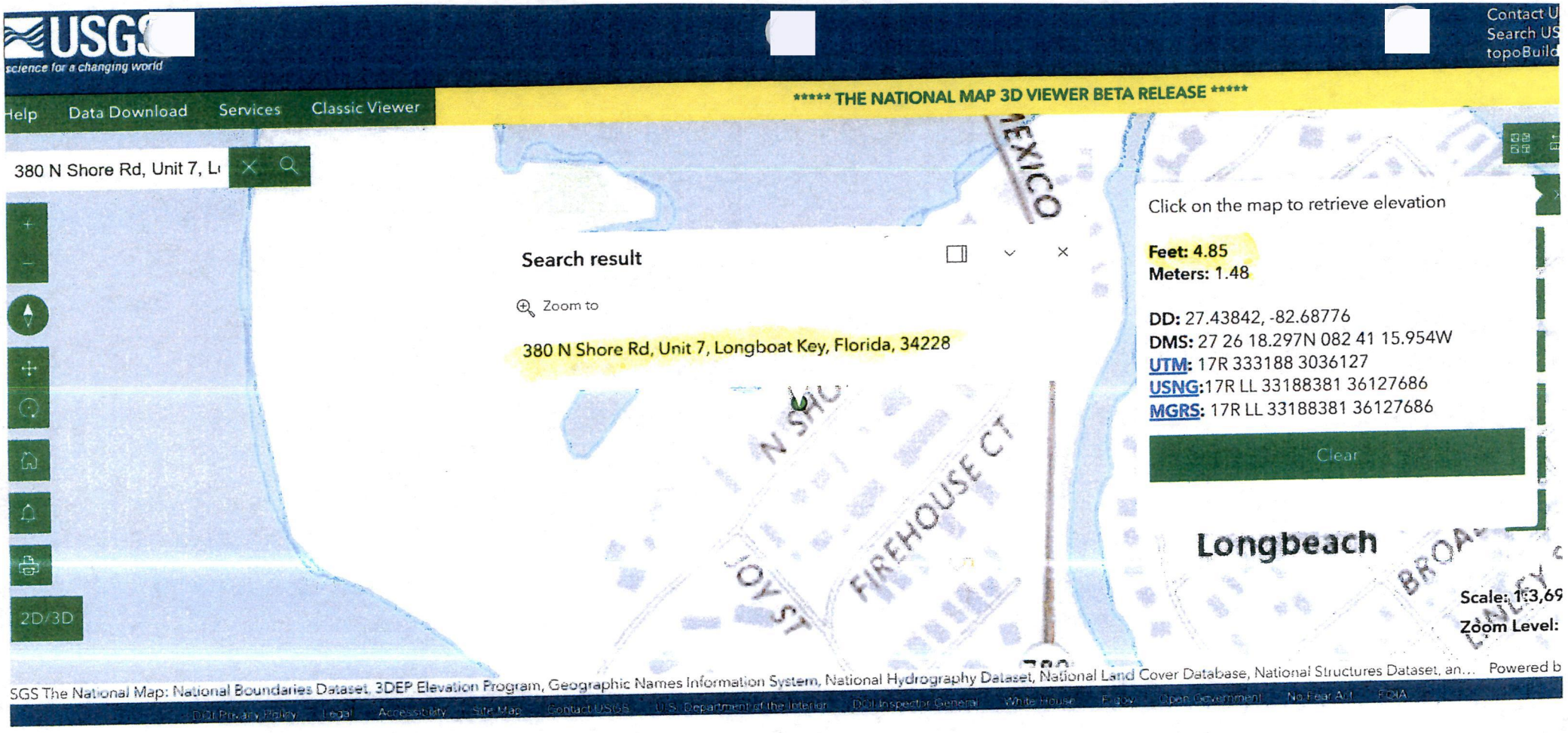

PIC | SKE | BEV | GSV

SLS | EXM | BUS | ADR | INS

| Sale Date | Book / Page Instrument | Instrument Type | Vacant / Improved | Qualification Code | Sale Price | |
|---|---|---|---|---|---|---|
| 10/04/2019 | 201941099524 | WD | I | 01 | 244,500 | HOSTO, RICHARD M |
| 11/10/2017 | 2700 / 5909 | WD | I | 01 | 185,000 | SCHLABACH, SCOTT R |
| 04/15/2004 | 1917 / 6386 | WD | I | 01 | 185,000 | TINSTAR LLC |
| 05/03/1996 | 1486 / 5749 | DE | I | 01 | 80,000 | MILBRANDT, DENNIS I |

VAL | LND | BLD | FEA | PER

| Tax Year | Homestead Exemption | | Land Value | Improvements Value | Just/Market Value | Non-School Assessed Value | | School Assessed Value | County Taxable Value | School Taxable Value | | Municipality Taxable Value |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | No | 0 | 501,500 | 501,500 | 252,890 | 501,500 | 252,890 | 501,500 | 252,890 | 252,890 | 5,452.23 | 0.00 |
| 2023 | No | 0 | 446,250 | 446,250 | 229,900 | 446,250 | 229,900 | 446,250 | 229,900 | 229,900 | 5,014.32 | 0.00 |
| 2022 | No | 0 | 231,000 | 231,000 | 209,000 | 231,000 | 209,000 | 231,000 | 209,000 | 209,000 | 3,481.33 | 0.00 |
| 2021 | No | 0 | 190,000 | 190,000 | 190,000 | 190,000 | 190,000 | 190,000 | 190,000 | 190,000 | 3,187.49 | 0.00 |
| 2020 | No | 0 | 185,000 | 185,000 | 185,000 | 185,000 | 185,000 | 185,000 | 185,000 | 185,000 | 3,143.49 | 0.00 |
| 2019 | No | 0 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 2,610.09 | 0.00 |
| 2018 | No | 0 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 2,653.72 | 0.00 |
| 2017 | No | 0 | 152,900 | 152,900 | 152,900 | 152,900 | 152,900 | 152,900 | 152,900 | 152,900 | 2,509.68 | 196.25 |
| 2016 | No | 0 | 148,350 | 148,350 | 139,347 | 148,350 | 139,347 | 148,350 | 139,347 | 139,347 | 2,403.01 | 196.25 |
| 2015 | No | 0 | 128,990 | 128,990 | 126,679 | 128,990 | 126,679 | 128,990 | 126,679 | 126,679 | 2,199.54 | 0.00 |
| 2014 | No | 1 | 115,162 | 115,163 | 115,163 | 115,163 | 115,163 | 115,163 | 115,163 | 115,163 | 2,006.46 | 0.00 |
| 2013 | No | 1 | 122,513 | 122,514 | 122,514 | 122,514 | 122,514 | 122,514 | 122,514 | 122,514 | 2,044.31 | 0.00 |


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***** THE NATIONAL MAP 3D VIEWER BETA RELEASE *****
380 N Shore Rd, Unit 7, L
Search result
Zoom to
380 N Shore Rd, Unit 7, Longboat Key, Florida, 34228
Click on the map to retrieve elevation
Feet: 4.85
Meters: 1.48
DD: 27.43842, -82.68776
DMS: 27 26 18.297N 082 41 15.954W
UTM: 17R 333188 3036127
USNG:17R LL 33188381 36127686
MGRS: 17R LL 33188381 36127686
Clear
FIREHOUSE CT
Longbeach
Scale: 1:3,69
Zoom Level:
2D/3D
SGS The National Map: National Boundaries Dataset, 3DEP Elevation Program, Geographic Names Information System, National Hydrography Dataset, National Land Cover Database, National Structures Dataset, an...
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DOI Inspector General
White House
E.gov
Open Government
No Fear Act
FOIA

# Substantial Damage Estimate Residential Inspection

380 N Shore Rd Unit 7, Longboat Key, FL 34228

## Estimated damage summary

| | |
|---|---|
| Percent damaged (Estimated damage cost/Market value) | 72.975% |
| Basis for replacement cost | Other replacement cost estimate |
| Replacement cost | $590,000.00 |
| Basis for market value | Other value estimate |
| Market value | $590,000.00 |
| Estimated damage cost | $430,552.50 |

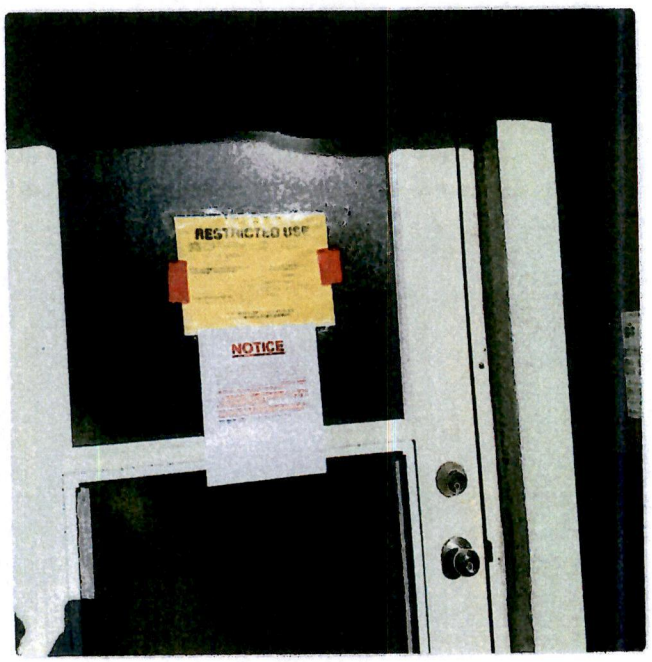
## Estimated computed damages breakdown

| Element | Structure % | Element Cost | Damage | Damage Value |
|---|---|---|---|---|
| Foundation | 8 | $47,200.00 | 60% | $28,320.00 |
| Superstructure | 15.9 | $93,810.00 | 40% | $37,524.00 |
| Roof covering | 4.3 | $25,370.00 | 60% | $15,222.00 |
| Exterior finish | 7 | $41,300.00 | 45% | $18,585.00 |
| Interior finish | 13.2 | $77,880.00 | 100% | $77,880.00 |
| Doors & windows | 15.8 | $93,220.00 | 100% | $93,220.00 |
| Cabinets & countertops | 4.5 | $26,550.00 | 100% | $26,550.00 |
| Floor finish | 7.9 | $46,610.00 | 100% | $46,610.00 |
| Appliances | 4.2 | $24,780.00 | 100% | $24,780.00 |
| Plumbing | 8.6 | $50,740.00 | 30% | $15,222.00 |
| Electrical | 4.9 | $28,910.00 | 45% | $13,009.50 |
| HVAC | 5.7 | $33,630.00 | 100% | $33,630.00 |
| **Totals** | | **$590,000.00** | | **$430,552.50** |

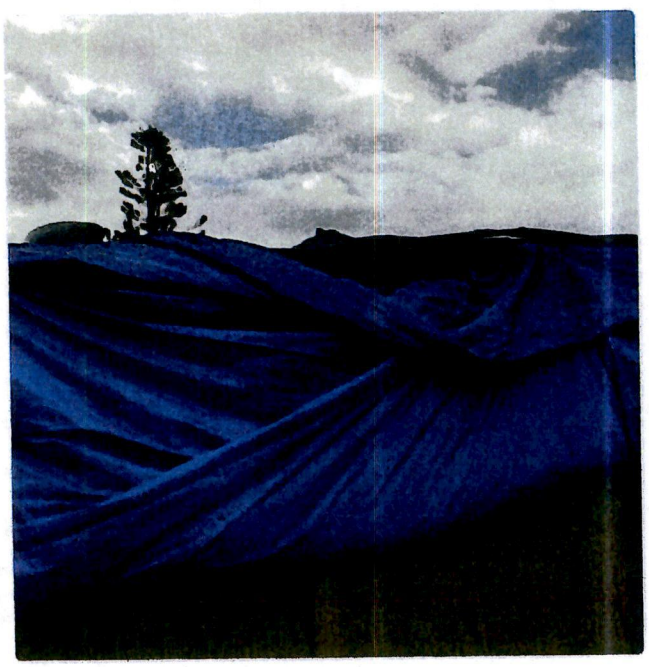
## Notes

Resident not home at the time of assessment. Home does not appear to have been gutted at the time of assessment 25 1/2 inch waterline noted to front elevation. Significant roof damage to the metals and the sheeting on rear elevation due to wind. Restricted use notice is posted upon front elevation posted by LBK. Notice has been placed on front door.

## Photos







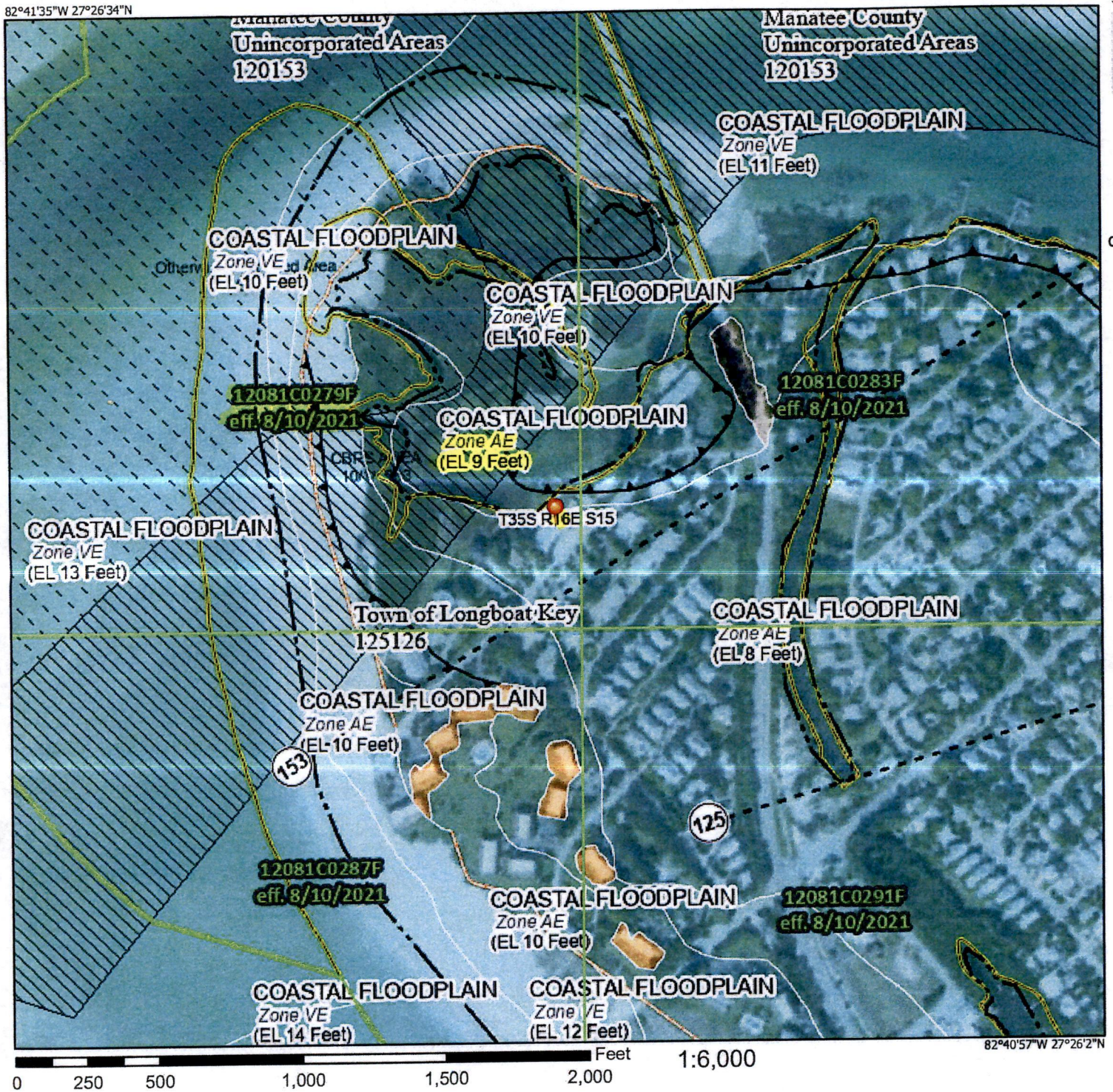





Address
null
Zone AE
(EL 9 feet)
N Shore Rd
N Shore Rd
N Shore Rd
Effective FIRM
mapbox

# National Flood Hazard Layer FIRMette

FEMA




## Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

**SPECIAL FLOOD HAZARD AREAS**
- Without Base Flood Elevation (BFE) *Zone A, V, A99*
- With BFE or Depth *Zone AE, AO, AH, VE, AR*
- Regulatory Floodway

**OTHER AREAS OF FLOOD HAZARD**
- 0.2% Annual Chance Flood Hazard, Area of 1% annual chance flood with average depth less than one foot or with drainag areas of less than one square mile *Zone X*
- Future Conditions 1% Annual Chance Flood Hazard *Zone X*
- Area with Reduced Flood Risk due to Levee. See Notes. *Zone X*
- Area with Flood Risk due to Levee *Zone D*

**OTHER AREAS**
- NO SCREEN — Area of Minimal Flood Hazard *Zone X*
- Effective LOMRs
- Area of Undetermined Flood Hazard *Zone*

**GENERAL STRUCTURES**
- Channel, Culvert, or Storm Sewer
- Levee, Dike, or Floodwall

**OTHER FEATURES**
- 20.2 — Cross Sections with 1% Annual Chance
- 17.5 — Water Surface Elevation
- Coastal Transect
- 513 — Base Flood Elevation Line (BFE)
- Limit of Study
- Jurisdiction Boundary
- Coastal Transect Baseline
- Profile Baseline
- Hydrographic Feature

**MAP PANELS**
- Digital Data Available
- No Digital Data Available
- Unmapped

N

The pin displayed on the map is an approximate point selected by the user and does not represe an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 6/13/2025 at 11:12 AM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.

TOWN OF LONGBOAT KEY
PLANNING, ZONING & BUILDING DEPARTMENT
BUILDING DEPARTMENT
PHONE: 941-316-1966
FAX: 941-316-1970

501 BAY ISLES ROAD
LONGBOAT KEY, FL 34228
EAST BUILDING OF TOWN HALL

Date: 4/4/2025

380 North Shore LLC
1620 N Colonial Terrace
Arlington, VA 22209

**Re: Notice of Substantial Damage Determination**
Property Address: 380 North Shore Road – Unit 8
Longboat Key, FL 34228
Parcel ID#: 7812910458

Dear 380 North Shore LLC,

As part of our recovery efforts, and at your Board's request, we have worked carefully to check and estimate the damage of each unit in your condominium that had significant damage in the recent flood and wind events from Hurricane Helene September 26, 2024 and Hurricane Milton on October 9, 2024. Based on this damage estimate, and as required by the National Flood Insurance Program (NFIP) and local floodplain management regulations, it has been determined that your condominium unit and structure was substantially damaged. This determination was made by comparing the cost estimate of the work required to restore your home to its pre-damage condition to the market value of the building (excluding land value). When the cost to repair equals or exceeds 50 percent of the market value of the home, the repair work is considered substantial damage.

Cost Estimate of Repairs: **$ 415,153.75**
Pre-Damage Market Value of the Structure: **$ 545,000.00**
Percentage of Market Value: **76.18%**

We would be pleased to meet with your designated representative to discuss the requirements and potential options for bringing the structure into compliance. Several issues must be addressed to achieve compliance.

The most significant requirement is that the lowest floor, as defined in the regulations and code, must be elevated to or above the Base Flood Elevation of 9', plus 1' as per the 2023 Florida Building Code, (10' minimum) or any other elevation specified in the regulations/code on the FIRM, Panel Number 12081C0279F.

If you have any questions regarding this information, please contact Neal Mazzei, CFM at 941-316-1966.

Regards,

**Patti Fige, CBO, CFM, LEED AP BD+C**
**Building Official**
**2024 President of the Manasota Chapter – Building Officials Association of Florida**
**Town of Longboat Key**
**501 Bay Isles Road**
**Longboat Key, Florida 34228**
**(941) 361-6411, Ext. 2521**
**pfige@longboatkey.org**

PRC | TRM | TXB

**Parcel ID:** 7812910458
Ownership: 380 NORTH SHORE LLC
Owner Type: CORPORATION
Mailing Address: 380 NORTH SHORE LLC, 1620 N COLONIAL TERR, ARLINGTON VA 22209

Situs Address: 380 NORTH SHORE RD UNIT 8, LONGBOAT KEY, FL 34228-1113
Jurisdiction: TOWN OF LONGBOAT KEY
Tax District: 0156; LONGBOAT KEY GULFSIDE DISTRICT
Sec/Twp/Rge: 15-35S-16E
Neighborhood: 6413; LONGBOAT PASS CONDO
Condominium: 7812900; LONGBOAT PASS; CB 1/94
Short Description: UNIT 8 LONGBOAT PASS CONDOMINIUM PI#78129.1045/8

FEMA Value: $545,000 as of January 1, 2024
Zoning/Flood Info: View this parcel on Manatee County's website
Land Use: 0464; CONDOMINIA UNINHABITABLE
Land Size: 0.0000 Acres or 0 Square Feet
Building Area: 672 SqFt Under Roof / 512 SqFt Living or Business Area / 672 SqFt Residential

MAP | OBL | EST



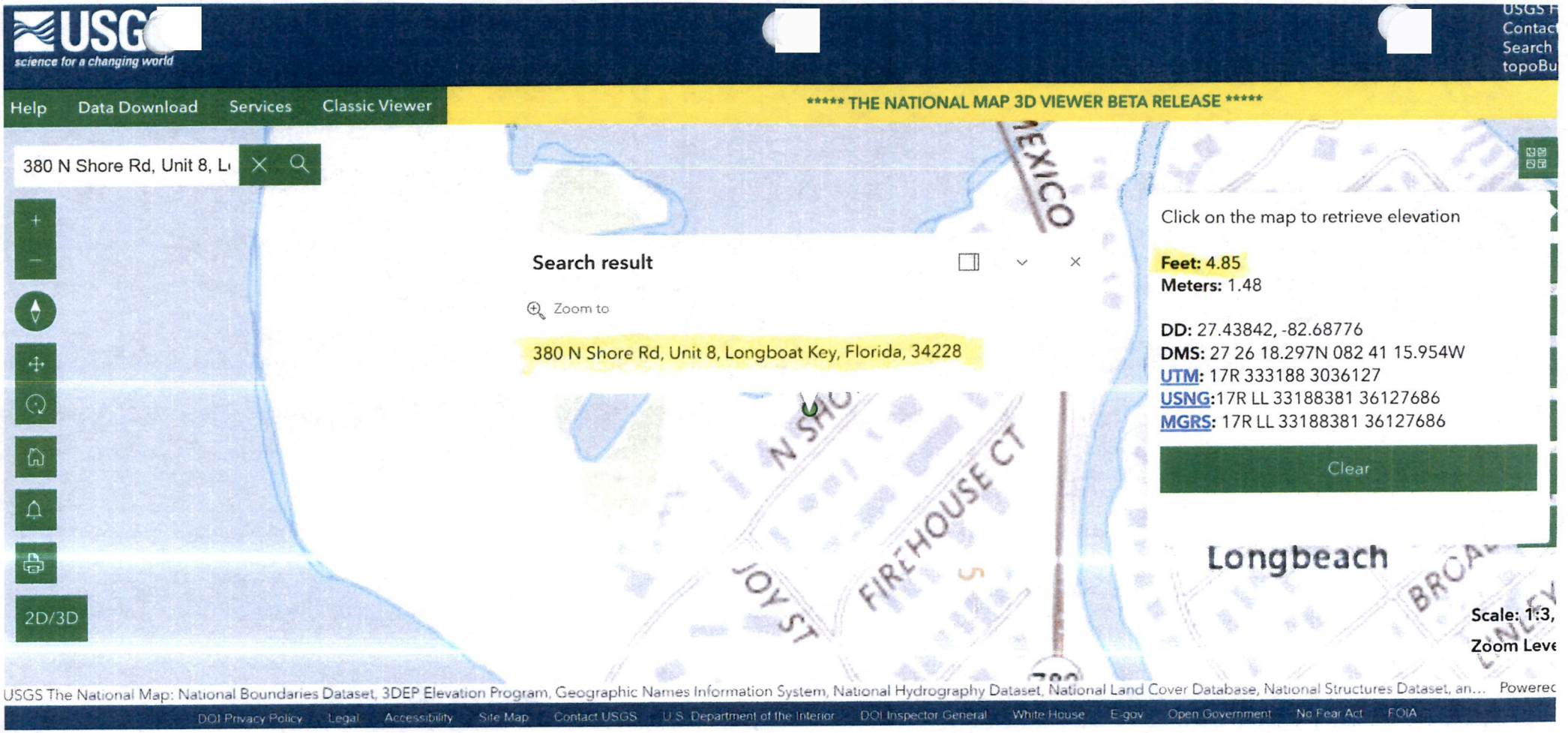

PIC | SKE | BEV | GSV

SLS | EXM | BUS | ADR | INS

| Sale Date | Book / Page Instrument | Instrument Type | Vacant / Improved | Qualification Code | | Sale Price |
|---|---|---|---|---|---|---|
| 01/21/2010 | 2326 / 6584 | WD | I | 11 | 10 | 380 NORTH SHORE LL |
| 01/06/2010 | 2326 / 6582 | WD | I | 11 | 10 | SHEPPARD, GARY |
| 02/28/2008 | UNRECORDED | MS | I | 37 | 1 | SIMON, ELIZABETH M |
| 07/22/2004 | 1950 / 7719 | WD | I | 37 | 1 | SIMON, ELIZABETH M |
| 05/10/1999 | 1555 / 1875 | DE | I | 01 | 80,000 | SIMON, ELIZABETH M |

VAL | LND | BLD | FEA | PER

| Tax Year | Homestead Exemption | | Land Value | Improvements Value | Just/Market Value | Non-School Assessed Value | School Assessed Value | County Taxable Value | School Taxable Value | | Municipality Taxable Value |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | No | 0 | 463,250 | 463,250 | 232,925 | 463,250 | 232,925 | 463,250 | 232,925 | 232,925 | 5,030.26 | 442.34 |
| 2023 | No | 0 | 412,250 | 412,250 | 211,750 | 412,250 | 211,750 | 412,250 | 211,750 | 211,750 | 4,626.33 | 442.33 |
| 2022 | No | 0 | 215,250 | 215,250 | 192,500 | 215,250 | 192,500 | 215,250 | 192,500 | 192,500 | 3,222.72 | 442.32 |
| 2021 | No | 0 | 175,000 | 175,000 | 175,000 | 175,000 | 175,000 | 175,000 | 175,000 | 175,000 | 2,935.85 | 442.31 |
| 2020 | No | 0 | 165,000 | 165,000 | 165,000 | 165,000 | 165,000 | 165,000 | 165,000 | 165,000 | 2,803.65 | 442.29 |
| 2019 | No | 0 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 2,610.09 | 442.26 |
| 2018 | No | 0 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 2,653.72 | 439.33 |
| 2017 | No | 0 | 152,900 | 152,900 | 152,900 | 152,900 | 152,900 | 152,900 | 152,900 | 152,900 | 2,509.68 | 196.25 |
| 2016 | No | 0 | 148,350 | 148,350 | 139,347 | 148,350 | 139,347 | 148,350 | 139,347 | 139,347 | 2,403.01 | 196.25 |
| 2015 | No | 0 | 128,990 | 128,990 | 126,679 | 128,990 | 126,679 | 128,990 | 126,679 | 126,679 | 2,199.54 | 0.00 |
| 2014 | No | 1 | 115,162 | 115,163 | 115,163 | 115,163 | 115,163 | 115,163 | 115,163 | 115,163 | 2,006.46 | 0.00 |
| 2013 | No | 1 | 122,513 | 122,514 | 122,514 | 122,514 | 122,514 | 122,514 | 122,514 | 122,514 | 2,044.31 | 0.00 |


USGS
science for a changing world
Help
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Services
Classic Viewer
***** THE NATIONAL MAP 3D VIEWER BETA RELEASE *****
380 N Shore Rd, Unit 8, L
Search result
Zoom to
380 N Shore Rd, Unit 8, Longboat Key, Florida, 34228
Click on the map to retrieve elevation
Feet: 4.85
Meters: 1.48
DD: 27.43842, -82.68776
DMS: 27 26 18.297N 082 41 15.954W
UTM: 17R 333188 3036127
USNG:17R LL 33188381 36127686
MGRS: 17R LL 33188381 36127686
Clear
2D/3D
FIREHOUSE CT
Longbeach
Scale: 1:3,
Zoom Leve
USGS The National Map: National Boundaries Dataset, 3DEP Elevation Program, Geographic Names Information System, National Hydrography Dataset, National Land Cover Database, National Structures Dataset, an...
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Legal
Accessibility
Site Map
Contact USGS
U.S. Department of the Interior
DOI Inspector General
White House
E-gov
Open Government
No Fear Act
FOIA

# Substantial Damage Estimate Residential Inspection

380 N Shore Rd Unit 8, Longboat Key, FL 34228

## Estimated damage summary

| | |
|---|---|
| Percent damaged (Estimated damage cost/Market value) | 76.175% |
| Basis for replacement cost | Other replacement cost estimate |
| Replacement cost | $545,000.00 |
| Basis for market value | Other value estimate |
| Market value | $545,000.00 |
| Estimated damage cost | $415,153.75 |

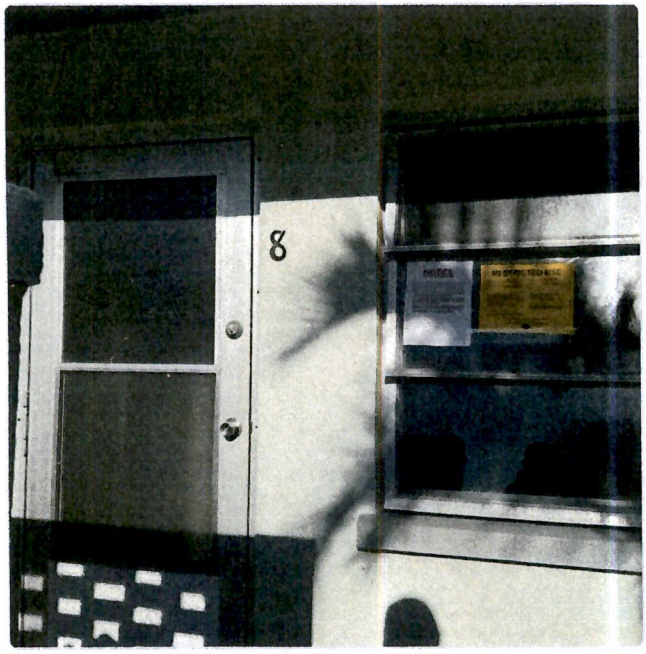
## Estimated computed damages breakdown

| Element | Structure % | Element Cost | Damage | Damage Value |
|---|---|---|---|---|
| Foundation | 8 | $43,600.00 | 100% | $43,600.00 |
| Superstructure | 15.9 | $86,655.00 | 40% | $34,662.00 |
| Roof covering | 4.3 | $23,435.00 | 60% | $14,061.00 |
| Exterior finish | 7 | $38,150.00 | 45% | $17,167.50 |
| Interior finish | 13.2 | $71,940.00 | 100% | $71,940.00 |
| Doors & windows | 15.8 | $86,110.00 | 100% | $86,110.00 |
| Cabinets & countertops | 4.5 | $24,525.00 | 100% | $24,525.00 |
| Floor finish | 7.9 | $43,055.00 | 100% | $43,055.00 |
| Appliances | 4.2 | $22,890.00 | 100% | $22,890.00 |
| Plumbing | 8.6 | $46,870.00 | 30% | $14,061.00 |
| Electrical | 4.9 | $26,705.00 | 45% | $12,017.25 |
| HVAC | 5.7 | $31,065.00 | 100% | $31,065.00 |
| **Totals** | | **$545,000.00** | | **$415,153.75** |

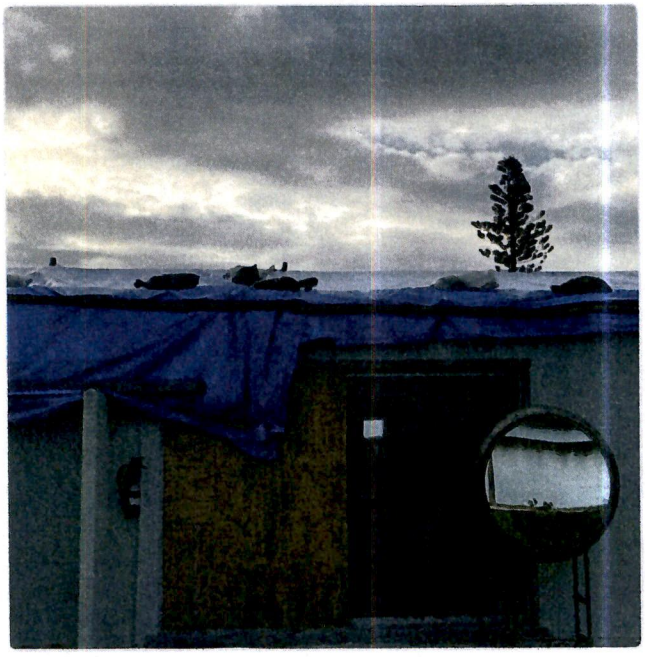
## Notes

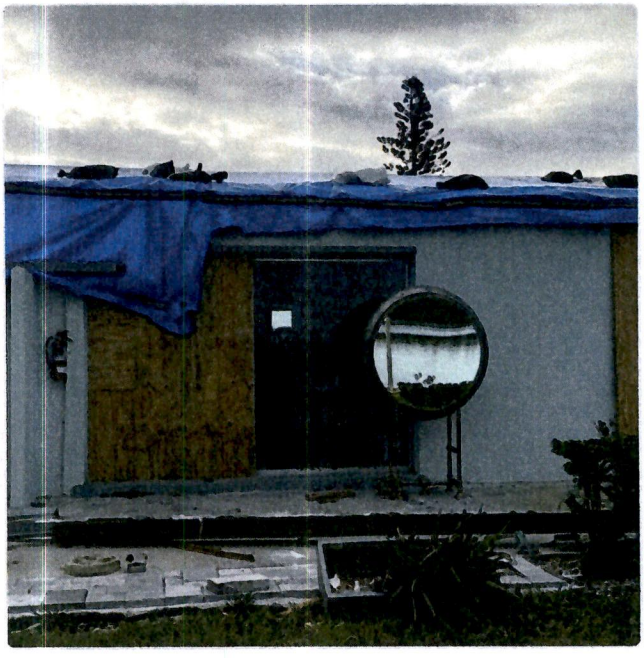
Resident not home at the time of assessment. Rear elevation shows a 23 inch waterline. Front and rear roofing shows wind damage to the metal. Home does not appear to have been gutted at the time of assessment. Home will need a minimum of a 4 foot gut. Rear elevation shows a sliding glass door damaged. Yellow restricted use and noticed place upon front elevation.

## Photos







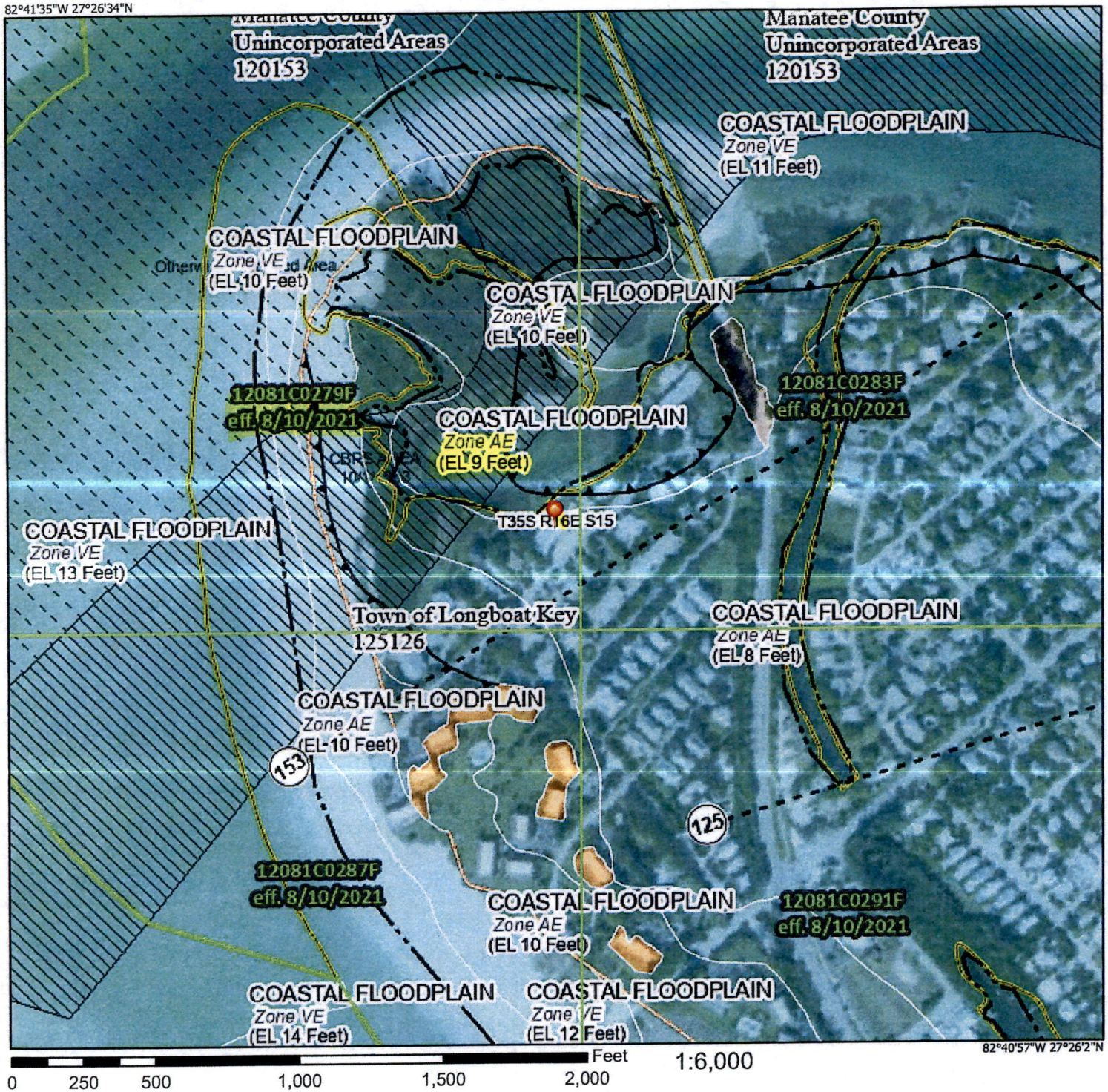





Address
null
Zone AE
(EL 9 feet)
N Shore Rd
N Shore Rd
N Shore Rd
Effective FIRM
mapbox

# National Flood Hazard Layer FIRMette

FEMA




## Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

**SPECIAL FLOOD HAZARD AREAS**
- Without Base Flood Elevation (BFE) *Zone A, V, A99*
- With BFE or Depth *Zone AE, AO, AH, VE, AR*
- Regulatory Floodway

**OTHER AREAS OF FLOOD HAZARD**
- 0.2% Annual Chance Flood Hazard, Area of 1% annual chance flood with average depth less than one foot or with drainag areas of less than one square mile *Zone*
- Future Conditions 1% Annual Chance Flood Hazard *Zone X*
- Area with Reduced Flood Risk due to Levee. See Notes. *Zone X*
- Area with Flood Risk due to Levee *Zone D*

**OTHER AREAS**
- NO SCREEN Area of Minimal Flood Hazard *Zone X*
- Effective LOMRs
- Area of Undetermined Flood Hazard *Zone*

**GENERAL STRUCTURES**
- Channel, Culvert, or Storm Sewer
- Levee, Dike, or Floodwall

**OTHER FEATURES**
- 20.2 / 17.5 Cross Sections with 1% Annual Chance Water Surface Elevation
- Coastal Transect
- Base Flood Elevation Line (BFE)
- Limit of Study
- Jurisdiction Boundary
- Coastal Transect Baseline
- Profile Baseline
- Hydrographic Feature

**MAP PANELS**
- Digital Data Available
- No Digital Data Available
- Unmapped

N

The pin displayed on the map is an approximate point selected by the user and does not represe an authoritative property location.

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TOWN OF LONGBOAT KEY
PLANNING, ZONING & BUILDING DEPARTMENT
BUILDING DEPARTMENT
PHONE: 941-316-1966
FAX: 941-316-1970

501 BAY ISLES ROAD
LONGBOAT KEY, FL 34228
EAST BUILDING OF TOWN HALL

Date: 4/4/2025

Maureen Merrigan
301 North Shore Road
Longboat Key, FL 34228-1113

**Re: Notice of Substantial Damage Determination**
Property Address: 380 North Shore Road – Unit 9
Longboat Key, FL 34228
Parcel ID#: 7812910508

Dear Maureen Merrigan,

As part of our recovery efforts, and at your Board's request, we have worked carefully to check and estimate the damage of each unit in your condominium that had significant damage in the recent flood and wind events from Hurricane Helene September 26, 2024 and Hurricane Milton on October 9, 2024. Based on this damage estimate, and as required by the National Flood Insurance Program (NFIP) and local floodplain management regulations, it has been determined that your condominium unit and structure was substantially damaged. This determination was made by comparing the cost estimate of the work required to restore your home to its pre-damage condition to the market value of the building (excluding land value). When the cost to repair equals or exceeds 50 percent of the market value of the home, the repair work is considered substantial damage.

Cost Estimate of Repairs: **$ 423,819.25**
Pre-Damage Market Value of the Structure: **$ 545,000.00**
Percentage of Market Value: **77.77%**

We would be pleased to meet with your designated representative to discuss the requirements and potential options for bringing the structure into compliance. Several issues must be addressed to achieve compliance.

The most significant requirement is that the lowest floor, as defined in the regulations and code, must be elevated to or above the Base Flood Elevation of 9', plus 1' as per the 2023 Florida Building Code, (10' minimum) or any other elevation specified in the regulations/code on the FIRM, Panel Number 12081C0279F.

If you have any questions regarding this information, please contact Neal Mazzei, CFM at 941-316-1966.

Regards,

**Patti Fige, CBO, CFM, LEED AP BD+C**
**Building Official**
**2024 President of the Manasota Chapter – Building Officials Association of Florida**
**Town of Longboat Key**
**501 Bay Isles Road**
**Longboat Key, Florida 34228**
**(941) 361-6411, Ext. 2521**
**pfige@longboatkey.org**

PRC | TRM | TXB

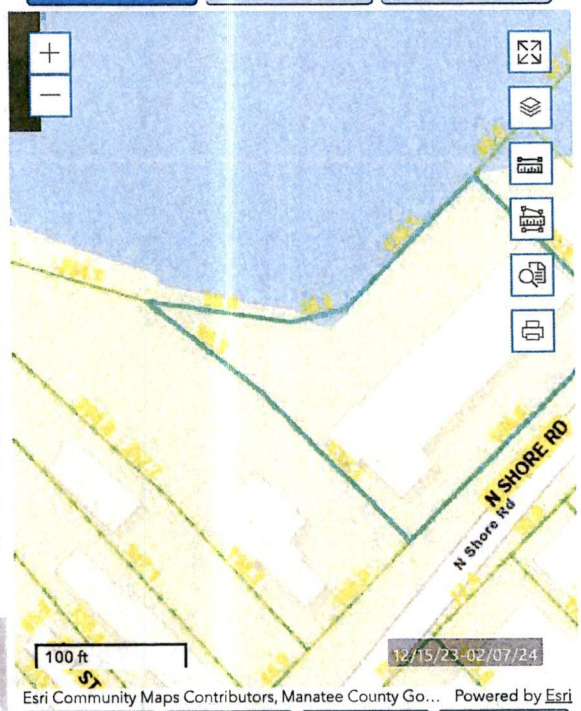
**Parcel ID: 7812910508**

Ownership: MERRIGAN, MAUREEN F; MERRIGAN, MAUREEN F TRUST DTD 4/14/2000
Owner Type: TRUSTEE & INDIVIDUAL; UNDER TRUST
Mailing Address: MERRIGAN, MAUREEN F, MERRIGAN, MAUREEN F TRUST DTD 4/14/2000, 301 NORTH SHORE RD, LONGBOAT KEY FL 34228-1113

Situs Address: 380 NORTH SHORE RD UNIT 9, LONGBOAT KEY, FL 34228-1113
Jurisdiction: TOWN OF LONGBOAT KEY
Tax District: 0156; LONGBOAT KEY GULFSIDE DISTRICT
Sec/Twp/Rge: 15-35S-16E
Neighborhood: 6413; LONGBOAT PASS CONDO
Condominium: 7812900; LONGBOAT PASS; CB 1/94
Short Description: UNIT 9 LONGBOAT PASS CONDOMINIUM PI#78129.1050/8

FEMA Value: $545,000 as of January 1, 2024
Zoning/Flood Info: View this parcel on Manatee County's website
Land Use: 0464; CONDOMINIA UNINHABITABLE
Land Size: 0.0000 Acres or 0 Square Feet
Building Area: 672 SqFt Under Roof / 512 SqFt Living or Business Area / 672 SqFt Residential

MAP | OBL | EST



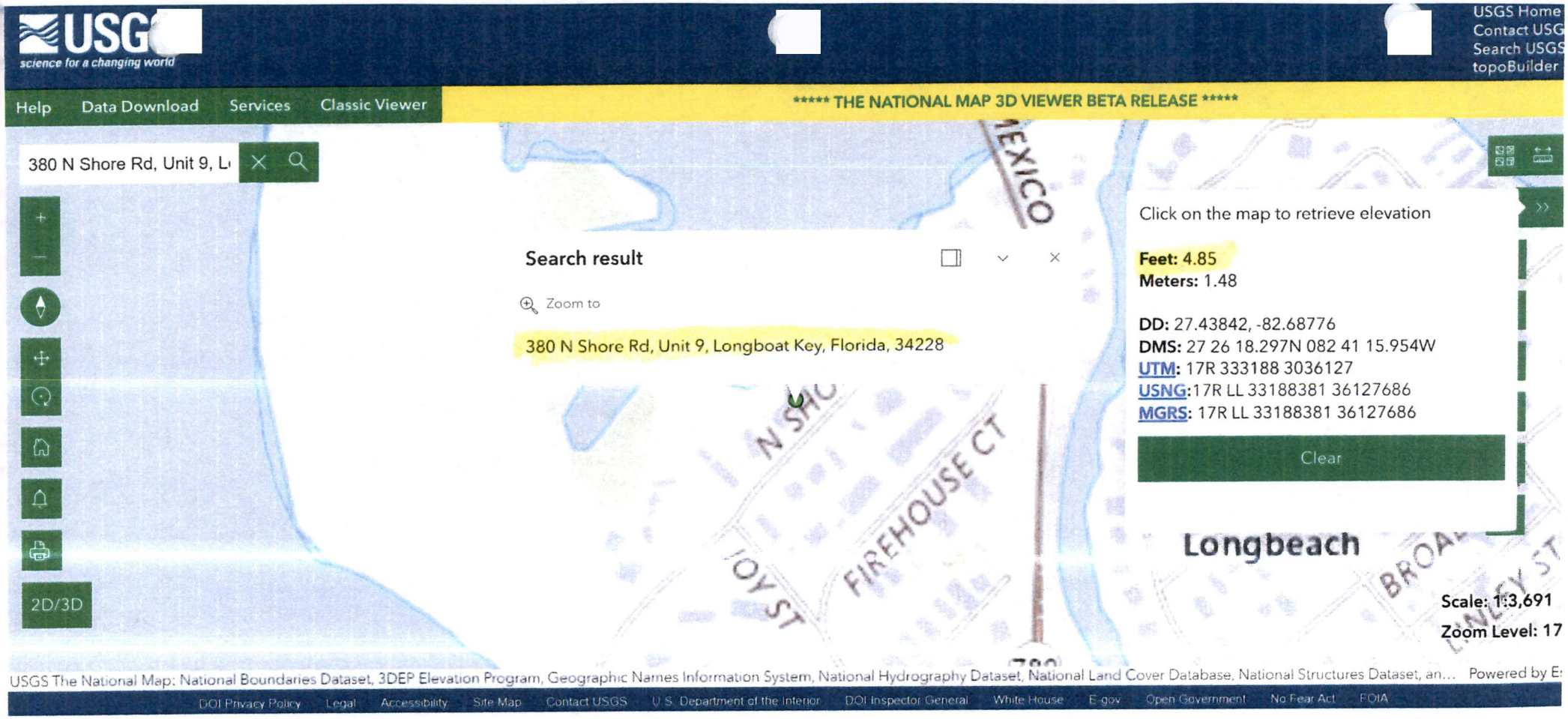

PIC | SKE | BEV | GSV

SLS | EXM | BUS | ADR | INS

| Sale Date | Book / Page Instrument | Instrument Type | Vacant / Improved | Qualification Code | Sale Price | |
|---|---|---|---|---|---|---|
| 02/13/2018 | 2714 / 625 | WD | I | 16 | 81,700 | MERRIGAN, MAUREEN |
| 01/26/2016 | 2605 / 1599 | WD | I | 01 | 192,000 | MERRIGAN, MAUREEN |
| 03/14/2013 | 2463 / 6018 | WD | I | 01 | 150,000 | BAHM, ROBERT G SR |
| 07/27/2006 | 2146 / 2952 | QC | I | 37 | 144,000 | ADS SARASOTA LLC |
| 01/22/2006 | 2007 / 7511 | WD | I | 01 | 360,000 | STEARNS, ALAN D |

VAL | LND | BLD | FEA | PER

| Tax Year | Homestead Exemption | Land Value | Improvements Value | Just/Market Value | Non-School Assessed Value | School Assessed Value | County Taxable Value | School Taxable Value | | Municipality Taxable Value |
|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | No | 0 | 463,250 | 463,250 | 232,925 | 463,250 | 232,925 | 463,250 | 232,925 | 5,030.26 | 245.23 |
| 2023 | No | 0 | 412,250 | 412,250 | 211,750 | 412,250 | 211,750 | 412,250 | 211,750 | 4,626.33 | 245.22 |
| 2022 | No | 0 | 215,250 | 215,250 | 192,500 | 215,250 | 192,500 | 215,250 | 192,500 | 3,222.72 | 245.21 |
| 2021 | No | 0 | 175,000 | 175,000 | 175,000 | 175,000 | 175,000 | 175,000 | 175,000 | 2,935.85 | 245.20 |
| 2020 | No | 0 | 165,000 | 165,000 | 165,000 | 165,000 | 165,000 | 165,000 | 165,000 | 2,803.65 | 245.18 |
| 2019 | No | 0 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 2,610.09 | 245.15 |
| 2018 | No | 0 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 155,000 | 2,653.72 | 243.08 |
| 2017 | No | 0 | 164,600 | 164,600 | 164,600 | 164,600 | 164,600 | 164,600 | 164,600 | 2,701.75 | 0.00 |
| 2016 | No | 0 | 159,800 | 159,800 | 152,889 | 159,800 | 152,889 | 159,800 | 152,889 | 2,616.00 | 0.00 |
| 2015 | No | 0 | 138,990 | 138,990 | 138,990 | 138,990 | 138,990 | 138,990 | 138,990 | 2,394.86 | 0.00 |
| 2014 | No | 1 | 129,551 | 129,552 | 129,552 | 129,552 | 129,552 | 129,552 | 129,552 | 2,257.15 | 0.00 |
| 2013 | No | 1 | 137,820 | 137,821 | 137,821 | 137,821 | 137,821 | 137,821 | 137,821 | 2,299.74 | 0.00 |


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Classic Viewer
***** THE NATIONAL MAP 3D VIEWER BETA RELEASE *****
380 N Shore Rd, Unit 9, L
Search result
Zoom to
380 N Shore Rd, Unit 9, Longboat Key, Florida, 34228
Click on the map to retrieve elevation
Feet: 4.85
Meters: 1.48
DD: 27.43842, -82.68776
DMS: 27 26 18.297N 082 41 15.954W
UTM: 17R 333188 3036127
USNG:17R LL 33188381 36127686
MGRS: 17R LL 33188381 36127686
Clear
FIREHOUSE CT
Longbeach
2D/3D
Scale: 1:3,691
Zoom Level: 17
USGS The National Map: National Boundaries Dataset, 3DEP Elevation Program, Geographic Names Information System, National Hydrography Dataset, National Land Cover Database, National Structures Dataset, an...
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DOI Inspector General
White House
E-gov
Open Government
No Fear Act
FOIA

# Substantial Damage Estimate Residential Inspection

380 N Shore Rd #9, Longboat Key, FL 34228

## Estimated damage summary

| | |
|---|---|
| Percent damaged (Estimated damage cost/Market value) | 77.765% |
| Basis for replacement cost | Other replacement cost estimate |
| Replacement cost | $545,000.00 |
| Basis for market value | Other value estimate |
| Market value | $545,000.00 |
| Estimated damage cost | $423,819.25 |

## Estimated computed damages breakdown

| Element | Structure % | Element Cost | Damage | Damage Value |
|---|---|---|---|---|
| Foundation | 8 | $43,600.00 | 100% | $43,600.00 |
| Superstructure | 15.9 | $86,655.00 | 50% | $43,327.50 |
| Roof covering | 4.3 | $23,435.00 | 60% | $14,061.00 |
| Exterior finish | 7 | $38,150.00 | 45% | $17,167.50 |
| Interior finish | 13.2 | $71,940.00 | 100% | $71,940.00 |
| Doors & windows | 15.8 | $86,110.00 | 100% | $86,110.00 |
| Cabinets & countertops | 4.5 | $24,525.00 | 100% | $24,525.00 |
| Floor finish | 7.9 | $43,055.00 | 100% | $43,055.00 |
| Appliances | 4.2 | $22,890.00 | 100% | $22,890.00 |
| Plumbing | 8.6 | $46,870.00 | 30% | $14,061.00 |
| Electrical | 4.9 | $26,705.00 | 45% | $12,017.25 |
| HVAC | 5.7 | $31,065.00 | 100% | $31,065.00 |
| **Totals** | | **$545,000.00** | | **$423,819.25** |

## Notes

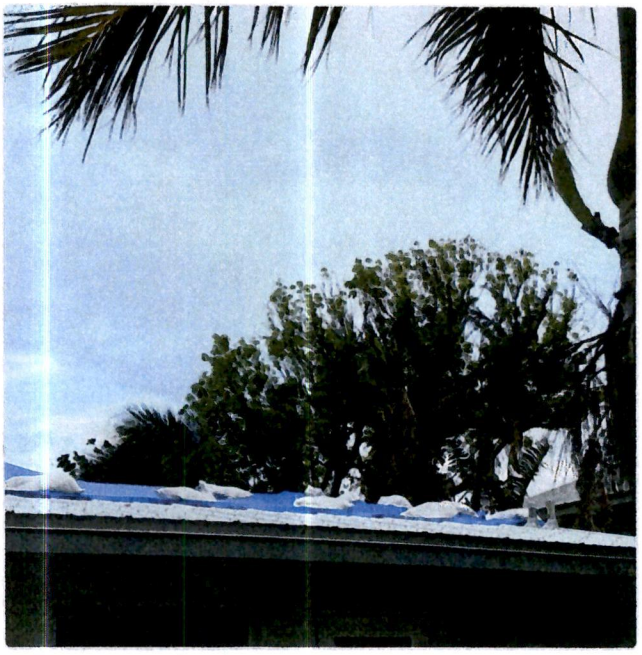
Resident not home at the time of assessment. Wind damage noted to roofing metals and material. 25 inch waterline noted to front elevation. The home does not appear to be gutted and will need at least a minimum of a 4 foot gut. HVAC unit does appear to be above the 25 inch waterline. Yellow restricted use and notice left on front door.

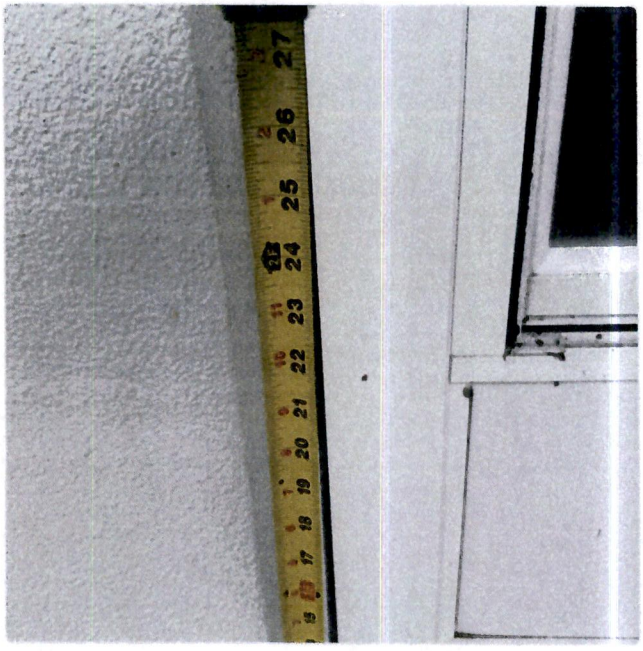
## Photos










9
NOTICE
RESTRICTED USE


Address
null
Zone AE
(EL 9 feet)
N Shore Rd
N Shore Rd
N Shore Rd
Effective FIRM
mapbox

# National Flood Hazard Layer FIRMette

FEMA




## Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

**SPECIAL FLOOD HAZARD AREAS**
- Without Base Flood Elevation (BFE) *Zone A, V, A99*
- With BFE or Depth *Zone AE, AO, AH, VE, AR*
- Regulatory Floodway

**OTHER AREAS OF FLOOD HAZARD**
- 0.2% Annual Chance Flood Hazard, Area of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile *Zone X*
- Future Conditions 1% Annual Chance Flood Hazard *Zone X*
- Area with Reduced Flood Risk due to Levee. See Notes. *Zone X*
- Area with Flood Risk due to Levee *Zone D*

**OTHER AREAS**
- NO SCREEN — Area of Minimal Flood Hazard *Zone X*
- Effective LOMRs
- Area of Undetermined Flood Hazard *Zone*

**GENERAL STRUCTURES**
- Channel, Culvert, or Storm Sewer
- Levee, Dike, or Floodwall

**OTHER FEATURES**
- 20.2 / 17.5 — Cross Sections with 1% Annual Chance / Water Surface Elevation
- Coastal Transect
- 513 — Base Flood Elevation Line (BFE)
- Limit of Study
- Jurisdiction Boundary
- Coastal Transect Baseline
- Profile Baseline
- Hydrographic Feature

**MAP PANELS**
- Digital Data Available
- No Digital Data Available
- Unmapped

N

The pin displayed on the map is an approximate point selected by the user and does not represe an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 6/13/2025 at 11:12 AM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.

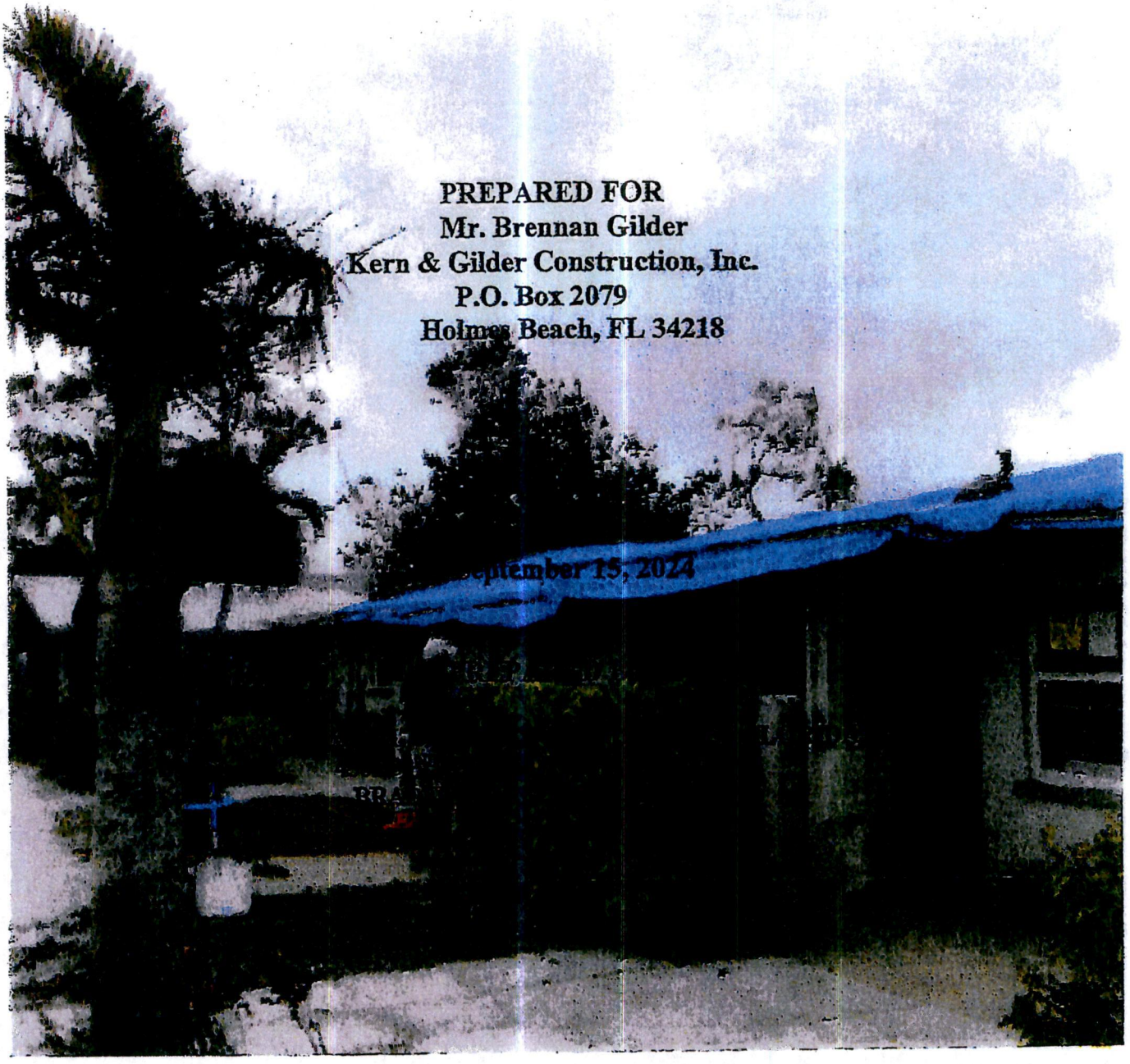
# 380 North Shore Condominum Project SDE

| ADDRESS | PARCEL ID# | MARKET VALUE-PAO | FEMA 50% VALUE | EST. REPAIR COST | % OF DAMAGE | OK TO PROCESS | DO NOT PROCESS |
|---|---|---|---|---|---|---|---|
| 380 NORTH SHORE RD UNIT 1 | 7812910102 | $980,000.00 | $490,000.00 | $676,690.00 | 69.05% | NO | SD |
| 380 NORTH SHORE RD UNIT 2 | 7812910151 | $705,000.00 | $352,777.50 | $538,479.00 | 76.38% | NO | SD |
| 380 NORTH SHORE RD UNIT 3 | 7812910201 | $860,000.00 | $430,000.00 | $664,780.00 | 77.30% | NO | SD |
| 380 NORTH SHORE RD UNIT 4 | 7812910250 | $545,000.00 | $272,500.00 | $387,467.75 | 71.095% | NO | SD |
| 380 NORTH SHORE RD UNIT 5 | 7812910300 | $545,000.00 | $272,500.00 | $407,387.50 | 74.75% | NO | SD |
| 380 NORTH SHORE RD UNIT 6 | 7812910359 | $590,000.00 | $295,000.00 | $438,252.00 | 74.28% | NO | SD |
| 380 NORTH SHORE RD UNIT 7 | 7812910409 | $590,000.00 | $295,000.00 | $430,552.00 | 72.98% | NO | SD |
| 380 NORTH SHORE RD UNIT 8 | 7812910458 | $545,000.00 | $272,500.00 | $415,153.75 | 76.18% | NO | SD |
| 380 NORTH SHORE RD UNIT 9 | 7812910508 | $545,000.00 | $272,500.00 | $423,819.25 | 77.77% | NO | SD |
| **TOTALS** | | **$5,905,000.00** | **$2,952,500.00** | **$4,382,581.75** | **74.42%-AVG** | | |
| | | ***(Structure +Land)*** | | | | | |
| 50% OF MKT VALUE MCPAO | | **$2,952,000.00** | | | | | |
| | | | | | | | |
| PRIVATE ACV APPRAISAL | | | | | | | |
| LESS DEPRECIATION FOR | | | | | | | |
| UNITS 1-9 | | $2,806,305.00 | | | | | |
| PRIVATE ACV APPRAISAL | | | | | | | |
| LESS DEPRECIATION FOR | | | | | | | |
| THE STRUCTURE ITSELF | | $95,414.00 | | | | | |
| TOTAL ACV APPRAISAL | | **$2,901,719.00** | | | | | |
| | | | | | | | |
| 50% OF TOTAL PRIVATE ACV | | | | | | | |
| APPRAISAL | | **$1,450,859.50** | | | | | |
| | | | | | | | |
| WORKFORCE XACTAMATE | | | | | | | |
| COST ESTIMATE FOR | | | | | | | |
| ENTIRE DEMO & REBUILD | | **$2,868,780.42** | | | | | |
| | | ***($32,938.58)*** | | | | | |
| | | ***OR 1.14% LESS*** | | | | | |
| | | | | | | | |
| 50% OF TOTAL WORKFORCE | | | | | | | |
| EXACTAMATE ESTIMATE | | **$1,434,390.21** | | | | | |

A

# RESTRICTED APPRAISAL REPORT FOR FEMA 50% VALUE ON

**Longboat Pass Condominium**
**2 Buildings (9 Units)**
**Longboat Key, FL 34228**



**PREPARED FOR**
**Mr. Brennan Gilder**
**Kern & Gilder Construction, Inc.**
**P.O. Box 2079**
**Holmes Beach, FL 34218**

**September 15, 2024**

February 14, 2025

Mr. Brennan Gilder
Kern & Gilder Construction, Inc.
P.O. Box 2079
Holmes Beach, FL 34218

Re: Appraisal Report for FEMA 50% RULE Purposes
Longboat Pass Condominium
Longboat Key, FL 34228

Dear Mr. Gilder:

In accordance with your request, I have personally inspected and appraised the real property at:

Longboat Pass Condominium
Buildings 1 and 2 (9 units)
Longboat Key, FL 34228

The purpose of this appraisal is to estimate the Net Structure & Actual Cash Value of the subject property, as improved for FEMA 50% Rule purposes. The function of the appraisal is to estimate the Structure Value for permitting Purposes.

This report was prepared using the building measurements from the Manatee County Clerks Web Site, measurements taken by our office, and information furnished by the Longboat pass Condominium Association, Inc. These plans are considered a part of this report by reference. The above value estimate is for hard costs only, and does not consider soft costs such as architect, financing or entrepreneurial profit.

This is a new report & we have not appraised this property in the past. Florida State Law requires 100% of the air conditioning to be included in the valuation.

## Market Value is defined as:

The following definition of market value is used by agencies that regulate federally insured financial institutions in the United States:
The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller and buyer under conditions whereby:

Buyer and seller are typically motivated;
Both parties are well informed or well advised, and acting in what they consider their best interest;
A reasonable time is allowed for exposure in the open market;
Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

(Source; The Dictionary of Real Estate Appraisal 4th Addition)

## Insurable (Interest) Value is defined as:

Insurable value is based on the replacement and/or reproduction cost of physical items that are subject to loss from hazards. Insurable value is the portion of the value of an asset or asset group that is acknowledged or recognized under the provisions of an applicable loss insurance policy. This site value, the site improvements including landscaping and improved parking areas, etc. are also not included in this value estimate.

Also not included are costs for debris removal and /or demolition after a storm or other catastrophe. We have included a separate estimated cost for demolition and removal of the structures that are valued in this report, excluding any hazardous material abatements and apply to the structure costs of the valued building and does not include debris removal and/or demolition costs for the unit owner's responsibilities. For partial demolition and/or debris removal, a proportional figure would need to be used.

The property rights appraised are the fee simple interest in the structural improvements owned by the condominium association. In my opinion, the estimated structure value of the property, for FEMA 50% Rule Purposes, as detailed in the attached detailed cost report, as of September 15, 2024 is:

**Summary**

| | |
|---|---|
| Estimate ID: | 2500304A Longboat Pass Condos |
| Property Owner: | Longboat Pass Condominium Owners |
| Address: | 380 North Shore Rd. |
| City: | Longboat Key |
| State: | Florida |
| Zip/Postal Code: | 34228 |
| Surveyed By: | Gerald O. Russell |
| Survey Date: | 09/15/2024 |
| Cost Data As Of: | 02/2025 |

| **Apartment (Low Rise)** | **Cost New** | **Depreciation** | **Depreciated Cost** |
|---|---|---|---|
| **Building #1 – Units 5** | **$1,498,806** | **$44,964** | **$1,453,842** |
| **Building #2 – Units 4** | **$1,394,292** | **$41,829** | **$1,352,463** |
| **TOTAL COST** | **$2,893,098 Cost New** | **$86,793 Depreciation** | **$2,806,305 Depreciated Cost** |

The attached report contains the description, analysis, and supportive data for the conclusions, final estimate of value, descriptive photographs, limiting conditions and appropriate certifications.

Sincerely,

Signed: _____

Gerald O. Russell
Cert. Gen. RZ1616
President, Appraiser
Did Physically Inspect the Property

The figures below are a separate estimated cost for demolition and removal of the structures that are valued in this report, excluding any hazardous materials abatement and apply to the structure costs of the valued buildings and does not include debris removal and/or demolition costs for the unit owner's responsibilities. For partial demolition and/or debris removal, a proportional figure would need to be used.

**Demolition is based on:**

**Cost New - $2,893,098 x 3.40% = $98,365**
**Demolition Cost New**

**Depreciated Cost - $2,806,305 x 3.40% = $95,414**
**Demolition Depreciated Cost**

Depending on the insurance policy the demolition costs may be needed and are from Marshall & Swift (Section 96, Page 1, See Attached) and are estimated costs from demolition and removal of the structures that are valued in this report, excluding any hazardous material abatements, and apply to the structure costs of the valued buildings and does not include debris removal and/or demolition costs for the unit owners responsibilities. For partial demolition and/or debris removal, a proportional figure would need to be used.

This report was prepared using the building measurements from the Manatee County Clerks Web Site, measurements taken by our office, and information by the Flamingo by the Bay Condominium Association, Inc. These plans are considered a part of this report by reference. The above value estimate is for hard costs only, and does not consider soft costs such as architects, financing or entrepreneurial profit.

The above cost estimate is for the portion of the buildings that are the responsibility of the Condominium Association, and the above costs do not include the interior finishes of the individual units.

# CERTIFICATION OF APPRAISER
## Gerald O. Russell

The Appraiser certifies and agrees that, except as otherwise noted in this appraisal report:

1. The Appraiser has no present or contemplated future interest in the property appraised and that neither the employment to make this appraisal, nor the compensation for it, is contingent upon the appraised value of the property.
2. The Appraiser has no personal interest in or bias with respect to the subject matter of the appraisal report of the participants in the property, which is subject of this appraisal report.
3. The Appraiser has personally inspected the property, both inside and out, and that according to the best of the Appraisers knowledge and belief, all statements and information in this report are true and correct, and that the Appraiser has not knowingly withheld any significant information.
4. All contingent and limiting conditions are contained herein (imposed by the terms of the assignment or by the undersigned affecting the analysis, opinions, and conclusions contained in this report.)
5. This appraisal report has been made in conformity with and is subject to requirements of the Uniform Standards of Professional Appraisal Practice (USPAP) of The Appraisal Foundation and the Appraisal Institute, which includes the provision providing for peer review.
6. All conclusions and opinions concerning the real estate that are set forth in the appraisal report were prepared by the Appraiser whose signature appears on this appraisal report. No change of any item of the appraisal report shall be made by anyone other than the Appraiser, and the Appraiser shall have no responsibility for any such unauthorized change.
7. We do not authorize the out-of-context quoting from or partial reprinting of this appraisal report. Further, neither all nor any part of this appraisal report shall be disseminated to the general public

by the use of media for public communication without the prior written consent of the appraiser(s) signing this appraisal report.

8. The Appraiser analyses, opinions, and conclusions were developed, and this report has been prepared, in accordance with the standards and reporting requirements of the Appraisal Foundation.
9. No one provided significant professional assistance to the person(s) signing this report, except as noted in this report.
10. The appraisal assignment is not based on a requested minimum valuation, a specific valuation, or the approval of a loan.
11. I am currently certified under the State of Florida, and I comply with the State continuing education requirements for maintaining real estate broker and appraisal licenses.
12. My inspection of the subject took the following form: (x) on-site; ( X) on-site, limited accessibility; ( ) interior and exterior; () exterior only; or ( ) review without inspection.

13. Therefore, as of 09/15/2024 the total estimated Net Structure Value (Actual Cash Value), for FEMA 50% Rule Purposes is:

| **Multiple Residence (Low Rise)** | **Cost New** | **Depreciation** | **Depreciated Cost** |
|---|---|---|---|
| **Building #1 – Units 5** | **$1,498,806** | **$44,964** | **$1,453,842** |
| **Building #2 – Units 4** | **$1,394,292** | **$41,829** | **$1,352,463** |
| **TOTAL COST** | **$2,893,098 Cost New** | **$86,793 Depreciation** | **$2,806,305 Depreciated Cost** |

Signed: _____

Gerald O. Russell
Cert. Gen. RZ1616
President, Appraiser
Did Physically Inspect the Property

# 380 N Shore Condominium Xactimate Cost Estimate

---

| | |
|---|---|
| Client: | 380 N Shore Rd #1-#9 |
| Property: | 380 N Shore Rd<br>Longboat Key, FL 34228 |
| Operator: | BAYOU.CL |
| Estimator: | Joe Saltalamacchia |
| Company: | Work Force Group |
| Business: | (228) 304-5058 |
| E-mail: | joe.saltalamacchia@wfgrp.org |
| Type of Estimate: | Hurricane |
| Date Entered: | 5/10/2025 |
| Date Assigned: | |
| Price List: | FLSR8X_MAY25 |
| Labor Efficiency: | Restoration/Service/Remodel |
| Estimate: | 380NSHORERDLBK#1 |

## Recap by Category

| O&P Items | Total | % |
|---|---|---|
| APPLIANCES | 3,721.86 | 0.13% |
| CABINETRY | 159,420.74 | 5.56% |
| CONCRETE & ASPHALT | 184,233.06 | 6.42% |
| GENERAL DEMOLITION | 285,829.89 | 9.96% |
| DOORS | 85,527.53 | 2.98% |
| DRYWALL | 95,593.68 | 3.33% |
| ELECTRICAL | 51,905.27 | 1.81% |
| EXCAVATION | 4,226.24 | 0.15% |
| FLOOR COVERING - CERAMIC TILE | 130,926.51 | 4.56% |
| FLOOR COVERING - WOOD | 3,801.61 | 0.13% |
| FINISH CARPENTRY / TRIMWORK | 25,557.96 | 0.89% |
| FRAMING & ROUGH CARPENTRY | 107,374.61 | 3.74% |
| HEAT, VENT & AIR CONDITIONING | 1,333.50 | 0.05% |
| INSULATION | 32,178.93 | 1.12% |
| LIGHT FIXTURES | 16,812.36 | 0.59% |
| MASONRY | 95,487.15 | 3.33% |
| PLUMBING | 91,946.74 | 3.21% |
| PAINTING | 63,561.38 | 2.22% |
| ROOFING | 228,357.91 | 7.96% |
| SIDING | 1,436.97 | 0.05% |
| STUCCO & EXTERIOR PLASTER | 111,244.13 | 3.88% |
| WINDOWS - SLIDING PATIO DOORS | 163,424.00 | 5.70% |
| WINDOWS - VINYL | 10,877.04 | 0.38% |
| O&P Items Subtotal | 1,954,779.07 | 68.14% |
| Permits and Fees | 134,684.53 | 4.69% |
| Overhead | 313,421.03 | 10.93% |
| Profit | 313,421.03 | 10.93% |
| Total Tax | 152,474.76 | 5.31% |
| Total | 2,868,780.42 | 100.00% |

## Summary for Dwelling

| | |
|---|---|
| Line Item Total | 1,954,779.07 |
| Remote Location Increased Cost | 134,684.53 |
| Remote Access to LBK Cost for transport of materials and workers | |
| Subtotal | 2,089,463.60 |
| Overhead | 313,421.03 |
| Profit | 313,421.03 |
| Total Tax | 152,474.76 |
| **Replacement Cost Value** | **$2,868,780.42** |
| **Net Claim** | **$2,868,780.42** |

Joe Saltalamacchia

## Recap by Room

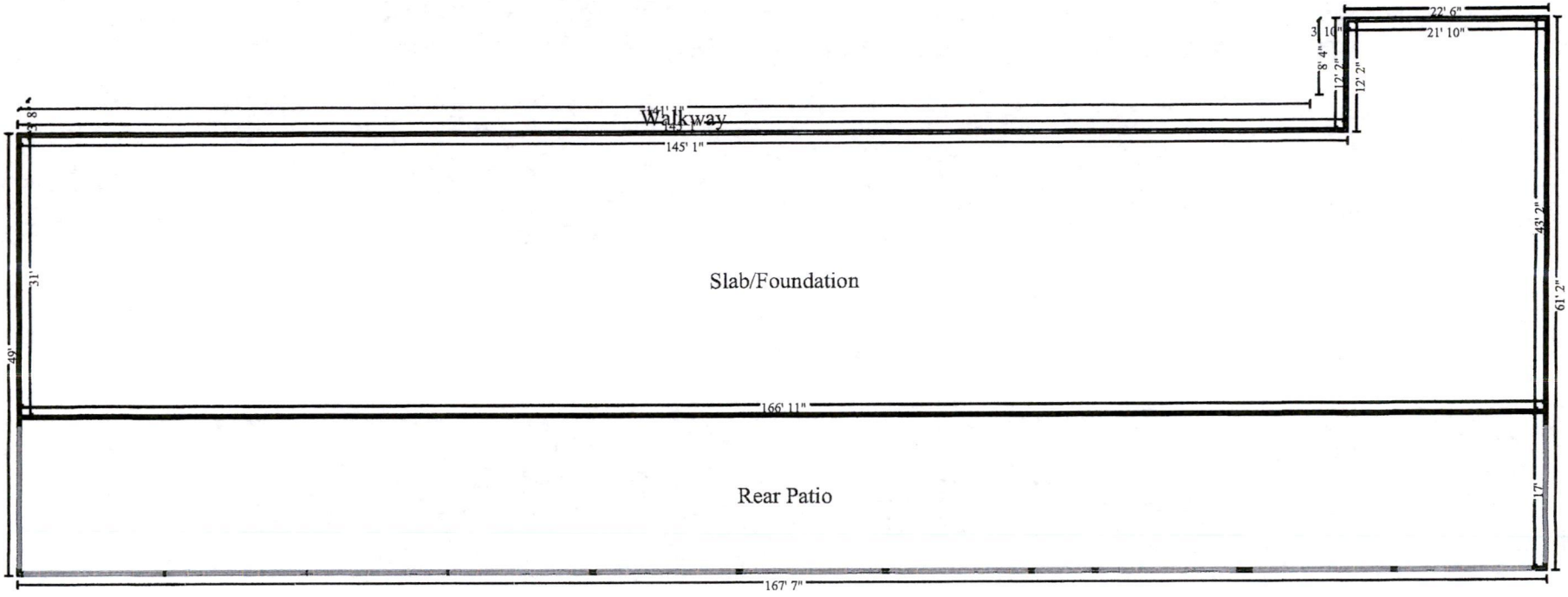
**Estimate: 380NSHORERDLBK#1**

| | | |
|---|---|---|
| **Area: Roof Framing** | **69,652.19** | **3.56%** |
| **Roof1** | **304,497.40** | **15.58%** |
| **Area Subtotal: Roof Framing** | **374,149.59** | **19.14%** |
| **Area: Interior** | **72,002.13** | **3.68%** |
| **Living Room** | **28,397.19** | **1.45%** |
| **Closet** | **3,844.05** | **0.20%** |
| **Hallway** | **4,309.29** | **0.22%** |
| **Kitchen** | **24,533.08** | **1.26%** |
| **Bedroom** | **10,041.95** | **0.51%** |
| **Laundry Room** | **7,236.81** | **0.37%** |
| **Bathroom** | **14,325.68** | **0.73%** |
| **Living Room** | **16,534.69** | **0.85%** |
| **Closet** | **3,844.05** | **0.20%** |
| **Hallway** | **4,309.29** | **0.22%** |
| **Kitchen** | **24,533.08** | **1.26%** |
| **Bedroom** | **10,041.95** | **0.51%** |
| **Laundry Room** | **7,236.81** | **0.37%** |
| **Bathroom** | **14,325.68** | **0.73%** |
| **Living Room** | **16,643.67** | **0.85%** |
| **Closet** | **3,844.05** | **0.20%** |
| **Hallway** | **4,309.29** | **0.22%** |
| **Kitchen** | **24,533.08** | **1.26%** |
| **Bedroom** | **10,041.95** | **0.51%** |
| **Laundry Room** | **7,236.81** | **0.37%** |
| **Bathroom** | **14,325.68** | **0.73%** |
| **Living Room** | **37,569.29** | **1.92%** |
| **Closet** | **3,844.05** | **0.20%** |
| **Hallway** | **4,309.29** | **0.22%** |
| **Kitchen** | **24,533.08** | **1.26%** |
| **Bedroom** | **10,041.95** | **0.51%** |
| **Laundry Room** | **7,236.81** | **0.37%** |
| **Bathroom** | **14,325.68** | **0.73%** |
| **Living Room** | **37,678.27** | **1.93%** |
| **Closet** | **3,844.05** | **0.20%** |
| **Hallway** | **4,309.29** | **0.22%** |
| **Kitchen** | **24,533.08** | **1.26%** |
| **Bedroom** | **10,041.95** | **0.51%** |
| **Laundry Room** | **7,236.81** | **0.37%** |
| **Bathroom** | **14,325.68** | **0.73%** |
| **Living Room** | **37,569.29** | **1.92%** |
| **Closet** | **3,844.05** | **0.20%** |
| **Hallway** | **4,309.29** | **0.22%** |
| **Kitchen** | **24,533.08** | **1.26%** |

| | | |
|---|---|---|
| **Bedroom** | **10,041.95** | **0.51%** |
| **Laundry Room** | **7,236.81** | **0.37%** |
| **Bathroom** | **14,325.68** | **0.73%** |
| **Breeze way** | **14,627.86** | **0.75%** |
| **Living Room** | **34,938.72** | **1.79%** |
| **Hallway** | **4,752.86** | **0.24%** |
| **Kitchen** | **26,172.56** | **1.34%** |
| **Bedroom 1** | **12,412.97** | **0.64%** |
| **Laundry Room** | **7,275.08** | **0.37%** |
| **Bathroom** | **14,472.95** | **0.74%** |
| **Living Room** | **38,113.40** | **1.95%** |
| **Closet** | **3,844.05** | **0.20%** |
| **Hallway** | **4,240.74** | **0.22%** |
| **Kitchen** | **25,179.46** | **1.29%** |
| **Bedroom** | **10,238.65** | **0.52%** |
| **Laundry Room** | **7,275.08** | **0.37%** |
| **Bathroom** | **14,325.68** | **0.73%** |
| **Bedroom** | **10,347.63** | **0.53%** |
| **Bedroom 2** | **33,180.01** | **1.70%** |
| **Closet** | **4,481.28** | **0.23%** |
| **Closet** | **4,510.28** | **0.23%** |
| **Closet** | **3,844.05** | **0.20%** |
| **Living Room** | **11,909.64** | **0.61%** |
| **Hallway** | **8,106.65** | **0.41%** |
| **Kitchen** | **26,281.54** | **1.34%** |
| **Bedroom 1** | **10,091.37** | **0.52%** |
| **Laundry Room** | **7,334.75** | **0.38%** |
| **Bathroom** | **14,472.95** | **0.74%** |
| **Closet** | **6,250.69** | **0.32%** |
| **Bedroom 2** | **33,288.99** | **1.70%** |
| **Closet** | **4,481.28** | **0.23%** |
| **Closet** | **4,510.28** | **0.23%** |
| **Bedroom 1** | **25,371.45** | **1.30%** |
| **Bathroom** | **17,431.87** | **0.89%** |
| **Area Subtotal: Interior** | **1,075,904.46** | **55.04%** |
| **Area: Foundation** | | |
| **Slab/Foundation** | **411,659.08** | **21.06%** |
| **Walkway** | **7,602.73** | **0.39%** |
| **Rear Patio** | **85,463.21** | **4.37%** |
| **Area Subtotal: Foundation** | **504,725.02** | **25.82%** |
| **Subtotal of Areas** | **1,954,779.07** | **100.00%** |
| **Total** | **1,954,779.07** | **100.00%** |

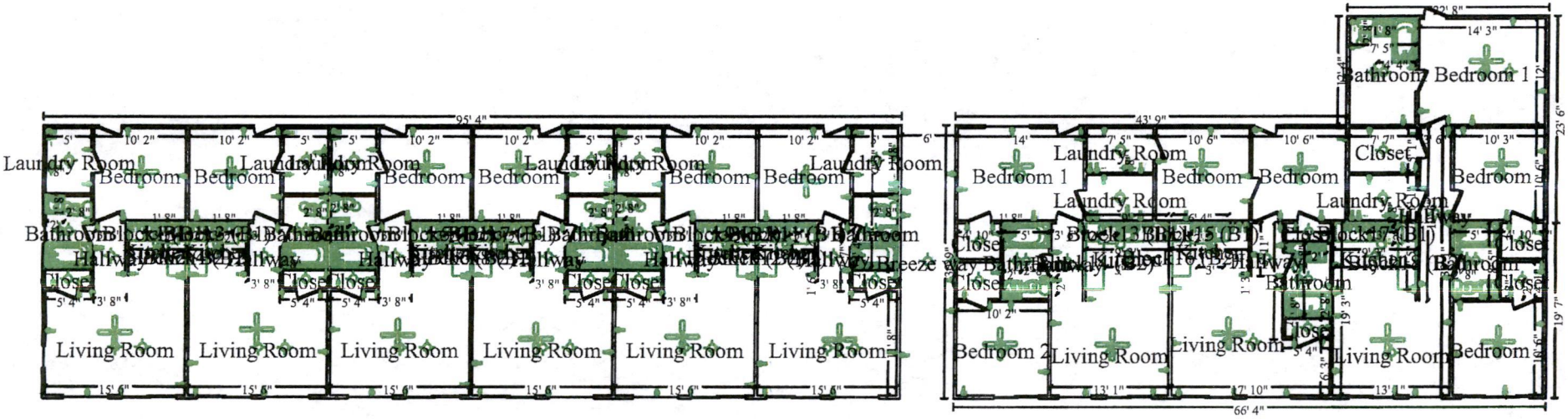
## Recap by Category

| O&P Items | Total | % |
|---|---|---|
| APPLIANCES | 3,721.86 | 0.13% |
| CABINETRY | 159,420.74 | 5.56% |
| CONCRETE & ASPHALT | 184,233.06 | 6.42% |
| GENERAL DEMOLITION | 285,829.89 | 9.96% |
| DOORS | 85,527.53 | 2.98% |
| DRYWALL | 95,593.68 | 3.33% |
| ELECTRICAL | 51,905.27 | 1.81% |
| EXCAVATION | 4,226.24 | 0.15% |
| FLOOR COVERING - CERAMIC TILE | 130,926.51 | 4.56% |
| FLOOR COVERING - WOOD | 3,801.61 | 0.13% |
| FINISH CARPENTRY / TRIMWORK | 25,557.96 | 0.89% |
| FRAMING & ROUGH CARPENTRY | 107,374.61 | 3.74% |
| HEAT, VENT & AIR CONDITIONING | 1,333.50 | 0.05% |
| INSULATION | 32,178.93 | 1.12% |
| LIGHT FIXTURES | 16,812.36 | 0.59% |
| MASONRY | 95,487.15 | 3.33% |
| PLUMBING | 91,946.74 | 3.21% |
| PAINTING | 63,561.38 | 2.22% |
| ROOFING | 228,357.91 | 7.96% |
| SIDING | 1,436.97 | 0.05% |
| STUCCO & EXTERIOR PLASTER | 111,244.13 | 3.88% |
| WINDOWS - SLIDING PATIO DOORS | 163,424.00 | 5.70% |
| WINDOWS - VINYL | 10,877.04 | 0.38% |
| O&P Items Subtotal | 1,954,779.07 | 68.14% |
| Permits and Fees | 134,684.53 | 4.69% |
| Overhead | 313,421.03 | 10.93% |
| Profit | 313,421.03 | 10.93% |
| Total Tax | 152,474.76 | 5.31% |
| Total | 2,868,780.42 | 100.00% |



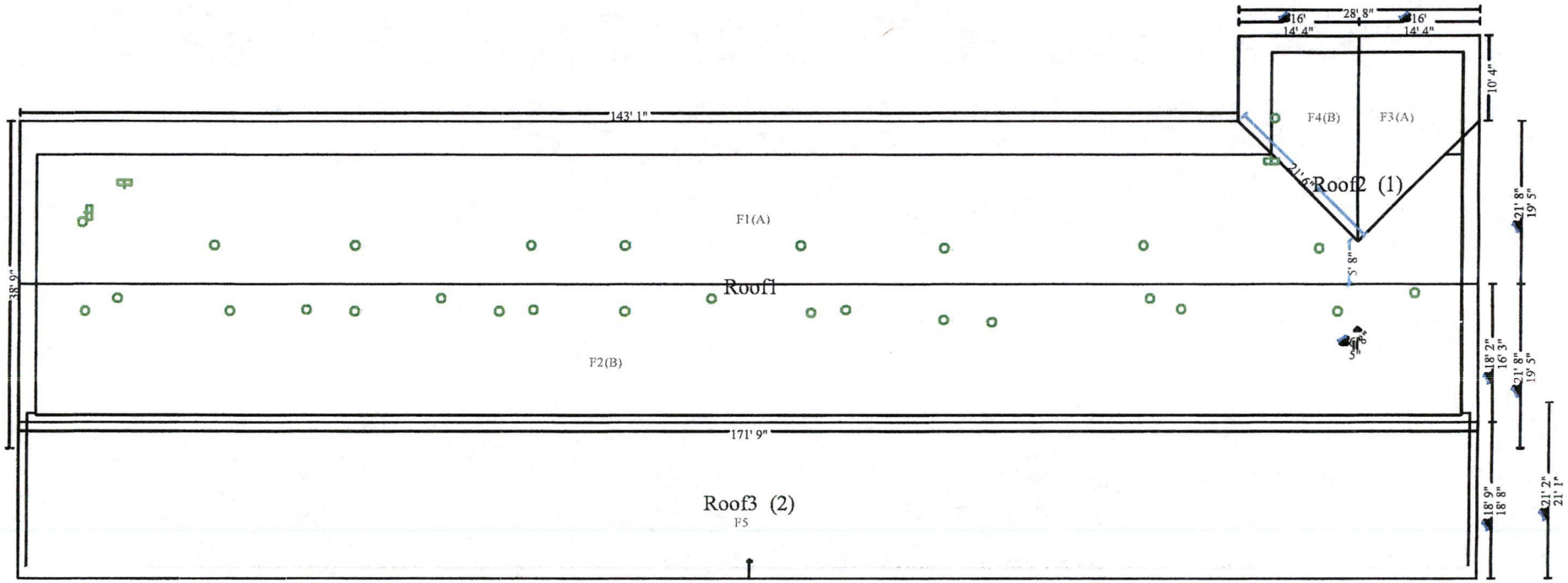

N

Foundation


95' 4"
Laundry Room
Bedroom
Bedroom
Bedroom
Bedroom
Bedroom
Bedroom
Bathroom
Hallway
Close
Close
Close
Close
Close
Close
Living Room
Living Room
Living Room
Living Room
Living Room
Living Room
43' 9"
Laundry Room
Bedroom 1
Bedroom
Bedroom
Laundry Room
Bathroom
Bedroom 1
Closet
Bedroom
Laundry Room
Hallway
Bathroom
Close
Close
Bedroom 2
Living Room
Living Room
Living Room
Bedroom
66' 4"

N

Interior




Roof Framing

# 380 North Shore Condominum Project SDE

| ADDRESS | PARCEL ID# | MARKET VALUE-PAO | FEMA 50% VALUE | EST. REPAIR COST | % OF DAMAGE | OK TO PROCESS | DO NOT PROCESS |
|---|---|---|---|---|---|---|---|
| 380 NORTH SHORE RD UNIT 1 | 7812910102 | $980,000.00 | $490,000.00 | $676,690.00 | 69.05% | NO | SD |
| 380 NORTH SHORE RD UNIT 2 | 7812910151 | $705,000.00 | $352,777.50 | $538,479.00 | 76.38% | NO | SD |
| 380 NORTH SHORE RD UNIT 3 | 7812910201 | $860,000.00 | $430,000.00 | $664,780.00 | 77.30% | NO | SD |
| 380 NORTH SHORE RD UNIT 4 | 7812910250 | $545,000.00 | $272,500.00 | $387,467.75 | 71.095% | NO | SD |
| 380 NORTH SHORE RD UNIT 5 | 7812910300 | $545,000.00 | $272,500.00 | $407,387.50 | 74.75% | NO | SD |
| 380 NORTH SHORE RD UNIT 6 | 7812910359 | $590,000.00 | $295,000.00 | $438,252.00 | 74.28% | NO | SD |
| 380 NORTH SHORE RD UNIT 7 | 7812910409 | $590,000.00 | $295,000.00 | $430,552.00 | 72.98% | NO | SD |
| 380 NORTH SHORE RD UNIT 8 | 7812910458 | $545,000.00 | $272,500.00 | $415,153.75 | 76.18% | NO | SD |
| 380 NORTH SHORE RD UNIT 9 | 7812910508 | $545,000.00 | $272,500.00 | $423,819.25 | 77.77% | NO | SD |
| **TOTALS** | | **$5,905,000.00** | **$2,952,500.00** | **$4,382,581.75** | **74.42%-AVG** | | |
| | | ***(Structure +Land)*** | | | | | |
| **50% OF MKT VALUE - MCPAO** | | **$2,952,000.00** | $2,952,000.00 | | | | |
| | | | | | | | |
| PRIVATE ACV FEMA APPRAISAL | | | | | | | |
| LESS DEPRECIATION FOR | | | | | | | |
| UNITS 1-9 | | $2,806,305.00 | | | | | |
| PRIVATE ACV FEMA APPRAISAL | | | | | | | |
| LESS DEPRECIATION FOR | | | | | | | |
| THE STRUCTURE ITSELF | | $95,414.00 | | | | | |
| | | | | | | | |
| **TOTAL ACV FEMA APPRAISAL** | | **$2,901,719.00** | | | | | |
| | | | | | | | |
| **50% OF TOTAL PRIVATE ACV** | | | | | | | |
| **FEMA APPRAISAL** | | **$1,450,859.50** | | | | | |
| | | | | | | | |
| WORKFORCE XACTAMATE | | | | | | | |
| COST ESTIMATE FOR | | | | | | | |
| ENTIRE DEMO & REBUILD | | **$2,868,780.42** | | | | | |
| | | ***($32,938.58)*** | | | | | |
| | | ***OR 1.14% LESS*** | | | | | |
| | | ***THAN FEMA ACV APP*** | | | | | |
| 50% OF TOTAL WORKFORCE | | | | | | | |
| EXACTAMATE ESTIMATE | | **$1,434,390.21** | | | | | |