AN ORDINANCE AFFIRMING THE BOARD OF
ZONING ADJUSTMENT’S DECISION ON
APPLICATION ZAP19-01

WHEREAS, the St. Charles County Charter, Article II, Section 2.529
grants to the County Council legislative power pertaining to planning and zoning in the part of the
County outside incorporated cities, towns and villages; and

WHEREAS, the subject property located in unincorporated St.
Charles County at 233 Lakeview Drive, 600 feet south of the Mississippi River; and

WHEREAS, the Zoning Map of St. Charles County designates the
subject property as A, Agricultural District with Floodway and Floodway Fringe overlay districts;

WHEREAS, the County determined that the home located at 233
Lakeview Drive in 2019 sustained “substantial damage”
as defined by St. Charles County’s floodplain development ordinance; and

WHEREAS, the property owner appealed that determination to the
County’s Planning and Zoning Division Director, who on August 26, 2019 confirmed that the home had
sustained substantial damage; and

WHEREAS, the property owner, Thomas P. Adams, applied through
Application ZAP19-01 to appeal the Planning and Zoning Division Director’s decision to the Board of
Zoning Adjustment, alleging that a permit had been incorrectly denied and asking that the decision that the home had sustained substantial damage be reversed; and

WHEREAS, pursuant to Section 405.635 OSCCMo., which requires the concurring vote of four (4) members of the Board of Zoning Adjustment (Board) to determine appeal requests, the Board upheld the decision of the Planning and Zoning Division Director by a vote of 5 ayes and 0 nays; and

WHEREAS, pursuant to Section 405.639.A OSCCMo, Thomas P. Adams has timely filed an appeal of the Board’s decision on Application ZAP19-01 to the County Council; and

WHEREAS, the Board of Zoning Adjustment has provided to the County Council a complete record of the Board’s action and decision on Application ZAP19-01 as required by Section 405.639, OSCCMo; and

WHEREAS, affirming the Board’s decision and passing this bill requires a simple majority vote of four (4) County Council members; and

WHEREAS, because Section 405.639.C OSCCMo., requires action by the County Council “be in the form of an ordinance”, should this bill not pass by the required County Council’s votes, another bill reversing, modifying, or amending the Board’s decision will be presented to the County Council for its consideration and vote. Pursuant to Section 405.639.B, reversing, modifying, or amending the Board’s decision shall require a supermajority vote of five (5) County Council members.
NOW, THEREFORE, BE IT ORDAINED BY THE COUNTY COUNCIL OF ST. CHARLES COUNTY, MISSOURI, AS FOLLOWS:

Section 1. The Council hereby receives the following documents into the record: the St. Charles County Master Plan Year 2030; the Unified Development Ordinance of St. Charles County, Missouri; and the documents attached hereto as EXHIBIT A, which exhibit contains the applicant’s statement of appeal, the plans, and any other documents relied on in reaching this determination of the Council.

Section 2. The County Council hereby affirms the decision of the Board of Zoning Adjustment for Application ZAP19-01, and upholds the determination of the County’s Planning and Zoning Division Director confirming the County’s determination that, in 2019, the home located at 233 Lakeview Drive sustained “substantial damages”, as defined by St. Charles County’s flood plain development ordinance.

Section 3. This ordinance shall be in full force and effect from and after the date of its passage and approval.

DATE PASSED

DATE APPROVED BY COUNTY EXECUTIVE

CHAIR OF THE COUNCIL

COUNTY EXECUTIVE
ATTEST:

__________________
COUNTY REGISTRAR
APPEAL OF DIRECTOR’S DECISION – 233 LAKEVIEW DRIVE

Application: ZAP19-01
Owner: Thomas P. Adams
Applicant: Suddarth & Koor, LLC

Appeal Request: An appeal of the Planning & Zoning Division Director's determination that a residence has sustained substantial damage

Property Zoning: A, Agricultural District, with Floodway and Floodway Fringe Overlay Districts
Parcel Area: 0.66 acres
Location: In the Karmill Wood Acres Subdivision, 600 feet south of the Mississippi River
County Council District: 6
Parcel Account No.: T090400004

CONTENTS:

➢ Synopsis
➢ Damage assessment letter and substantial damage estimate dated 7/15/19
➢ F.E.M.A. standards used by the County to estimate damage
➢ Additional items used by the county to estimate damage
➢ Letter to owner from planning & zoning director confirming substantial damage estimate dated 8/26/2019
➢ Code Compliance case history for septic system replacement without a permit
➢ Septic system replacement Notice Of Violation dated 10/09/19
➢ Request for appeal of the Director Of Planning & Zoning’s substantial damage estimate to the Board Of Zoning Adjustment dated 10/04/19
➢ Applicant’s statement of appeal to the Board Of Zoning Adjustment
➢ Staff Recommendation Report to the Board Of Zoning Adjustment
➢ Photos property
➢ Aerial photo of property
➢ Zoning map of property
➢ Topographical map of property
➢ Copy of appraisal report for the entire property submitted to the Board Of Zoning Adjustment on 11/07/19 during their meeting, which includes the value for the home, the land, and all accessory structures on the property
➢ Board Of Zoning Adjustment’s September 5, 2019 meeting minutes
➢ Notice to applicant of the Board Of Zoning Adjustment’s decision to uphold the Director of Planning & Zoning’s damage determination dated 11/08/19
➢ Request to appeal the Board of Zoning Adjustment’s decision to the County Council dated 11/15/19
November 25, 2019

This is a synopsis for the following application and bill to be introduced at the December 16, 2019 County Council meeting:

**Summary:**

- This is an application by an attorney for the owner of 233 Lakeview Drive to reverse the Board of Zoning Adjustment’s November 7, 2019 decision as detailed below.
- County staff recommends that the County Council **affirm** the Board of Zoning Adjustment’s decision to deny the request, which would require a simple majority vote approving the attached Bill.
- Reversing, modifying, or amending the Board’s decision would require a supermajority vote of five County Council members.
- Should the County Council vote to reverse, modify, or amend the Board’s decision and deny the attached bill, a substitute bill would need to be introduced for the County Council to conform with the requirement that action by the County Council “…shall be in the form of an ordinance.”

**Procedural History:**

Andrew Koor, attorney for the property owner, appealed to the Board of Zoning Adjustment, as follows:

**APPEAL OF DIRECTOR’S DECISION – 233 LAKEVIEW DRIVE**

<table>
<thead>
<tr>
<th>Application:</th>
<th>ZAP19-01</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner:</td>
<td>Thomas P. Adams</td>
</tr>
<tr>
<td>Applicant:</td>
<td>Suddarth &amp; Koor, LLC</td>
</tr>
<tr>
<td>Appeal Request:</td>
<td>An appeal of the Planning &amp; Zoning Division Director's determination that a residence has sustained substantial damage</td>
</tr>
<tr>
<td>Property Zoning:</td>
<td>A, Agricultural District, with Floodway and Floodway Fringe Overlay Districts</td>
</tr>
<tr>
<td>Parcel Area:</td>
<td>0.66 acres</td>
</tr>
<tr>
<td>Location:</td>
<td>In the Karmill Wood Acres Subdivision, 600 feet south of the Mississippi River</td>
</tr>
<tr>
<td>County Council District:</td>
<td>6</td>
</tr>
<tr>
<td>Parcel Account No.:</td>
<td>T090400004</td>
</tr>
</tbody>
</table>

The applicant proposes to repair and reoccupy a house located within the Mississippi River floodway and which sustained flood damage before County inspection on July 12, 2019. The County determined that the house sustained “substantial damage”, as defined by the County’s floodplain development ordinance. A summary comparison follows.

**VALUE**

| Estimated value of house | $100,123 (County Assessor) |

**SUBSTANTIAL DAMAGE**

| 50% of the home’s value | $ 50,062 (Sections 405.060 and 405.330.4) |

**ESTIMATED DAMAGE TO HOUSE**

| County – 106% | $106,287 (following FEMA standards, guidelines, and software) |
| Applicant – 32% | $ 31,995 (based on applicant’s contractor quote) |
| Insurance company – 66% | $ 65,763 (house only, excluding out buildings and cleanup costs) |
The County’s floodplain development ordinance requires that homes damaged greater than 50% of the structure’s value either be removed from the floodplain or elevated to at least one foot above the base flood elevation.

Both the Planning and Zoning Division Director and the Board of Zoning Adjustment upheld the determination of substantial damage. The applicant is now appealing the Board of Zoning Adjustment’s decision to the County Council.

**Timeline**

- **Detailed Building Damage Assessment.** The property owner scheduled a detailed building damage assessment, and on July 12, 2019 a County inspector visited the property, documented the damage, and determined the high water mark within the house. Consequently, the inspector posted a placard on the home and indicating “Unsafe” and “Do not enter or occupy” other than to make repairs. The high water mark within the house was determined to have been 41½ inches deep within the living room.

- **Substantial damage determination.** Based on the detailed building damage assessment and County Assessor information, on July 15, 2019, County staff prepared a Substantial Damage Estimate using standards, guidelines, and software developed and provided by the Federal Emergency Management Agency. The cost to repair the structure was calculated as 106.2% of the home’s current market value ($100,123.30 per County Assessor). The estimate was prepared by a Certified Floodplain Manager. The property owner was mailed notice on July 15 that the damages exceeded 50% of the home’s pre-damaged market value, and that the County’s floodplain development ordinance required either that the house be removed from the floodplain or that the lowest floor be elevated to at least one foot above the base flood elevation.

- **Meeting with property owner.** County staff met with the property owner on August 13, 2019 to hear his appeal the County’s substantial damage estimate. The property owner submitted (1) an Allstate flood insurance claim showing $91,000 in overall damage and $65,762.62 in damage to the house itself; (2) a structural report showing zero dollars damage to the foundation, superstructure, and exterior finish; and (3) one contractor’s bid for $31,995. From the County’s perspective the information did not support lowering the substantial damage estimate below 50% damage ($50,062). Because of the bid discrepancy, two additional bids were requested.

- **Appeal to the Planning and Zoning Division Director.** The property owner appealed the determination to the Planning & Zoning Division Director. The Division Director reviewed all documents and on August 26, 2019 reaffirmed that the residence had been substantially damaged for the reasons cited in the attached letter of that date. The Director’s determination took into account documents submitted by the applicant.

- **Appeal to the Board of Zoning Adjustment.** The property owner’s attorney on October 4, 2019 appealed the Planning and Zoning Division Director’s determination to the Board of Zoning Adjustment. At the Board’s November 7, 2019 meeting, the Board received evidence, including a new real estate appraisal prepared on November 5, 2019. Following a public hearing, the Board voted unanimously to uphold the decision of the Planning & Zoning Division Director. The Board commented that the Division Director’s determination on August 26, 2019 was correct based on information available when the decision was made, but that the applicant could at any time submit new information and request a new review.

- **County staff remains open to reviewing new documentation.** Due to a significant discrepancy between the one contractor’s quote supplied by the applicant and other documentation, two additional quotes are requested to ensure consistency. A notice of violation was issued for having installed a new septic system in September without County permits or licensing, and the cost for doing so was not included in the applicant’s total repair estimate of $31,995.

**Recommendation:**

County staff recommends that the County Council approve the attached bill affirming the Board of Zoning Adjustment’s decision.
Because action by the County Council “...shall be in the form of an ordinance” (Section 405.639.C OSCCMo), should the attached bill be denied, the County Counselor’s office would bring forward for the Council’s vote a bill reversing the decision of the BZA and granting the requested variance, and accompanied by findings of fact.

Affirming the Board’s decision would require a majority vote, but reversing, modifying, or amending the Board’s decision would require an affirmative vote of five County Council members. (Section 405.639.B OSCCMo)

Sincerely,

Robert Myers, AICP
Planning & Zoning Division Director

cc: Steve Ehlmann, County Executive
    Joann Leykam, Director of Administration
    John Watson, County Counselor
July 15, 2019

ADAMS THOMAS P (Property Owner)
PO BOX 391
ST PETERS, MO 63376

RE: 233 LAKEVIEW DR, ST CHARLES, MO 63301

Dear Property Owner,

As a result of a detailed damage assessment inspection, the County has determined that your structure received damages equal to or exceeding 50% of the pre-damage structure market value as the result of the recent flood.

Under the requirements of the Ordinances of St. Charles County, structures located within the 100-year floodplain that receive damage of any origin, where the cost of restoring the structure would equal or exceed 50% of the structure's market value, must be brought into compliance with the ordinance. For residential structures with 50% or more damage, the structure must either be removed from the floodplain or have the lowest floor (including basement) elevated to a minimum of one foot above base flood elevation.

Under the National Flood Insurance Program, the Increased Cost of Compliance, or ICC program, may provide additional financial assistance to either elevate or remove flood-damaged structures from the floodplain.

Be advised that all repairs and reconstruction are subject to building code and floodplain development requirements. All construction activities require a building and floodplain permit. Further, County Council passed an emergency ordinance on June 28, 2019 to provide a discount on the fees for disaster victims.

Enclosed you will find a copy of the Substantial Damage Loss Calculator packet providing additional information. If you would like to schedule an appointment to consult with staff regarding the substantial damage process, please call 636-949-7345.

On July 9, 2019, the President approved funding for individual assistance due to the disaster. People may register for disaster assistance at www.disasterassistance.gov or by calling FEMA's toll-free registration number, 1-800-621-FEMA (3362), from 7am-10pm, seven days a week. If you use a TTY: 1-800-462-7585. The faster people register with FEMA, the faster they may be able to receive assistance.

Sincerely,

Building and Code Enforcement Division
Department of Community Development

Please note, you will receive a separate letter for each structure on your property affected by the flooding.
Structures labeled as "UNSAFE" cannot be occupied other than to make repairs. "RESTRICTED USE" placards indicate only a portion of the structure can be occupied. "INSPECTED" properties can be occupied during repairs.
Subdivision

Subdivision: Knockhill Wood Acres
Parcel #: 2-0019-A497-00-0072.000000
Lot #:  
Elev. of Lowest Floor: ft.
Datum:  

Community

NFIP Community Name: St. Charles County
Latitude: 38.864243
Longitude: -90.600784

Mailing Address

Owner's Name: Adams, Thomas P
Street Address: PO Box 391
City: St. Peters
County/Parish: St. Charles
State: Missouri
Zip: 63376
Phone:  
Care Of:  

Structure Address

Owner's Name: Adams, Thomas P
Street Address: 233 Lakeview Drive
City: St. Charles
County/Parish: St. Charles
State: Missouri
Zip: 63301
Phone:  

(Default Image)

(Additional Image)
Substantial Damage Estimator

Structure/Damage/NFIP Information

Year of Construction: 1960
Date of Damage: 06/08/2019

Residence Information
Residence Type: Single Family Residence
Foundation: Continuous Wall w/Slab (Standard)
Superstructure: Stud-framed (Standard)
Roofing: Shingles - Asphalt, Wood (Standard)
Quality: Average

Cause of Damage: Flood
Duration of Flood: 60 Days
Structure Type: Residential
Exterior Finish: Siding or Stucco (Standard)
HVAC: Heating and/or Cooling
Story: One Story (Standard)
Flood Elevation: 0.00
Est. Depth of Flood Above Lowest Floor

NFIP Community ID
290315

Firm Panel #: 29183C0255
Suffix: G
Date of FIRM Panel: 01/20/2016
Firm Zone: AE
BFE: 442.00
Regulatory Floodway: Yes

Community Specific Information

Custom Field
- Custom Field Name
- Custom Field 1
- Custom Field Value

Custom Field
- Custom Field Name
- Custom Field 2
- Custom Field Value

Custom Field
- Custom Field Name
- Custom Field 3
- Custom Field Value
## Square Footage

- **Total Sq. Ft.**: 1400.00

## Cost Adjustments

<table>
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<tr>
<th>Adjustments</th>
<th>Quantity</th>
<th>Unit</th>
<th>Unit Cost</th>
<th>Adjustment Cost</th>
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<tbody>
<tr>
<td>Roofing</td>
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<td>Sq Ft</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Heating / Cooling</td>
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<td>Ea</td>
<td>$0.00</td>
<td>$0.00</td>
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<td>Appliances</td>
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<td>Ea</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
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<td>Fireplaces</td>
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<td>Ea</td>
<td>$0.00</td>
<td>$0.00</td>
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<tr>
<td>Porch / Breezeways</td>
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<td>Sq Ft</td>
<td>$0.00</td>
<td>$0.00</td>
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<tr>
<td>Garage</td>
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<td>Sq Ft</td>
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## Additional Adjustments

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<th>Quantity</th>
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<th>Adjustment Cost</th>
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</thead>
<tbody>
<tr>
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<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
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<tr>
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</tr>
<tr>
<td>Sq Ft</td>
<td>0</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

- **Total Adjustments**: $0.00
- **Total Replacement Cost**: $171,444.00
- **Replacement Cost Per Square Foot**: $122.46

*Total Adjustment calculation includes the Geographical Adjustment.

## Computed Actual Cash Value

- **Cost Data Reference**: Marshall and Swift
- **Depreciation Determination**: Other
- **Depreciation Percentage**: 41.60 %
- **Computed Actual Cash Value**: $100,123.30
<table>
<thead>
<tr>
<th>Element</th>
<th>Percent Damaged</th>
<th>Element Percentage</th>
<th>Element Cost</th>
<th>Damage Values</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foundation</td>
<td>30</td>
<td>11.9</td>
<td>$20,401.84</td>
<td>$6,120.55</td>
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<tr>
<td>Superstructure</td>
<td>100</td>
<td>13.3</td>
<td>$22,802.05</td>
<td>$22,802.05</td>
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<tr>
<td>Roof Covering</td>
<td>0</td>
<td>4.3</td>
<td>$7,372.09</td>
<td>$0.00</td>
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<tr>
<td>Exterior Finish</td>
<td>75</td>
<td>6.9</td>
<td>$11,829.64</td>
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<tr>
<td>Interior Finish</td>
<td>75</td>
<td>13</td>
<td>$22,287.72</td>
<td>$16,715.79</td>
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<tr>
<td>Doors and Windows</td>
<td>25</td>
<td>15.6</td>
<td>$26,745.26</td>
<td>$6,686.32</td>
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<tr>
<td>Cabinets and Countertops</td>
<td>50</td>
<td>4.4</td>
<td>$7,543.54</td>
<td>$3,771.77</td>
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<td>Floor Finish</td>
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<td>7.7</td>
<td>$13,201.19</td>
<td>$13,201.19</td>
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<tr>
<td>Plumbing</td>
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<td>8.4</td>
<td>$14,401.30</td>
<td>$14,401.30</td>
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<tr>
<td>Electrical</td>
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<td>$8,229.31</td>
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<td>Appliances</td>
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<td>4.1</td>
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<td>HVAC</td>
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<td>$9,600.86</td>
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<td></td>
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<td>100 %</td>
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<tr>
<td>Total Replacement Cost</td>
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<td>$171,444.00</td>
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<tr>
<td>Total Estimated Damages</td>
<td></td>
<td></td>
<td>$105,288.71</td>
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</tr>
</tbody>
</table>
Substantial Damage Estimator

Percent Damaged
Basis for Value of Structure
Computed Actual Cash Value

Percent Damaged
100.0 %
Basis for Cost of Repairs
Computed Damages

Substantially Damaged

Damage Summary

<table>
<thead>
<tr>
<th>Replacement Cost</th>
<th>$171,444.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Depreciation Percentage</td>
<td>41.60 %</td>
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<tr>
<td>Computed Actual Cash Value</td>
<td>$100,123.30</td>
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<tr>
<td>Total Estimated Damages</td>
<td>$106,286.71</td>
</tr>
<tr>
<td>Percent of Existing Improvements and Repairs Pre-Disaster</td>
<td>0.0 %</td>
</tr>
<tr>
<td>Repair/Reconstruction Percentage</td>
<td>106.2 %</td>
</tr>
</tbody>
</table>

* Per FEMA Publication 213, Actual Cash Value may be used as Market Value.

Optional User Entered Data

<table>
<thead>
<tr>
<th>Professional Market Appraisal</th>
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<tbody>
<tr>
<td>Adjusted Tax Value</td>
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</tr>
<tr>
<td>Tax Assessed Value</td>
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</tr>
<tr>
<td>Factor Adjustment</td>
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</tr>
<tr>
<td>Adjusted Tax Assessed Value</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

Contractor Estimate

| $0.00 |

Community Estimate

| $0.00 |

Authorized Local Official:

[Signature]

(Date) 7-15-19

Authorized Local Official:

[Print Name]

(Date) 7-15-19

Monday, July 15, 2019

233 Lakeview Drive

Page 5 of 5
FEMA Standards Used by the County to Estimate Damage
Basic Flooding Model Assumptions:
1) Medium height freshwater flooding; limited duration. No high-velocity action; no wave action.
2) A 1-story house (without a basement) is used for this example house to establish the Categories of Work percentages of total costs.

<table>
<thead>
<tr>
<th>Foundation</th>
<th>Damage Threshold</th>
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</thead>
<tbody>
<tr>
<td>Description</td>
<td>0-25%</td>
</tr>
<tr>
<td>Continuous perimeter foundations, footings, and piers for internal beams and floor loads. Footing depth averages between 30 inches and 42 inches below ground level. Materials include unreinforced cast-in-place concrete, unreinforced masonry or concrete masonry units (CMUs), concrete slab on grade, or raised slab construction.</td>
<td>Water level does not rise to the level of the bottom of the first floor of the structure. No scouring at the footings.</td>
</tr>
<tr>
<td>Threshold Markers</td>
<td></td>
</tr>
<tr>
<td>Soils are saturated.</td>
<td></td>
</tr>
<tr>
<td>Undermining of the concrete slab, especially at corners - hairline cracks only.</td>
<td></td>
</tr>
<tr>
<td>Common Damage</td>
<td>Short-term inundation to limited heights. Limited scouring and erosion - low flow and low velocity floodwaters. No noticeable cracking of the masonry or displacement of the foundation walls.</td>
</tr>
<tr>
<td>Special Considerations for Coastal/High Velocity Floods</td>
<td>Coastal floods may show more evidence of scouring at the supports - the foundation system may be better designed to resist this scouring action. High velocity floodwaters may create erosion/scouring that the building has not been designed to resist.</td>
</tr>
<tr>
<td>Superstructure (Wood Frame/Masonry)</td>
<td>0-25%</td>
</tr>
<tr>
<td>-----------------------------------</td>
<td>-------</td>
</tr>
<tr>
<td><strong>Description</strong></td>
<td></td>
</tr>
<tr>
<td>Wood frame construction:</td>
<td></td>
</tr>
<tr>
<td>Lightweight lumber or metal studs</td>
<td></td>
</tr>
<tr>
<td>Interior wall framing (without sheathing)</td>
<td></td>
</tr>
<tr>
<td>Typical exterior structural panel wall sheathing is plywood or hardboard</td>
<td></td>
</tr>
<tr>
<td>Masonry construction:</td>
<td></td>
</tr>
<tr>
<td>Load bearing walls using unreinforced masonry (URM) and reinforced block or brick</td>
<td></td>
</tr>
<tr>
<td>Typical exterior covers are stucco, siding (aluminum, vinyl, or wood), and masonry veneer (Reinforced concrete construction should be categorized under masonry.)</td>
<td></td>
</tr>
<tr>
<td><strong>Threshold Markers</strong></td>
<td></td>
</tr>
<tr>
<td>No damage to the roof framing.</td>
<td></td>
</tr>
<tr>
<td>Damage to the roof framing is limited.</td>
<td></td>
</tr>
<tr>
<td>Significant damage to sections of the roof framing.</td>
<td></td>
</tr>
<tr>
<td>Significant damage to the main portion or multiple sections of the roof framing.</td>
<td></td>
</tr>
<tr>
<td><strong>Common Damage</strong></td>
<td></td>
</tr>
<tr>
<td>Minor damage to portions of the wall structure. Wall studs and sheathing suffered minor damage by contact with debris or from floodwater pressures against the structure. Minor missing or damaged sections of the roof structure. No deformation or distortion of the structural frame is evident.</td>
<td></td>
</tr>
<tr>
<td>Some missing sections or open damage to portions of the wall structure. Wall studs and sheathing suffered some damage by contact with debris or from floodwater pressures against the structure. Some missing or damaged sections of the roof structure. No deformation or distortion of the structural frame is evident.</td>
<td></td>
</tr>
<tr>
<td>Missing sections or open damage to significant portions of the wall structure. Wall studs and sheathing damaged by contact, collision, or piercing with debris or from floodwater pressures against the structure. Significant missing or damaged sections of the roof structure. Some deformation or distortion of the structural frame is evident.</td>
<td></td>
</tr>
<tr>
<td>Missing exterior wall(s) or open damage to large portions of the wall structure. Wall studs and sheathing damaged by contact, collision, or piercing with debris or from floodwater pressures against the structure. Large missing or damaged sections of the roof structure. Significant deformation or distortion of the structural frame is evident.</td>
<td></td>
</tr>
<tr>
<td><strong>Special Considerations for Coastal/High Velocity Floods</strong></td>
<td>Coastal areas have higher wind conditions requiring additional exterior wall structural panels, shear walls, and braced wall panels. Damage to these wall structural systems would indicate a higher percent of damage, because they are already designed to resist higher wind conditions.</td>
</tr>
</tbody>
</table>
Roof Covering | Description | Threshold Markers | Common Damage | Special Considerations for Coastal/High Velocity Floods
--- | --- | --- | --- | ---
Roofing includes a lightweight composition shingle, tile roofs, metal roofs, or a built-up roof with gravel or rock cover material. Roofing does not include structural framing members such as rafters or prefabricated trusses that support the roof deck. The roof sheathing and flashing is included in this section. |  |  |  |  
Roofing | 0-25% | 25-50% | 50-75% | Over 75%
--- | --- | --- | --- | ---
Minor wind damage to the roof coverings. | Some damaged areas of the roof from high-winds or damage from debris. | Significant damaged areas of the roof from high winds or damage from debris. | Large damaged areas of the roof from high winds or damage from debris. |  
Main surface areas are unaffected. | Some sections of the roof covering are missing or loose. | Significant sections of the roof covering are missing or loose. | Major sections of the roof covering are missing or loose. |  
Flashings are intact. | Damage to the flashings allows some water infiltration at joints and roof penetrations. | Damage to the flashings allows significant water infiltration at joints and roof penetrations. |  |  
No damage to the roof sheathing. | Minimal damage to the roof sheathing. | Significant damage to the roof sheathing - some areas of the sheathing will need replacement. | Major damage to the roof sheathing - most of the roof sheathing will need replacement. |  
Roof shingles or tiles mostly intact. Some minor damage to roof shingles - some torn or loose shingles in limited areas. | Some areas where the roof shingles were damaged by high winds. Several small areas of exposed roof sheathing as a result of missing/damaged shingles. | Some areas where the roof shingles were damaged by high winds. Several small areas of exposed roof sheathing as a result of missing/damaged shingles. Some damage to the roof covering and sheathing due to debris falling or penetrating the roof assembly. | Major areas of the roof where the shingles/tile are missing, allowing rainwater to freely enter the house below. Significant damage to roof covering and roof sheathing from strong winds or windborne debris penetrating the roof assembly. |  
Coastal areas have higher wind conditions requiring additional roof covering requirements. Damage to these roof coverings would indicate a higher percent of damage, because they are designed to resist higher wind conditions. Damage to the roofing is more likely during high-wind conditions due to the loss of protection from missing roof coverings and water infiltration. This will increase the percent of damage. |  |  |  |  
### Exterior Finish

<table>
<thead>
<tr>
<th>Description</th>
<th>0-25%</th>
<th>25-50%</th>
<th>50-75%</th>
<th>Over 75%</th>
</tr>
</thead>
<tbody>
<tr>
<td>The salt, erosion, and winds in coastal areas will have a damaging effect on the quality of exterior wall finishes. Damage to exterior finishes are more likely during high-wind conditions due to the loss of protection from missing exterior finishes and water infiltration. Damage to the insulation is more likely during high-wind conditions due to the loss of protection from missing roof coverings and exterior finishes, and from subsequent water infiltration. This will increase the percent of damage.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Common Damage

<table>
<thead>
<tr>
<th>Threshold Markers</th>
<th>Water level is less than 6 inches above the lowest floor level. The duration of the floodwaters is limited - less than 12 hours.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Water staining, contamination, and damage on some of the exterior wall finishes. 'Clean and repair' process is likely. Brick and stone veneer walls, stucco walls, and 'cultured stone' walls may need some water removal techniques to allow drying of the interior materials and wall cavities. Verify adherence of the finish materials to the wall substrate. A limited amount of the siding materials may require replacement as needed. No damage or replacement of the insulation system is necessary, except where water and high moisture conditions have caused the insulation to fall loose within the crawlspace sub-flooring.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Water level is between 6 and 18 inches above the lowest floor level. The duration of the floodwaters is limited - less than 12 hours.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Damage/losses to some areas of the exterior wall surfaces, in addition to water staining and contamination. Some repairs are required at damaged locations prior or during 'clean and repair' process. Brick and stone veneer walls, stucco walls, and 'cultured stone' walls may need some water removal techniques to allow drying of the interior materials and wall cavities. Verify adherence of the finish materials to the wall substrate. Damaged house trim work will require replacement. Water damage to the insulation in the sub-flooring above the crawlspace or basement levels. Damage to insulation is evident and insulation often has fallen loose. This insulation should be removed and replaced.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Water level is between 18 inches and 3 feet above the lowest floor level. The duration of the floodwaters is more than 12 hours.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Damage/losses to significant sections of the exterior wall surfaces, in addition to water staining and contamination. Significant repairs are required at damaged locations prior to 'clean and repair' process. Replacement of some sections of the exterior siding is required. Brick and stone veneer walls, stucco walls, and 'cultured stone' walls may need some water removal techniques to allow drying of the interior materials and wall cavities. Verify adherence of the finish materials to the wall substrate. Water damage to the insulation in the sub-flooring above the crawlspace or basement levels. This insulation should be removed and replaced. Water saturation of wall insulation may be found in the lowest section of the exterior walls. Contaminants in the flood waters are cause for removal and replacement of lower sections of the saturated insulation. Clean, sanitize, and dry the structural systems before re-installing materials. Damage to the insulation requires the removal of all of the insulation from the damaged sections of the exterior walls. Contaminants in the flood waters are cause for removal and replacement of lower sections of the saturated insulation. Clean, sanitize, and dry the structural systems before re-installing.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Water level is more than 3 feet above the lowest floor level. The duration of the floodwaters is more than 12 hours.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Damage/losses to major sections of the exterior wall surfaces, in addition to water staining and contamination. Major repairs are required at damaged locations prior to 'clean and repair' process. Replacement of large sections of the exterior siding is required. Brick and stone veneer walls, stucco walls, and 'cultured stone' walls may need some water removal techniques to allow drying of the interior materials and wall cavities. Verify adherence of the finish materials to the wall materials. Damaged house trim will require replacement, especially at door and window casings. Water damage to the insulation in the sub-flooring above the crawlspace or basement levels. This insulation should be removed and replaced. Water saturation of wall insulation requires the removal of all of the insulation from the damaged sections of the exterior walls. Contaminants in the flood waters are cause for removal and replacement of lower sections of the saturated insulation. Clean, sanitize, and dry the structural systems before re-installing.</td>
</tr>
</tbody>
</table>

### Special Considerations for Coastal/High Velocity Floods

The wall covering system that covers the wall sheathing, as well as insulation and weather stripping. This includes the waterproof and the finish materials: Stucco, Siding (aluminum, vinyl, or wood), Masonry, Stone veneer. Insulation is installed at the flooring beneath the lowest floor level and throughout the walls and ceilings. Types of insulation include: fiberglass wall and ceiling insulation, blown wall and ceiling insulation, and rigid wall insulation.
**Interior Finish**
Includes the gypsum board, drywall, plaster, or paneling that makes up the wall surfaces. It also includes trim around door baseboards, casings, chair rails, and ceiling moldings. Materials include low-grade wood/plastic composites, soft woods, and hard woods. Finishes include paint, stain, or varnish. This item also covers any exterior and interior painted surfaces. This includes all interior painted surfaces, but not the building or repairs of the underlying surfaces. This also includes those exterior siding materials (and trim work) that need to be painted, but not those that have inherent coloring within the materials themselves (brick, stucco, EIFS).

<table>
<thead>
<tr>
<th>Threshold Markers</th>
<th>0-25%</th>
<th>25-50%</th>
<th>50-75%</th>
<th>Over 75%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Water level does not rise to the level of the first floor structure. The duration of the floodwaters is limited - less than 12 hours.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water level rises just above the first floor level. The duration of the floodwaters is limited - less than 12 hours.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water level is up to 3 feet above the first floor level. The duration of the floodwaters is more than 12 hours.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water is more than 3 feet above the first floor level of the house. The duration of the floodwaters is more than 12 hours.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Common Damage**
- Wicking of the water and high moisture conditions into the finished materials at the subflooring and at the bottom of the walls. Water staining and damage possible at baseboard and the casings at the bottoms of door openings. Some adjustment/repair/replacement may be necessary. No damage anticipated on door, cabinet, and window hardware. The baseboards and the bottom of the door casings may need to be cleaned and painted.
- Water staining and damage likely at the baseboard and the casings at the bottoms of door openings. Some adjustment/repair/replacement may be necessary. Water damage at the lowest levels of the wall assembly - lower wall and trim may need to be removed and replaced. Minor adjustment anticipated on door, cabinet, and window hardware. After repairs to surfaces, the lower wall finishes, baseboards, and door casings will need to be primed and repainted. The bottoms of the cabinet bases in the kitchen and bathrooms may require repainting.
- Water staining and damage at the baseboards and the casings at door openings need to be replaced. Water damage at the lowest levels of the wall assembly - wall and trim, window sills and window aprons, wall paneling, wainscoting and chair rails require removal and replacement. Wall surfaces should be removed to a height of 4 feet. Some damage anticipated on door, cabinet, and window hardware. Some replacement needed. After repairs to surfaces, the entire wall finishes, baseboards, and door and window casings will need to be primed and repainted, along with the vanity cabinets in the bathrooms.
- Water staining and damage at the baseboards, and running trim and casings at door and window openings need to be replaced. Water damage at all the levels of the wall assembly - wall and trim, window sills and window aprons, wall paneling, wainscoting, and chair rails require removal and replacement. Wall surfaces should be removed to a height of 8 feet. Significant damage anticipated on door, cabinet, and window hardware. Some replacement needed. After repairs to surfaces, the entire wall finishes, baseboards, door and window casings, and window sashes will need to be primed and repainted along with the vanity cabinets in the bathrooms. Repaint both the upper and lower kitchen cabinets, where these are paint-grade cabinets.

**Special Considerations for Coastal/High Velocity Floods**
Damage to the interior finishes are more likely during high-wind conditions due to the loss of protection from missing roof coverings and exterior finishes, and from subsequent water infiltration. The salt, erosion, and winds in coastal areas will have a damaging effect on the quality of exterior hardware. This will significantly increase the percent of damage.
This section includes all doors and windows of a structure, as well as locks, hinges, frames, and handles. Assumptions are hollow core doors with low-cost hardware for low, fair, and average quality construction, raised-panel hardwood veneer with good quality hardware for good or excellent quality construction. (This section does not include paint or stain.)

<table>
<thead>
<tr>
<th>Description</th>
<th>0-25%</th>
<th>25-50%</th>
<th>50-75%</th>
<th>Over 75%</th>
</tr>
</thead>
<tbody>
<tr>
<td>** Threshold Markers**</td>
<td>Water level rises just to the floor structure of the first floor level. The duration of the floodwaters is limited - less than 12 hours.</td>
<td>Water level is just above the first floor. The duration of the floodwaters is limited - less than 12 hours.</td>
<td>Water rises to at least 12 inches above the first floor level. The duration of the floodwaters is more than 12 hours.</td>
<td>Water rises more than 12 inches above the first floor level. The duration of the floodwaters is more than 12 hours.</td>
</tr>
<tr>
<td>Common Damage</td>
<td>Bottoms of some interior doors may be deformed, delaminated, or have some swelling damage. Doors may need adjustment and/or repairs to close and latch properly. No impact on normal sill-height windows. Damage may be found at floor-level windows (hopper windows, awning windows, and floor-to-ceiling windows).</td>
<td>Bottoms of interior and exterior doors may be deformed, delaminated or have some swelling damage. Doors may need adjustment and/or repairs to close and latch properly. No impact on normal sill-height windows. Damage may be found at floor-level windows (hopper windows, awning windows and floor-to-ceiling windows).</td>
<td>Bottoms of interior and exterior doors will be deformed, delaminated, or have some swelling damage. Interior doors will likely need replacement. Exterior doors may need adjustment, repairs, or replacement. No impact on normal sill-height windows. Repairs or replacements may be needed at floor-level windows (hopper windows, awning windows, and floor-to-ceiling windows).</td>
<td>Bottoms of interior and exterior doors will be deformed, delaminated, or have some swelling damage. Interior and exterior doors will likely need replacement. Deformation or other damage will be found at normal sill-height windows. Replacement will be necessary at floor-level windows (hopper windows, awning windows, and floor-to-ceiling windows). Replacement may be necessary for other windows.</td>
</tr>
<tr>
<td>Special Considerations for Coastal/High Velocity Floods</td>
<td>Wind-driven rain in coastal areas will have a damaging effect on the quality of exterior doors and windows.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Cabinets and Countertops

<table>
<thead>
<tr>
<th>Description</th>
<th>0-25%</th>
<th>25-50%</th>
<th>50-75%</th>
<th>Over 75%</th>
</tr>
</thead>
<tbody>
<tr>
<td>The basic cabinets for bathroom vanities and kitchens include paint-grade cabinets made of a fiberboard or plywood material. The countertop is laminated plastic or a manmade ‘cultured stone’ surface. Paint-grade cabinets are the baseline because they can be painted to match upper wall cabinets, when they are repairable, to return the house to pre-disaster conditions. Damaged cabinets with hardwood face-frames, doors, and drawers will require replacement based on the depth of flooding above the floor. Therefore, if the flood depth only damages the base cabinet and countertops, the percent damage will be 60% or less.</td>
<td>Water level is less than 4 inches above the finished floor level.</td>
<td>Water level is between 4 and 12 inches above the finished floor level.</td>
<td>Water level is between 1 foot and 3 feet above the finished floor level.</td>
<td>Water level is more than 3 feet above finished floor level.</td>
</tr>
<tr>
<td>Threshold Markers</td>
<td><strong>Base cabinets</strong> have minimal water damage. Swelling and deterioration of manufactured case goods, especially cabinet bases, sides, and drawers using engineered wood products. Bathroom vanity cabinets and kitchen base cabinets may need cleaning, sanitizing, and limited repairs. Repainting will be required to match upper cabinets in kitchen.</td>
<td><strong>Base cabinets of particleboard or medium-density fiberboard</strong> need to be replaced. Repaint to match upper cabinets in kitchen. Wood and plywood base cabinets may need cleaning, sanitizing, and some repairs at cabinet base. Repainting will be required to match upper cabinets in kitchen.</td>
<td>Replace base cabinets. Water damage and exposure is prolonged - deformation, delamination, and warping of cabinet base drawers and doors. Water contains debris and contaminants. The countertops may need to be replaced.</td>
<td>Replace base cabinets and upper wall cabinets. Water damage and exposure is prolonged - deformation, delamination, and warping of cabinet base drawers and doors. Water contains debris and contaminants. The countertops will need to be replaced.</td>
</tr>
</tbody>
</table>
## Materials for floor finish include: carpet, hardwood, vinyl composition tile, sheet vinyl floor cover, ceramic tile, and marble. Sub-flooring is also included. Carpets, hardwood flooring, vinyl flooring tiles, and sheet vinyl are typically replaced after water inundation. Brick, stone, and clay tile floor can be cleaned, sanitized, and reused. These types of floors may have areas where the mortar setting compound has broken loose. These tiles should be replaced. The floor sheathing is included in this Category of Work, as compared to the Superstructure Category.

<table>
<thead>
<tr>
<th>Floor Finish</th>
<th>0-25%</th>
<th>25-50%</th>
<th>50-75%</th>
<th>Over 75%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description</td>
<td>Water level does not rise to the level of the bottom of the first floor structure.</td>
<td>Water level rises just to the first floor level.</td>
<td>Water level is above the first floor.</td>
<td>Water level is well above the first floor.</td>
</tr>
<tr>
<td>Threshold Markers</td>
<td>No damage to the floor sheathing.</td>
<td>Minimal damage to the floor sheathing.</td>
<td>Significant damage to the floor sheathing - some areas of the sheathing will need replacement.</td>
<td>Major damage to the floor sheathing - most of the floor sheathing will need replacement.</td>
</tr>
<tr>
<td>Common Damage</td>
<td>No damage is anticipated in the floor finish system at this water level.</td>
<td>The sub-flooring may be damaged or delaminated by high-humidity conditions, and may need to be repaired or replaced.</td>
<td>The sub-flooring may be damaged or delaminated by water inundation. Floor covering will need removal, drying, sanitizing, and replacement, depending upon the type of floor covering. Carpets (with padding) should be removed and replaced. Wood floors will need to be replaced. Ceramic tiles and stone flooring may be re-used if they are still secured to the substrate. Sheet vinyl and vinyl tiles will need to be replaced to facilitate drying and repair of damage of the subfloor.</td>
<td>The sub-flooring may be damaged or delaminated by water inundation. Floor covering may need removal, drying, sanitizing, and replacement, depending upon the type of floor covering. Carpets (with padding) should be removed and replaced. Wood floors will need to be replaced. Ceramic tiles and stone flooring may be re-used if they are still secured to the substrate. Sheet vinyl and vinyl tiles will need to be replaced to facilitate drying and repair of damage of the subfloor.</td>
</tr>
</tbody>
</table>

### Special Considerations for Coastal/High Velocity Floods

Damage to the floor finishes and floor sheathing are more likely during high-wind conditions due to the loss of protection from missing roof coverings and exterior finishes, and from subsequent water infiltration. This will significantly increase the percent of damage.
### Description
The plumbing system includes the incoming water service (municipal water supply or well service), the water heater, water distribution piping, and the wastewater system. Wastewater will be conveyed away from the structure by either a connection to the municipal sewer system or a septic system.

When floodwaters saturate the soils, septic systems may be unable to discharge their waste, causing a back-up of the septic systems. If floodwaters raise above the level of the municipal sewer manhole covers, the sewage can back-up into the house through the sewer lines. Verify the condition of the potable water supply to determine if it can provide a safe water supply.

### Threshold Markers

<table>
<thead>
<tr>
<th>Water level</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 6 inches above the lowest floor level.</td>
<td>Flood duration is short - no prolonged exposure to water or contaminants.</td>
</tr>
<tr>
<td>Between 6 inches and 18 inches above the lowest floor level.</td>
<td>Flood duration is longer than 12 hours - prolonged exposure to water and contaminants.</td>
</tr>
<tr>
<td>Between 18 inches and 3 feet above the lowest floor level.</td>
<td>Flood duration is longer than 12 hours - prolonged exposure to water and contaminants.</td>
</tr>
<tr>
<td>More than 3 feet above the lowest floor level.</td>
<td>All plumbing fixtures will backflow into the house. Septic contamination will occur. The water heater will need to be replaced.</td>
</tr>
</tbody>
</table>

### Common Damage

<table>
<thead>
<tr>
<th>Damage Type</th>
<th>0-25%</th>
<th>25-50%</th>
<th>50-75%</th>
<th>Over 75%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Floor drains can backflow into the house. Under floor (or under slab) plumbing systems should be purged, cleaned, and sanitized. Any materials that might contain remnants of waste materials or other contaminants in the floodwaters will require replacement.</td>
<td>Water level is less than 6 inches above the lowest floor level.</td>
<td>Water level is between 6 inches and 18 inches above the lowest floor level.</td>
<td>Water level is between 18 inches and 3 feet above the lowest floor level.</td>
<td>Water level is more than 3 feet above the lowest floor level.</td>
</tr>
<tr>
<td>Floor drains, shower drains, bathtubs, and toilets can back flow into the house. Septic contamination is likely. The water heater may need to be replaced.</td>
<td>Water level is less than 6 inches above the lowest floor level.</td>
<td>Water level is between 6 inches and 18 inches above the lowest floor level.</td>
<td>Water level is between 18 inches and 3 feet above the lowest floor level.</td>
<td>Water level is more than 3 feet above the lowest floor level.</td>
</tr>
<tr>
<td>Floor drains, shower drains, bathtubs, toilets, bathroom sinks, utility sinks, and toilets will backflow into the house. Septic contamination will occur. The water heater will need to be replaced.</td>
<td>Water level is less than 6 inches above the lowest floor level.</td>
<td>Water level is between 6 inches and 18 inches above the lowest floor level.</td>
<td>Water level is between 18 inches and 3 feet above the lowest floor level.</td>
<td>Water level is more than 3 feet above the lowest floor level.</td>
</tr>
</tbody>
</table>

### Special Considerations for Coastal/High Velocity Floods
Houses in coastal areas may have additional plumbing fixtures and piping on the exterior of the house.
<table>
<thead>
<tr>
<th>Description</th>
<th>0-25%</th>
<th>25-50%</th>
<th>50-75%</th>
<th>Over 75%</th>
</tr>
</thead>
<tbody>
<tr>
<td>100- to 200-amp electrical service providing circuit breaker panels and distribution wiring. Basic wiring (15/20 amp) for outlets, switches, receptacles, and lighting; 25- to 60-amp wiring systems for outlets for a washer, dryer, stove, and refrigerator. (A minimum number of outlets and lighting fixtures, sometimes quantified by local building code, begin to increase in number and application as the quality level of the residence increases.) The basic approach listed here is for slab-on-grade or elevated houses; crawlspace and basement houses will have higher damage levels more quickly due to the main panel and horizontal wiring runs located below the lowest floor level.</td>
<td>Water level is less than 12 inches above the finished floor level.</td>
<td>Water level is between 12 inches and 18 inches above the finished floor level.</td>
<td>Water level is between 18 inches and 3 feet above the lowest floor level.</td>
<td>Water level is more than 3 feet above the lowest floor level.</td>
</tr>
<tr>
<td>Minor electrical components and limited wiring are inundated but remain below normal receptacle height.</td>
<td>A significant number of wiring components and limited wiring are inundated, floodwaters above the normal receptacle height.</td>
<td>A significant number of wiring components and a significant amount of wiring is inundated - floodwaters above normal wall switch height.</td>
<td>Most of the wiring components and a significant amount of wiring are inundated - floodwaters above normal wall switch height.</td>
<td></td>
</tr>
<tr>
<td>If the main electrical power source is located in the basement, the panel will need to be replaced. All outlets (receptacles, switches, and lights) located in the basement should be replaced. All receptacles, switches, and outlets located above the flood water high mark can be left in place and reused.</td>
<td>Modern Romex wiring that is inundated only for short durations (without wetting the ends/joints/terminations) can be dried and reused. Older nonmetallic cable (with impregnated braided sheathings) should be replaced when wetted. When chemical contaminants are suspected in the floodwaters, all inundated electrical wiring and components will require replacement.</td>
<td>Modern Romex wiring that is inundated only for short durations while wetting the ends/joints/terminations should be replaced. Older non-metallic cable (with impregnated braided sheathings) should be replaced when wetted. When chemical contaminants are suspected in the floodwaters, all inundated electrical wiring and components will require replacement.</td>
<td>Modern Romex wiring that is inundated only for long durations should be replaced. Older nonmetallic cable (with impregnated braided sheathings) should be replaced when wetted. When chemical contaminants are suspected in the floodwaters, all inundated electrical wiring and components will require replacement.</td>
<td></td>
</tr>
<tr>
<td>Appliances</td>
<td>0-25%</td>
<td>25-50%</td>
<td>50-75%</td>
<td>Over 75%</td>
</tr>
<tr>
<td>------------</td>
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<td>----------</td>
</tr>
<tr>
<td><strong>Description</strong></td>
<td>Common, built-in appliances that would be included are the dishwasher, hot water tank, and some stoves.</td>
<td>Water level is less than 6 inches above the finished floor level.</td>
<td>Water level is between 6 inches and 12 inches above the finished floor level.</td>
<td>Water level is between 12 inches and 18 inches above the finished floor level.</td>
</tr>
<tr>
<td><strong>Threshold Markers</strong></td>
<td>Water level is in the floor area of the appliances but not into the equipment operating system.</td>
<td>Water level is in the floor area of the appliances and into the equipment operating system.</td>
<td>Water level is in the floor area of the appliances and into the equipment operating system.</td>
<td>Water level is in the floor area of the appliances and into the equipment operating system.</td>
</tr>
<tr>
<td></td>
<td>The appliances may be cleaned and reconditioned.</td>
<td>Some of the appliances will need to be replaced.</td>
<td>Most of the appliances will need to be replaced.</td>
<td>All of the appliances will need to be replaced.</td>
</tr>
<tr>
<td><strong>Common Damage</strong></td>
<td>If appliances (water heater, clothes washer/dryer) are located in the basement or under the floor spaces, these should be replaced.</td>
<td>If appliances (water heater, clothes washer/dryer) are located in the basement or under the floor spaces, these should be replaced.</td>
<td>All appliances located at or above the first-floor level should be cleaned and reconditioned, as needed.</td>
<td>All appliances at or above the first floor level should be cleaned and reconditioned, as needed.</td>
</tr>
<tr>
<td></td>
<td>Appliances at or above the first-floor level should be cleaned and reconditioned, as needed. Gas-fired appliances should be checked by a service technician to verify whether the gas burners and controls and electric wiring systems were compromised. Replacement may be required.</td>
<td>Appliances at or above the first-floor level should be cleaned and reconditioned, as needed. Gas-fired appliances should be checked by a service technician to verify whether the gas burners and controls and electric wiring systems were compromised. Replacement may be required.</td>
<td>The clothes dryer and dishwasher systems and controls will likely be inundated and may require replacement.</td>
<td>Gas-fired appliances should be checked by a service technician to verify whether the gas burners and controls and electric wiring systems were compromised. Replace as necessary. The clothes dryer, washing machine, and dishwasher systems and controls will be inundated and need to be replaced.</td>
</tr>
</tbody>
</table>
The base HVAC system is a forced-air heating system (furnace) with ductwork. The air handler system is located inside the thermal barrier of the house.

The percent damaged will be less for a boiler. A boiler system has a sealed piping system to distribute the heat while the furnace uses a duct system. Ducts with water infiltration will need to be cleaned, repaired, and re-insulated. By contrast, a boiler piping system only needs to have the distribution piping clean and re-insulated. Note: Old duct and HVAC insulation may contain asbestos - use appropriate caution and adjust the costs for removal, if found.

A gas-fired or oil-fired furnace located in a basement or crawlspace will require replacement of the furnace assembly as soon as 12 inches of floodwaters are present. This will require an adjustment of the percent damaged to 75%, as soon as the water reaches the firebox level of this heating equipment. A central air conditioner or heat pump will have a ducted air distribution system. The outside condenser unit(s) will require reconditioning after any flooding conditions.

<table>
<thead>
<tr>
<th>HVAC Description</th>
<th>Threshold Markers</th>
<th>Common Damage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Water level is less than 6 inches above the lowest floor level.</td>
<td>The condenser unit may be reconditioned if the water level is less than 6 inches from the bottom of the appliance. If the condenser unit is located below the flood level, it will need to be replaced.</td>
<td>Water-inundated duct insulation should be removed and replaced. If the duct insulation is integral to the ducts (duct board or secured interior duct liners), the ducts should be replaced. All ducts that are being reused will require cleaning.</td>
</tr>
<tr>
<td>Water level is between 6 inches and 12 inches above the finished floor level.</td>
<td>The condenser unit may be reconditioned if the water level is up to 12 inches from the bottom of the appliance. If the condenser unit is located below the flood level, it will need to be replaced.</td>
<td>Portions of the HVAC equipment (furnace, air handler, heat pump) should be replaced. Water-inundated duct insulation should be removed and replaced. If the duct insulation is integral to the ducts (duct board or secured interior duct liners), the ducts should be replaced. All ducts that are being reused will require cleaning.</td>
</tr>
<tr>
<td>Water level is between 12 inches and 3 feet above the finished floor level.</td>
<td>The fuel-fired equipment (burners/controls) is inundated.</td>
<td>All HVAC equipment (furnace, air handler, heat pump) should be replaced. Water-inundated duct insulation should be removed and replaced. If the duct insulation is integral to the ducts (duct board or secured interior duct liners), the ducts should be replaced. All ducts that are being reused will require cleaning.</td>
</tr>
<tr>
<td>Water level is more than 3 feet above the lowest floor level.</td>
<td>The fuel-fired equipment (burners/controls) is inundated.</td>
<td></td>
</tr>
</tbody>
</table>
Additional Items Used by the County to Estimate Damage
August 8, 2019

Tom Adams
P.O. Box 391
St. Peters, MO 63376

Reference: 233 Lakeview Drive

Dear Mr. Adams:

I have performed a visual evaluation of your single-family 1400 square foot dwelling at the above referenced address in St. Charles County with regard to the effects of recent flooding on the structure. You were present during my visit on July 30, 2019. For the purpose of this report, the home faces east.

It appears the one-story residence was added onto at least three times. The garage and room additions pre-date your ownership. The original dwelling was constructed in 1960 over a poured concrete foundation that provides a basement under the living area. A bedroom and bathroom addition was constructed along the west wall of the basement foundation over a poured concrete foundation that provides a generous crawl space under the living area. A single vehicle oversized garage was constructed along the south side of the basement foundation with a poured concrete frost depth foundation. A deck-like front porch with integral roof is present along the east wall that provides a covered main entry.

You have owned the home since 2006. You stated water pooled 42" above the first floor. Water marks on a variety of surfaces confirm the pool elevation. Subsequent to the water receding, you have dried the house and had the gypsum board wall covering removed from the lower portion of all walls.

Connie Faherty with St. Charles County Building and Code Enforcement applied an Unsafe placard to the home on 7-11-19 which states “This structure was inspected, found to be seriously damaged, and is unsafe to occupy”. The County issued a letter to you dated July 15, 2019 that among other things states damages exceed 50% of the pre-damage structure market value as a result of the flood. A “Substantial Damage Estimator” sheet attached to the letter documents per cent damage of a variety of major house elements including:
<table>
<thead>
<tr>
<th>ELEMENT</th>
<th>%</th>
<th>Damage Values</th>
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</thead>
<tbody>
<tr>
<td>(1) Foundation</td>
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<td>$6,121</td>
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<td>(2) Superstructure</td>
<td>100</td>
<td>$22,802</td>
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<tr>
<td>(3) Exterior Finish</td>
<td>75</td>
<td>$8,872</td>
</tr>
<tr>
<td>(4) Doors and Windows</td>
<td>25</td>
<td>$6,886</td>
</tr>
</tbody>
</table>

The data and methodology used to determine these figures is not known to this author.

Based upon my visual evaluation, in my opinion, the above figures are inaccurate and result in a deceiving value and percentage of loss. Other building elements may have similar issues, which you may want to have reviewed by a qualified individual including Plumbing at 100%, damage value $14,401.

If items #1 through 3 above are zero as discussed below, then the total damage is reduced to $68,492, which is 40% of the Total Replacement Cost.

**FOUNDATION**

I observed no structural damages with the foundation for any portion of the dwelling that could reasonably be attributed to the recent flood. I recognize that some cracks are present in the foundation for the basement and garage and all appear aged, not fresh as would be expected with development in recent months due to flooding. Additionally, spray urethane foam applied along the cracks has become discolored from years of sun exposure.

The foundation issue of most magnitude that may have resulted in the inspector’s damage value is in the middle of the south frost wall of the garage. There exists lateral deflection along a foundation crack of 7/8” outward. This movement is consistent with slight loss of bearing due to shallow foundation settlement or shifting of the subgrade. The crack is worn along its length, indicative that it has been present for years. For this foundation, the shifting does not pose an unsafe condition or one which requires immediate structural repair, in my opinion.

The rear (west) basement foundation wall has tilted inward 1” in its entire height, which is not structurally significant. The crack and movement are a long-term condition in my opinion. Should the movement approach 2”, then I would suggest structural repair as necessary for the safety of the occupants and home.

A few other foundation cracks are present that pose no structural or safety concerns whatsoever.
SUPERSTRUCTURE

There is no discernable damage whatsoever to the superstructure.

EXTERIOR FINISH

There is no discernable damage whatsoever to the vinyl siding on the home.

DOORS & WINDOWS

It is not known the breakdown of door versus window damage in the County letter. The windows are vinyl style. All panes are intact. There is no damage whatsoever to the windows. The doors are largely absent. This item then should be a matter of the value of the door damage only, which may be somewhat less that the stated damage value and will further lower the percent of total damage.

This was not an exhaustive structural evaluation or evaluation for the cost of repairs or habitability. The purpose of this report is to evaluate and comment on the major elements described herein. For your benefit, we will retain the numerous digital photographs taken that document the conditions observed and discussed herein. Please contact me should you have any questions or comments regarding this report.

Respectfully submitted,

[Signature]

08/08/19
MISSOURI DRYWALL SUPPLY, INC.
314 McDonnell Blvd.,
Hazelwood, MO 63042
Phone (314) 339-2292
Fax (314) 339-2114
Visit us online at www.mdsdrywall.com

QUOTE ONLY

<table>
<thead>
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<th>Order Date</th>
<th>Customer P.O. Number</th>
<th>Customer Job No.</th>
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<th>MOQ Ship Date</th>
<th>Date Shipped</th>
<th>Sales Rep</th>
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<td>TOM ADAMS</td>
<td></td>
<td>T JV</td>
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ORDERED

SOLD TO
TED VOMUND
314 JAMES S. MCDONNELL BLVD.
HAZELWOOD, MO 63042

SHIP TO
TOM ADAMS: 314-220-4979
233 LAKEVIEW
ST. CHARLEDS COUNTY, MO 63366

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TOTALS: 2529 SQUARE FT

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<td>Missouri</td>
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<tr>
<td>hazardwood</td>
<td>I CERTIFY THAT THE MATERIALS LISTED ON THIS DELIVERY RECEIPT WERE DELIVERED TO THE LOCATION INDICATED AND THE QUANTITIES ARE CORRECT.</td>
<td>DELIVERED BY</td>
<td>ADD'L CHARGES</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>TOTAL</td>
</tr>
</tbody>
</table>

NOTICE TO OWNER - Failure of this contractor to pay those persons supplying material or services to complete this contract can result in the filing of a mechanic's lien on the property which is the subject of this contract pursuant to chapter 429, RSMo. To avoid this result you may ask this contractor for "Lien Waivers" from all persons supplying materials or services for the work described in this contract. Failure to secure lien waivers may result in your paying for labor and materials twice.

NOTICE: Cost of collection past due accounts will be charged to customer's account. Past due amounts draw interest at 1 1/2% per month.

Thank You
<table>
<thead>
<tr>
<th>General Contractor O&amp;P Items</th>
<th>RCV</th>
<th>Deprec.</th>
<th>ACV</th>
</tr>
</thead>
<tbody>
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<td>11,806.76</td>
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<table>
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<tr>
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</table>

| Material Sales Tax                                       | 3,831.63 | 999.40 | 2,832.23 |
| Coverage: Building                                       | @ 91.33% = |         |      |
| Coverage: Detached Garage                                | @ 8.67% = |         |      |
| General Contractor Overhead                              | 9,338.46 | 1,248.61 | 8,089.85 |
| Coverage: Building                                       | @ 90.61% = |         |      |
| Coverage: Detached Garage                                | @ 9.39% = |         |      |
| General Contractor Profit                                | 9,338.46 | 1,248.61 | 8,089.85 |
| Coverage: Building                                       | @ 90.61% = |         |      |
| Coverage: Detached Garage                                | @ 9.39% = |         |      |
| Total                                                    | 120,407.48 | 18,961.86 | 101,445.62 |

THOMAS_P_ADAMS 5/30/2019 Page: 34
<table>
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<tr>
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<td>2,120.32</td>
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<td>FINISH HARDWARE</td>
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<td>FRAMING &amp; ROUGH CARPENTRY</td>
<td>319.45</td>
<td>72.45</td>
<td>247.00</td>
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<td>HEAT, VENT &amp; AIR CONDITIONING</td>
<td>7,940.44</td>
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<td>MARBLE - CULTURED OR NATURAL</td>
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<tr>
<td>MIRRORS &amp; SHOWER DOORS</td>
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<td>183.32</td>
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<tr>
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<tr>
<td>PLUMBING</td>
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<td>750.31</td>
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<td>PAINTING</td>
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<td>SIDING</td>
<td>1,008.59</td>
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<td>1,008.59</td>
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</tbody>
</table>
Allstate Flood Office

Allstate Insurance Company
P.O. Box 9880
Mobile, AL 36691
Phone # 888-202-3716
Fax # 877-700-5064

Insured: THOMAS P ADAMS
Property: 233 Lakeview Dr
Saint Charles, MO 63301
Home: PO BOX 391
SAINT PETERS, MO 63376

Claim Rep.: George Miller
Company: Allstate Insurance- National Catastrophe Team
Business: P.O. Box 672041
Dallas, TX 75267

Estimator: Larry Tannheimer
Company: Allstate Insurance - National Catastrophe Team
Business: P.O. Box 672041
Dallas, TX 75267

Reference:
Company: Allstate Insurance

Claim Number: 0544315815 Policy Number: 001807312622 Type of Loss: Flood-with NFIP

Date of Loss: 5/5/2019 12:00 AM Date Received: 5/6/2019 10:37 AM
Date Inspected: 5/21/2019 Date Entered: 5/21/2019 4:37 PM
Date Est. Completed: 5/28/2019 9:08 PM

Price List: MOSL8X_MAY19
Restoration/Service/Remodel

Estimate: THOMAS_P_ADAMS

Net Claim Summary

<table>
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<tr>
<th>Coverage</th>
<th>Net Claim</th>
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<tbody>
<tr>
<td>Building</td>
<td>$82,075.61</td>
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<tr>
<td>Detached Garage</td>
<td>$8,924.39</td>
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</table>

Total Net Claim $91,000.00
Total Amount of Building Recoverable Depreciation $0.00
Total Net Claim if Depreciation is Recovered $91,000.00
Sullivan Contracting, LLC  
450 Lantana Lane  
St. Peters, MO 63376  
314-581-7167  

RE: 233 Lakeview Drive, St. Charles MO 63301

1. Exterior Doors and entry ways ......................................................... $820.00  
2. HVAC ......................................................................................... $7,500.00  
3. Plumbing (water test, septic tank, inspections, pumping, and interior connections, & faucets) 
   A. Hot water heater & install ......................................................... $1,000.00  
4. Electrical ..................................................................................... $4,100.00  
5. Insulation ..................................................................................... $1,200.00  
6. Drywall & taping ......................................................................... $2,500.00  
7. Garage Doors (#2) Repair and/or Replace ........................................ $1,200.00  
8. Painting ........................................................................................ $1,400.00  
9. Interior trim & doors ..................................................................... $1,400.00  
10. Kitchen cabinets, vanities and tops ............................................... $3,700.00  
11. Ceramic tile, carpet and pad ......................................................... $4,200.00  
12. Carpenter labor ........................................................................... $2,000.00  

Total cost ....................................................................................... $31,995.00
## 233 Lakeview Dr: Insurance Company Damage Determination

**Total Damage Determination for Property**  
$91,000.00

### Excluded Costs per County Code (Section 405.335.B)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
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<td>Water Extraction House</td>
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<td>Water Extraction Garage</td>
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<td>Demolition</td>
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<td>Materials Sales Tax Garage</td>
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<tr>
<td>Contractor Overhead Garage</td>
<td>$876.88</td>
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<tr>
<td>Contractor Profit Garage</td>
<td>$876.88</td>
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<tr>
<td>Cleaning</td>
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<tr>
<td>General Demo</td>
<td>$12,615.25</td>
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<tr>
<td>Finish Hardware garage</td>
<td>$29.89</td>
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<td>Painting Garage</td>
<td>$71.74</td>
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<tr>
<td><strong>Subtotal of Subtractions</strong></td>
<td>$25,237.38</td>
</tr>
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</table>

**Damage to House**  
$65,762.62

**Pre-Flood Market Value of Home**  
$100,071.00

**Percent Damaged**  
66%

* Per insurance statement dated May 30, 2019
** Per County Assessor

Completed Aug. 26, 2019
The following two pages are a screenshot showing the St. Charles County Assessor's estimated market value ($100,071) of just the residence alone, excluding land and accessory structures located on the property.
Hey Mark,

This property is valued using the cost method which considers the cost, quality, and amount of specific materials used as well as any depreciation. There is a national cost manual within our CAMA system and we localize these tables by comparing the replacement costs of the new homes to the replacement costs within the manual. If you need any further information, please let me know. I can also try to run the sales in that area to see if there are any comps that could be helpful, thanks Mark.
August 26, 2019

Thomas P. Adams
PO Box 391
Saint Peters, MO 63376

re: 233 Lakeview Drive: substantial damage estimate (19-007235)

Dear Mr. Adams:

This letter is in response to your August 13 meeting appealing the Substantial Damage Estimate prepared on July 15, 2019 for a residence you own at 233 Lakeview Drive in unincorporated St. Charles County.

As background, to maintain eligibility in the National Flood Insurance Program, and to minimize losses from periodic flooding, St. Charles County administers a Floodplain Development Ordinance in conformance with Federal standards. Your home at 233 Lakeview Drive, located near the banks of the Mississippi River, is located within the County’s Floodway Overlay District. Within this District, substantial improvement(s) to residences must include elevating the structure to above the base flood elevation. Specifically, if the cumulative value of improvements to a residence made within any consecutive five-year period exceeds 50% of the estimated market value of the structure, the house must be elevated such that the lowest finished floor is no lower than one foot above the base flood elevation. (Section 405.430 of the County Code). At your location, the base flood elevation is approximately 442 feet above mean sea level.

Your house at 233 Lakeview Drive was damaged by Mississippi River flooding which officially began on March 15, 2019 and continued for several months. Using standards developed by FEMA and adopted by St. Charles County, County staff has estimated the value of the damage to this residential structure at $106,286.71. The County Assessor has estimated the current market value of this structure as $100,071. This means that the Substantial Damage Estimate is far above 50% ($50,061.65) and your home must be elevated as part of your proposed rehabilitation project.

Your insurance company on May 30, 2019 determined that the loss due to flooding is $91,000.00. Excluding costs for the detached garage on the property; and demolition, water extraction, and cleaning of the house; your insurance company is estimating the cost to repair the residential structure at $65,762.62. This cost is well above both your estimate of $31,995 and 50% ($50,061.65) of the estimated market value.

You have submitted an engineer’s report, dated August 8, 2019, stating that the damage to the foundation, superstructure, and exterior finish were zero dollars, in contrast to the County’s estimate of $37,794.83. Even if the foundation, superstructure, and exterior were damaged at...
zero dollars, the Substantial Damage Estimate would remain at $68,491.88. This still exceeds the 50% Current Assessors Market Value for the home and is still more than twice your estimate for repair.

The quote you submitted from Sullivan Contracting, LLC to repair the structure for $31,995.00 is informative but not determinative. For instance it shows the total plumbing repair costs as $975. The septic system having been flooded indicates this amount is far too low. An inspection from a licensed septic system inspector would be needed to determine whether repair or replacement would be necessary.

For the reasons stated in this letter, the County reaffirms that this residence has been substantially damaged, and that your repair of the home must include elevation of the structure to at least one foot above the base flood elevation.

If you believe that an error has been made in applying the requirements of the County’s Floodplain Development Ordinance you have the right to appeal this decision to the Board of Zoning Adjustment for a hearing and determination (Section 405.375.C of the County Code). To do so, you must apply within 45 days from the date of this letter (Section 405.590.A of the County Code). The next meeting of the BZA is Thursday, September 5 with August 29 being the latest date possible to apply for that meeting. The next meeting after that is Thursday, October 3 with September 10 being the application deadline. The application fee is $250.

Should you have questions I can be reached at (636) 949-7335 or RMyers@scemo.org.

Sincerely,

Robert Myers, AICP
Planning & Zoning Division Director

cc: Mark Price, CFM, Planning & Zoning Division
Ellie Marr, CFM, Planning & Zoning Division
Jared Agee, Building & Code Enforcement Division Director
File 19-007235
### Code Compliance Case

**File #: 19-011830**

233 LAKEVIEW DR ST CHARLES MO 63301

Installed new septic system without a permit or licensed contractor.

<table>
<thead>
<tr>
<th>Activity Type</th>
<th>Assigned By</th>
<th>Assigned To</th>
<th>Assigned</th>
<th>Due</th>
<th>Complete</th>
<th>Status</th>
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<tbody>
<tr>
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<td>Sandy May</td>
<td>10/02/19</td>
<td>10/16/19</td>
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<td>Fail</td>
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<tr>
<td></td>
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<tr>
<td>Information Added</td>
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<tr>
<td>Follow-Up</td>
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<td>Sandy May</td>
<td>10/03/19</td>
<td>10/04/19</td>
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<tr>
<td>Christina Slattery</td>
<td>Sandy May</td>
<td>10/01/19</td>
<td>10/02/19</td>
<td>10/02/19</td>
<td>Fail</td>
<td></td>
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</tbody>
</table>

Mr. Tom Adams called and left message that he only uncovered the septic tank. I called CJ Concrete Products and they stated they sold him a tank 2 weeks ago. I called O'fallon Sewer and they said the tank removal, pumping and new tank would be about 5000.00.

Please contact property owner (number in contacts). He said that he did not install a new septic tank, he raised it and installer risers.

Activity added by custom process **

Installed new septic system without a permit or licensed contractor. Install new septic tank without permit or license.
October 03, 2019

ADAMS THOMAS P (Property Owner)
PO BOX 391
ST PETERS, MO 63376

RE: Notice of Violation (File #: 19-011830)

Property Address: 233 LAKEVIEW DR, ST CHARLES, MO 63301

In the interest of maintaining a safe and pleasant environment throughout St. Charles County, the Building and Code Enforcement Division investigates ordinance violations in the unincorporated areas and cities under contract with St. Charles County.

During a recent inspection, staff discovered the attached violation(s) of the Ordinances of St. Charles County. Please review the attached violations and make the appropriate corrections by the deadline provided.

We appreciate your prompt attention to this matter. Should you have any questions, please feel free to contact me directly.

Sincerely,

Sandy May
Inspector
smay@sccmo.org
636-949-7900 x7273
The following violation(s) exist on your property at 233 LAKEVIEW DR, ST CHARLES, MO 63301 (File#: 19-011830):

**Building Permit Required (Residential):**
*Comment: Must have a licensed contractor apply for the permit.*
*Violation: Work occurring at this location requires a building permit. Permit Required [500.070 - R105.1 Permit Required (Res) [Charge Code: ORDIN.0-173N20005599.0]]*

**Corrective Action:** Apply in person or online (http://www2.citizenserve.com/stcharles) for a building permit.

**Deadline Date:** 10/16/2019

**Deadline:** You are hereby notified to correct these violations before the Deadline Date provided. An inspector will return to the property to verify compliance on or after the correction date. October 16, 2019.

**Hearing and Consequences:** If the violation is not corrected prior to the correction date, the County will hold a hearing on that day in the Department of Community Development, 201 N Second Street, Room 410, St. Charles, Missouri 63301 at 9:00 AM to determine if the County will obtain a warrant and abate the violation at the expense of the owner in accordance with 500.510 OSCCMo. **You are welcome to attend to dispute the case or request additional time.** A citation to municipal court may be issued if the violation is not corrected in the time provided. If found guilty in Municipal Court, the Court may impose a fine of up to $200 per violation.
CERTIFIED MAIL 7016 0750 0000 6031 6965

October 4, 2019

Board of Zoning Adjustment
Executive Office Building
100 North Third Street
St. Charles, MO 63301

Re: 233 Lakeview Drive: substantial damage estimate (19-007235)

Dear Board of Zoning Adjustment:

Please let this letter constitute my appeal of the decision of the Planning & Zoning Division’s decision of August 26, 2019 (copy enclosed) pursuant to Section 405.375.C of the County Code.

If possible, please calendar this matter for the November 7, 2019 meeting.

If you have any questions, please feel free to contact me.

Sincerely,

Andrew H. Koor

AHK:lc

Enclosure

cc: Tom Adams
STATEMENT OF APPEAL

This appeal of the Board of Planning & Zoning’s Substantial Damage Estimate prepared on July 15, 2019 and reaffirmed pursuant to letter of August 26, 2019.

My home is located at 233 Lakeview Drive and was damaged by Mississippi River flooding which officially began on March 15, 2019 and continued for several months. The County claims to have used standards developed by FEMA and adopted by St. Charles County, the County staff estimated the value of the damage to my residence at $106,286.71 based upon the award given to me by the insurance company based upon the Public Adjuster’s estimates who was paid by me. The County Assessor has estimated the current market value of this structure as $100,071 although it is worth substantially more than that. Under this formula the Substantial Damage Estimate is far above 50% ($50,061.65) and my home must be elevated to at least one foot above the based flood elevation as part of the rehabilitation project.

On May 30, 2019 my insurance company determined that the loss due to flooding was $91,000 based upon the Public Adjuster’s estimates who was paid by me. Excluding costs for the detached garage on the property and demolition, water extraction and cleaning of the home, my insurance company is estimating the cost to repair the residential structure at $65,762.62. My estimate to repair the damage is lower than that and is $31,995.

I submitted an engineer’s report, dated August 8, 2019, stating that the damage to the foundation, superstructure and exterior finish were zero dollars (and the County’s estimate was $37,794.83). The Board of Planning & Zoning determined that even if the foundation, superstructure and exterior finish were zero dollars, the Substantial Damage Estimate would remain at $68,491.88 (exceeding the 50% Current Assessors Market Value for the home and more than twice my repair estimate).

I submitted a quote from Sullivan Contracting, LLC to repair the structure for $31,995. The Board determined that this quote was informative but not determinative for some unknown reason.

I believe that the Planning & Zoning Division erred in applying the requirements of the County’s Floodplain Development Ordinance wherein substantial improvement(s) to residences must include elevating the structure to above the base flood elevation and specifically, if the cumulative value of improvements to a residence made within any consecutive five-year period exceeds 50% of the estimated market value of the structure, the house must be elevated such that the lowest finished floor is no lower than one foot above the base flood elevation (Section 405.430 of the County Code) and has used improper values to make this determination.
STATE OF MISSOURI

COUNTY OF ST. CHARLES

On the 9th day of October, 2019, before me personally appeared THOMAS P. ADAMS, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State aforesaid, the day and year first above written.

LINDA CAULFIELD
Notary Public

LINDA CAULFIELD
My Commission Expires
February 25, 2020
St. Charles County
Commission #12458342
REPORT TO THE BOARD OF ZONING ADJUSTMENT

To: Board of Zoning Adjustment  
Prepared by: Mark Price Jr., AICP, CFM  
Application No.: ZAP19-01  
Date: October 29, 2019

BACKGROUND

Applicant: Thomas P. Adams, property owner  
Requested Action: An appeal of the Planning and Zoning Division Director’s determination that a residence has sustained substantial damage  
Zoning: A, Agricultural District with Floodway and Floodway Fringe overlay Districts.  
Location: 233 Lakeview Drive, in the Karmill Wood Acres Subdivision, 500 feet south of the Mississippi River  
Parcel size: 0.66 acres  
Current Land Use: single-family residence and Adams Contracting & Lawncare  

Adjacent Land Uses and Zoning:

<table>
<thead>
<tr>
<th>Direction</th>
<th>Zoning</th>
<th>Land Use</th>
</tr>
</thead>
<tbody>
<tr>
<td>North</td>
<td>A, Agricultural, FF/FW Flood Fringe and Flood Way</td>
<td>Vacant residential lot</td>
</tr>
<tr>
<td>East</td>
<td>A, Agricultural District, FF/FW Flood Fringe and Flood Way</td>
<td>Single Family Residential</td>
</tr>
<tr>
<td>South</td>
<td>A, Agricultural District, FF/FW Flood Fringe and Flood Way</td>
<td>Single Family Residential</td>
</tr>
<tr>
<td>West</td>
<td>A, Agricultural District, FF/FW Flood Fringe and Flood Way</td>
<td>Single Family Residential</td>
</tr>
</tbody>
</table>

The applicant is appealing a determination of the Planning & Zoning Division Director that a single-family residence located at 233 Lakeview Drive sustained substantial damage due to flooding in 2019. The applicant’s statement for the appeal and the written determination being appealed (letter dated August 26, 2019) are attached.

Under the County’s floodplain standards, a substantially damaged house can be repaired and reoccupied, but only if the house is brought into conformance with the floodplain regulations. Conformance would include elevating the house such that the lowest floor is elevated at least one foot above the base flood elevation. (Sections 405.340, 405.350, and 405.355.B)

The Board of Zoning Adjustment is designated as the body to hear and decide appeals when it is alleged that there is an error in any requirement, decision, or determination made by the Director...
of the Division of Planning and Zoning in the enforcement and administration of the County’s floodplain development standards. (Section 405.375.C)

**Standards and Procedures**

To promote public safety, minimize losses from periodic flooding, and to maintain eligibility to participate in the National Flood Insurance Program, St. Charles County enacted and administers a Floodplain Development Ordinance (Article XI of the Unified Development Ordinance). The County’s development standards and procedures were adopted in compliance with Federal Emergency Management Agency (FEMA) requirements. FEMA compliance is a condition for eligibility for Federal disaster assistance.

In 2019, St. Charles County sustained major flooding which officially began March 15. In June nearly 90,000 acres of Mississippi and Missouri River floodplains remained inundated, and the President declared a Federal disaster on July 9.

In response, the County’s Community Development Department staff carried out more than 3,500 inspections of structures in affected areas. Structures were inspected in both the unincorporated County and, under contract with the City, within the City of West Alton.

Inspections of affected structures were inspected in accordance with FEMA’s *Guidance for Estimating Percent Damage*. This guide provides damage percentages per component of the structure depending on the depth of the water in the structure and the amount of time the structure was inundated with flooding. Photographs taken of each structure document conditions.

Based on inspection information, a Certified Floodplain Manager in the Community Development Department prepared a Substantial Damage Estimation (SDE) for each building. To complete estimates in a standard way and insure FEMA compliance, the County used FEMA’s *Substantial Damage Estimator 3.0* computer program. This program contains the database functions needed for administration of the substantial damages portions floodplain ordinance. Basic data used to complete SDEs include:

- Estimated market value of the residence (and excluding accessory buildings and land)
- Replacement cost for the residence
- Damage assessment numbers
- Photographs

The County’s Unified Development Ordinance defines “substantial damage” as: “Damage of any origin sustained by a structure, whereby the cost of restoring the structure to its before-damaged condition would equal or exceed fifty percent (50%) of the market value of the structure before the damage occurred.” (Section 405.060) By ordinance, “…the current market value of the structure shall be determined by the St. Charles County Assessor, adjusted to approximate market value, or a state-licensed appraiser, at the option of the landowner.” (Section 405.330.4)

The replacement cost for the structure was determined using current building values based on industry-standard Marshall & Swift construction cost estimates. For the St. Louis region, single-family home construction now costs an average of $122.46 per square foot. This number was multiplied by the square footage of the home to obtain the total replacement cost of the structure. Photos of specific damage areas were included in the Substantial Damage Estimate when
exceptional damage percentages were noted or when systems were not damaged based on unusual construction methods or locations for systems.

Once the damage assessment inspection and the substantial damage estimate were completed, the percentage of damage was calculated. The percentage of damage is the total cost required to repair the structure to pre-damaged condition divided by the pre-flood market value of the structure.

Owners of flood-damaged properties were notified by mail of their options for moving forward. Following notification, the property owner can apply for building permits to make the appropriate alteration to the structure, including repair, repair and elevation, or demolition.

Property owners have the option to appeal the substantial damage determination by providing documentation to reasonably adjust the parameters of the Substantial Damage Estimate. Typical documentation could include a new appraisal completed by an appraiser licensed in Missouri, insurance adjustment paperwork covering the same scope of work and indicating a lesser value of damage, or multiple contractor estimates to indicate the repairs can be made at a cost less than estimated by staff. Based on this documentation, County staff can revise the Substantial Damage Estimate.

In addition, homeowners with flood insurance may be able to use Increased Cost of Compliance (ICC) provisions -- typically up to $30,000 -- to pay for elevation or demolition of the structure.

**Subject Property**

As part of the County’s overall flood response, a single-family residence was inspected at 233 Lakeview Drive. The location is within the Karmill Wood Acres Subdivision and located about 500 feet south of the Mississippi River. On July 11, 2019, the County determined that the house was seriously damaged and prohibited anyone from entering or occupying the building. The high water mark within the house (see attached photo) was determined to have been more than 41 inches above the first floor level. The period of time the building remained flooded was a minimum of several weeks.

After this initial damage assessment, the County on July 15, 2019 prepared a substantial damage assessment using Substantial Damage Estimator 3.0. The County Assessor estimated the market value of the house as $100,123.30, excluding land and accessory buildings, meaning that “substantial damage” for this residence is defined as an amount greater than $50,061.65. The damage to the home was determined to be $106,286.71, meaning that the structure is considered 100 percent damaged.

On July 15, 2019, the property owner was notified in writing of this determination and the requirement to bring his structure into compliance with the floodplain ordinances of Saint Charles County. This notification offered the options to either demolish or elevate the structure to at least one foot above the base flood elevation. A copy of the Substantial Damage Estimate packet issued for his property was provided, and the owner was notified of the ability to meet with staff regarding the substantial damage process.

On August 13, 2019, County staff met with the property owner at his request. The applicant disagreed with the County’s determination and provided a partial copy of his insurance claim for
his property (page 33 and 34 and a summary page) showing the insurance company’s damage assessment at $91,000 (91% of the structure’s value). The applicant also submitted a statement from a Missouri-licensed structural engineer stating that damage to the foundation, superstructure, and exterior finish was zero dollars ($0). Additionally, the applicant submitted a contractor’s bid to repair the structure for $31,995.

County staff reviewed the submitted documents. Excluding the structural elements addressed by the engineer’s report, $68,492 in damages (68%) remained. As the building contractor’s quote represented only a third of the anticipated repair costs, three quotes were requested but not provided. No quotes were provided to repair or replace the septic system, an expense which can cost $10,000 to $12,000 or more, depending on the system.

<table>
<thead>
<tr>
<th>Damage Estimates by Building Element</th>
<th>Applicant</th>
<th>St. Charles County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foundation</td>
<td>$0</td>
<td>$6,121</td>
</tr>
<tr>
<td>Superstructure (sheathing, wall studs, floor joists, roof structure)</td>
<td>$0</td>
<td>$22,802</td>
</tr>
<tr>
<td>Roof Covering</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Exterior Finish</td>
<td>$0</td>
<td>$8,872</td>
</tr>
<tr>
<td>Interior Finish</td>
<td>$5,100</td>
<td>$16,716</td>
</tr>
<tr>
<td>Doors/Windows/Garage Doors</td>
<td>$3,420</td>
<td>$6,686</td>
</tr>
<tr>
<td>Cabinets and Countertops</td>
<td>$3,700</td>
<td>$3,772</td>
</tr>
<tr>
<td>Floor Finish</td>
<td>$4,200</td>
<td>$13,201</td>
</tr>
<tr>
<td>Plumbing/Water Heater/Septic System</td>
<td>$1,975</td>
<td>$14,401</td>
</tr>
<tr>
<td>Electrical</td>
<td>$4,100</td>
<td>$4,115</td>
</tr>
<tr>
<td>Appliances</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Heating/Venting/Air Conditioning</td>
<td>$7,500</td>
<td>$9,601</td>
</tr>
<tr>
<td>Carpenter Labor</td>
<td>2,000</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>TOTAL ESTIMATED DAMAGES</strong></td>
<td><strong>$31,995</strong></td>
<td><strong>$106,287</strong></td>
</tr>
</tbody>
</table>

Although documents submitted by the applicant showed the insurance company’s overall damage was $91,000, using the detailed information provided, the County was able to exclude damage to accessory buildings, clean up, and drying costs, and thus reduce the insurance company’s damage assessment to $75,302.15 (75% damaged). These reductions were in accordance with a list of exclusions specified by County Code. (Section 405.335.B) Regardless, this new information did not substantiate a reduction below 50%.

The applicant appealed this determination to the Planning and Zoning Division Director. Following his review of all documentation, the Director on August 26, 2019 confirmed in writing (attached) that the residence had been substantially damaged. The applicant was notified that he could appeal that decision to the Board of Zoning Adjustment within 45 days.

Following this determination, the damaged septic system was replaced during the period September 27-29 without County permits or inspections. That cost is not included within the applicant’s stated repair costs of $31,995.
Recommendation

The Board of Zoning Adjustment is asked to review relevant documents, consider any testimony, and determine by vote whether the Planning and Zoning Division Director erred in determining that the residence at 233 Lakeview Drive sustained substantial damage. Substantial damage in this case is defined as damage exceeding $50,061.65 -- 50% of the home’s pre-flood market value as determined by the County Assessor.
**Date Taken:** 07/12/2019

**Address:** 233 LAKEVIEW DR

**Taken by:** Connie Faherty

**Case Number:** 19-007235
Photo:

**Date Taken:** 07/12/2019  
**Address:** 233 LAKEVIEW DR  
**Taken by:** Connie Faherty  
**Case Number:** 19-007235
Date Taken: 07/12/2019
Address: 233 LAKEVIEW DR

Taken by: Connie Faherty
Case Number: 19-007235
Photo:

**Date Taken:** 07/12/2019  
**Address:** 233 LAKEVIEW DR  
**Taken by:** Connie Faherty  
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Date Taken: 07/12/2019
Address: 233 LAKEVIEW DR
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**Address:** 233 LAKEVIEW DR  
**Taken by:** Connie Faherty  
**Case Number:** 19-007235
Date Taken: 07/12/2019
Address: 233 LAKEVIEW DR
Taken by: Connie Faherty
Case Number: 19-007235

Photo:
Photo:

**Date Taken:** 07/12/2019  
**Address:** 233 LAKEVIEW DR  
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Address: 233 LAKEVIEW DR  
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Case Number: 19-007235
Photo:

Date Taken: 07/12/2019
Address: 233 LAKEVIEW DR

Taken by: Connie Faherty
Case Number: 19-007235
Photo:

Date Taken: 07/12/2019  
Address: 233 LAKEVIEW DR

Taken by: Connie Faherty  
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Address: 233 LAKEVIEW DR
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Address: 233 LAKEVIEW DR
Taken by: Connie Faherty
Case Number: 19-007235
Date Taken: 07/12/2019
Address: 233 LAKEVIEW DR
Taken by: Connie Faherty
Case Number: 19-007235
**Photo:**

**Date Taken:** 07/12/2019  
**Address:** 233 LAKEVIEW DR  
**Taken by:** Connie Faherty  
**Case Number:** 19-007235
Date Taken: 07/12/2019  
Address: 233 LAKEVIEW DR  
Taken by: Connie Faherty  
Case Number: 19-007235
Date Taken: 10/01/2019
Address: 233 LAKEVIEW DR

Taken by: Connie Faherty
Case Number: 19-007235
APPRAISAL OF REAL PROPERTY

LOCATED AT
223 Lakeside Dr
Saint Charles, MO 63301
KARMILL WOOD ACS BDY ADJ LOT 72-73 LOT 72

FOR

OPINION OF VALUE
165,000

AS OF
11/05/2018

BY
Jacob M. Landfair
Landfair Corporation

636-734-2862
jake@landfaircorp.com
ZAP 19-01 – Zoning
ZAP 19-01 - Topography
RESIDENTIAL APPRAISAL REPORT

Property Address: 203 Lakeview Dr  City: Saint Charles  State: MO  Zip Code: 63301

County: Saint Charles  Legal Description: KARMILL WOOD ACS BURY ADD LOTS 72-73 LOTS 72

Assessor's Parcel #: 2-0019-4A97-00-0072.000000

Tax Year: 2018  R.E. Taxes: $1,554  Special Assessments: $0  Borrower (if applicable):

Current Owner of Record: Adams, Thomas P  Occupant: X Owner  Tenure: X Vacant  Manufactured Housing:

Property Type: X Single Family  X Condominium  Cooperate  Other (describe):

Market Area Name: Saint Charles County, River Flood Zone Area  Map Reference: 41180  Census Tract: 3115.00

The purpose of this appraisal is to develop an opinion of the Market Value (as defined), or other type of value (as described).

This report reflects the following values (if current, see comments):

- Current (the inspection date is the Effective Date)
- Retrospective
- Prospective

Approaches developed for this appraisal: X Sales Comparison Approach  X Cost Approach  X Income Approach

(See reconciliation comments and scope of work)

Property Rights Appraised: X Fee Simple  X Leased  X Other (describe):

Lot Size: 50 x 100  X Under 5,000 sq ft  X 3,000 to 5,000 sq ft  X Over 5,000 sq ft

Subject was flooded and appraisal is based on value if it wasn't flooded or as if it was repaired/restored after flood. Subject is in the Missouri River Flood Zone. Subject and comparable sales are located in an extensive flood plain region between the Missouri and Mississippi Rivers. The confluence is the 4th largest in the world and largest river confluence in North America. The area is generally South of the Mississippi River, North of the Missouri River & Hwy 376, and East of Hwy 79. The subject County of Saint Charles is the fastest growing in the State of Missouri (although this is in non-flood zones area). The area is part of the larger Saint Louis-Metro Area (4th largest in the United States). Subject and comparable sales are often used as second home recreation dwellings for recreational use of the

Client: Adams, Thomas P  Address: 203 Lakeview Dr

Appraiser: Jacob M Landor  Address: PO Box 645, Wentzville, MO 63385

Zoning Classification: AE1  Site Area: 0.75 ac

Deed Description: "Lot 1, Block 1, Saint Charles Addition, Condominium, Missouri"

Market Area Source: Description: Single Family Residential  Allocated

Utilities: X Electric  X Gas  X Water  X Sewer  X Cable TV  X Telephone

Other site amenities: X Inside Lot  X Corner Lot  X Cul-de-Sac  X Underground Utilities  Other (describe):

FEMA Map: 2013C0265G  FEMA Map Date: 1/10/2016

Site Comment: Subject is under 200 feet from The Mississippi River and subject to regular flooding.

General Description

- Number of Units: 1  X Ac Unit

Exterior Description

- Foundation: X Crawl  X Basement  X Slab

Exterior Walls: X Vinyl  X Brick  X A/V

Roof Surface: X Ashtabula/Vale  X 3 Tab

Dodge (Style): X Ranch

Existing: X Proposed  X Unit Dimensions: X 10' x 10'

Effective Age: Yes

Interior Description

- CEPP/Hand/Tiled: X Refrigerator  X Washer  X Drywall

Walls: X Drop Ceiling  X Bathroom

Floors: X Vinyl Plank  X Porch

Additional Features: X

- Central Air  X Hot Tub  X 2 Bath

Additional: X

Describe the condition of the property (including physical, functional and external obstructions):

Subject current condition is damaged due to recent flooding. The subject was significantly remodeled with new kitchen, baths, life floor throughout most, large

outbuilding (concrete floor, electric panel, and water service), two large carpenters on each side of outbuilding, and well maintained.

Subject has a new septic and drain field. Subject has a basement.

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## RESIDENTIAL APPRAISAL REPORT

### Summary of Sales Comparison Approach

Subject is a unique dwelling along The Mississippi River. Comparables are primarily utilized as recreation dwellings for recreational use of the river. Comparables are similar while upgrades to subject however it has direct dock access to river so an adjustment is made and it is raised. Comparables are close to the river for recreational use but further away from more developed areas and was lower quality than subject. Comparables for Prior are in flood zone but close developed areas of the metropolitan. Due to the subject unique location, view, and construction style comparable sales are extremely limited. The best comparable sales is Compar. Subject valued on the high end of the brackets because it is significantly remodeled, has a large beneficial room addition, has a large beneficial outbuilding (possible detached garage use), and large lot.

### Property Details

- **Address:** 233 Lakeview Dr, Saint Charles, MO 63301
- **Proposed Sale Price:** $162,500
- **Date of Sale/Price:** $129,000, 07/18
- **Verifying Source:** APN#5-0930-001, 001, 0000
- **Adjustment:** +15,000

### Comparative Sales

<table>
<thead>
<tr>
<th>Subject</th>
<th>Comparable Sale #1</th>
<th>Comparable Sale #2</th>
<th>Comparable Sale #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address</td>
<td>828 Elmore Dwyer Cib, Saint Charles, MO 63301</td>
<td>1670 Church St, Portage Des Sioux, MO 63733</td>
<td>807 Clarence Dr, Saint Charles, MO 63301</td>
</tr>
<tr>
<td>Price</td>
<td>$110,000</td>
<td>$137,15/ft²</td>
<td>$158,000</td>
</tr>
<tr>
<td>Date</td>
<td>07/19</td>
<td>07/19</td>
<td>07/19</td>
</tr>
<tr>
<td>Location</td>
<td>Near/Wtr/Flood</td>
<td>Near/Wtr/Flood</td>
<td>Near/Wtr/Flood</td>
</tr>
<tr>
<td>Size</td>
<td>2675 sq ft</td>
<td>2675 sq ft</td>
<td>0</td>
</tr>
<tr>
<td>River</td>
<td>River</td>
<td>River</td>
<td>Residential</td>
</tr>
<tr>
<td>Age</td>
<td>64</td>
<td>45</td>
<td>45</td>
</tr>
<tr>
<td>Condition</td>
<td>Average</td>
<td>Average</td>
<td>Average</td>
</tr>
<tr>
<td>Above Grade</td>
<td>6 3 2.0</td>
<td>4 2.0</td>
<td>4 2 1.0</td>
</tr>
<tr>
<td>Baths</td>
<td>3</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Gross Living Area</td>
<td>1,403 sq ft</td>
<td>1,403 sq ft</td>
<td>1,403 sq ft</td>
</tr>
<tr>
<td>Finished Basement</td>
<td>Poured/Concrete</td>
<td>Stacked Steel</td>
<td>Poured/Concrete</td>
</tr>
<tr>
<td>Heating/Cooling</td>
<td>Forced Air HVAC</td>
<td>Forced Air HVAC</td>
<td>Forced Air HVAC</td>
</tr>
<tr>
<td>Energy Efficient Items</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Porch/Patio/Deck</td>
<td>2 Porch</td>
<td>2 Porch</td>
<td>2 Porch</td>
</tr>
<tr>
<td>Garage/Carport</td>
<td>2 Carport</td>
<td>2 Carport</td>
<td>2 Carport</td>
</tr>
</tbody>
</table>

### Adjusted Sales Price

- **Adjusted Sales Price:** $159,000
- **Adjusted Sales Price of Comparables:** $164,118
- **Indicated Value by Sales Comparison Approach:** $165,000

---

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3/2007
RESIDENTIAL APPRAISAL REPORT

COST APPROACH TO VALUE (if developed)

The Cost Approach was not developed for this appraisal.

Provide adequate information for repetition of the following cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value):

Comparable land sales were considered in valuing the site, if available. They are not attached to this report and may have been used to establish other properties site value. In addition to land sales, extraction and allocation are considered when arriving at an opinion of site value. Subject cost approach is not to be used for insurance purposes but represents common cost in the Saint Charles County for similar quality/completion dwellings.

ESTIMATOR | REPLACEMENT COST NEW | OPINION OF SITE VALUE
--- | --- | ---
Source of data: Local Appraiser | 
Quality rating form cost service: Average | 
Cost Estimator Notes on Cost Approach (gross living area calculations, depreciation etc.): 
New attached addenda: 

Dwelling: 1,405 SfL $99.00 $157,927

Total Estimated Cost New $292,083

Less: 
Physical $73,016
Functional $219,047
Depletion $18,000

Estimated Remaining Economic Life (if required): 45 Years

INCOME APPROACH TO VALUE (if developed)

The Income Approach was not developed for this appraisal.

Estimated Monthly Market Rent $X Gross Rent Multiplier = $254,047

Summary of Income Approach (including support for market rent and GIM):

PROJECT INFORMATION PER PUDDs (if applicable)
The Subject is part of a Planned Unit Development.

Legal Description of Property: 1901 Mistletoe Dr.

Describe common elements and recreational facilities: Mostly abandoned but appears to have some poorly maintained gravel streets and large

Indicated Value by: 
Sales Comparison Approach $165,000
Cost Approach (if developed) $254,047
Income Approach (if developed) $254,047

Final Recomputation: The Cost Approach is unreliable given the age of the subject. The Sales Comparison is given all weignt in recomputation. The Income Approach was considered but not used. The Income and Cost Approach was not necessary to produce a credible, final conclusion of value. The Client (intended user) did not require the Income Approach be developed nor that incomplete data collection be included in the Scope of Work.

This appraisal is made on "as is," subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, subject to the following repairs or additions on the basis of a Hypothetical Condition that the repairs or additions have been completed, subject to the following repair or additions the following conditions:
Not subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed. Not subject to the following repairs or additions on the basis of a Hypothetical Condition that the repairs or additions have been completed.

This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.

Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: $165,000 as of 11/05/2019, which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.

A true and complete copy of this report contains 19 pages, including exhibits which are considered an integral part of the report. The appraisal report may not be properly understood without reference to the information contained in the complete report.

Attached Exhibits:
- Scope of Work
- Listing Code/Certifications
- Narrative Addendum
- Photograph Addenda
- Hypothetical Conditions
- Land Details
- Extraordinary Assumptions

Client: Adams, Thomas P

E-Mail: tom@adams.com

Address: 233 Lakeview Cir

APPRaiser

Appraiser Name: Jacob M Landis
Company: Landis & Company
Phone: 636-734-2562 Facsimile: 636-734-2562
E-Mail: jacob@landis.com

Date of Report (Signature): 11/05/2019
License or Certification #: 2014029888 State: MO
Designation: 
Expiration Date of License or Certification: 06/30/2020
Inspection of Subject: Interior & Exterior
Date of Inspection: 11/05/2019

SUPERVISORY APRAISER (if required) or CO-APRAISER (if applicable)

Supervisory or Co-Appraiser Name:
Company: 
Phone: Facsimile: 
Email: 
Date of Report (Signature): 
License or Certification #: State:
Designation: 
Expiration Date of License or Certification: 
Inspection of Subject: 
Date of Inspection: 

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3/2007
Subject Photo Page

Subject Front

233 Lakeview Dr
Sales Price
Gross Living Area 1,403
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2.0
Location Near Mr Fr Flood
View River
Site 28,750 sf
Quality Average
Age 64

Subject Rear

Subject Street
Comparable Photo Page

Comparable 1
829 Elmer Dwyer Cib
Prox. to Subject 4.47 miles E
Sale Price 152,500
Gross Living Area 1,182
Total Rooms 4
Total Bedrooms 2
Total Bathrooms 1.0
Location WhFr;Flood
View River
Site 25700 sf
Quality Average
Age 46

Comparable 2
1670 Church St
Prox. to Subject 14.54 miles E
Sale Price 110,000
Gross Living Area 1,152
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 1.0
Location NearWhFr;Flood
View River
Site 20473 sf
Quality Average-Minus
Age 45

Comparable 3
607 Clarence Dr
Prox. to Subject 7.44 miles SE
Sale Price 158,000
Gross Living Area 1,152
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 1.0
Location NearWhFr;Flood
View Residential
Site 7642 sf
Quality Average
Age 54
233 Lakeview Dr, Saint Charles, MO 63301-6638, St Charles County

<table>
<thead>
<tr>
<th>3</th>
<th>1,400</th>
<th>28,750</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beds</td>
<td>Bidg Sq Ft</td>
<td>Lot Sq Ft</td>
<td>Sale Price</td>
</tr>
<tr>
<td>2</td>
<td>1960</td>
<td>SFR</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**Owner Information**

Owner Name: Adams Thomas P
TaxBilling Address: Po Box 391
Tax Billing City & State: Saint Peters, MO

**Location Information**

School District: Ft Zumwalt
Municipality: Unincorporated
Subdivision: Karmill Wood Acs
Zip Code: 63301

**Tax Information**

Tax ID: 20019-
Alternate Tax ID: A497-00-0072.0000000
% Improved: 96%
Legal Description: KARMILL WOOD ACS BDROY ADJ LOT 72-73 LOT 72

**Assessment & Tax**

Assessment Year: 2019
Assessed Value - Total: $23,498
Market Value - Total: $123,676
Market Value - Land: $5,000
Market Value - Improved: $118,676
Total Tax: $1,463
Tax Year: 2016
Change ($): $84
Change (%): 5.71%

**Characteristics**

Lot Acres: 0.66
Lot Sq Ft: 28,750
Land Use - Universal: SFR
Land Use - County: Single Family Resid
Style: Ranch
# of Buildings: 1
Stories: 1
Year Built: 1960
Total Rooms: 6
Bedrooms: 3
Full Baths: 1
Half Baths: 0

**Features**

Neat Baths: 1
Total Living Area: 1,400
Above Ground Sq Ft: 1,400
Garage Type: Attached Garage
Garage Capacity: 1
Parking Type: Attached Garage
Exterior: Vinyl
Porch: Open Porch
Deck: Wood Deck
Average: Fair

Property Detail
### Feature Type

<table>
<thead>
<tr>
<th>Feature Type</th>
<th>Unit</th>
<th>Size/Qty</th>
<th>Year Built</th>
</tr>
</thead>
<tbody>
<tr>
<td>A61</td>
<td>S</td>
<td>1,400</td>
<td>1966</td>
</tr>
<tr>
<td>Attached Garage</td>
<td>S</td>
<td>480</td>
<td></td>
</tr>
<tr>
<td>Wood Deck</td>
<td>S</td>
<td>400</td>
<td></td>
</tr>
<tr>
<td>Open Porch W/Roof</td>
<td>S</td>
<td>1,200</td>
<td>2006</td>
</tr>
<tr>
<td>Axt</td>
<td>S</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Estimated Value

<table>
<thead>
<tr>
<th>RealAVM™ (1):</th>
<th>$60,400</th>
<th>Confidence Score (2):</th>
<th>50</th>
</tr>
</thead>
<tbody>
<tr>
<td>RealAVM™ Range:</td>
<td>$48,024 - $71,876</td>
<td>Forecast Standard Deviation (3):</td>
<td>19</td>
</tr>
<tr>
<td>Value As Of:</td>
<td>10/23/2019</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(1) RealAVM™ is a Composite Derived Value and should not be used in lieu of an appraisal.
(2) The Confidence Score is a measure of the extent to which sales data, property information, and non-sales data support the property valuation analysis process. The confidence score range is 0 - 100. Clear and consistent quality and quantity of data drive higher confidence scores, while lower confidence scores indicate diversity in data, lower quality, and quantity of data, and/ or limited validity of the subject property to comparable sales.
(3) The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidential metric. The FSD is a statistic that expresses the lower range of dispersion an AVM estimate will fall within, based on the consistency of the information evaluated in the AVM process.

### Last Market Sale & Sales History

<table>
<thead>
<tr>
<th>Owner Name:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage History</td>
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</tr>
<tr>
<td>Mortgage Date</td>
<td>05/21/2013</td>
</tr>
<tr>
<td>Mortgage Amount</td>
<td>$103,500</td>
</tr>
<tr>
<td>Mortgage Lender</td>
<td>Bank Of America</td>
</tr>
<tr>
<td>Mortgage Type</td>
<td>Refi</td>
</tr>
</tbody>
</table>

### Property Map

[Map Image]

---

**Property Detail**

Courtesy of Jacob Landfair, Mid America Regional Info Systems
## Building Sketch (Page - 2)

<table>
<thead>
<tr>
<th>Area</th>
<th>Calculation Details</th>
<th>Square Feet</th>
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<tr>
<td><strong>Total Living Area (Rounded):</strong></td>
<td></td>
<td>1403 Sq Ft</td>
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<tr>
<td>First Floor</td>
<td>26 x 20 = 520</td>
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<tr>
<td></td>
<td>0.5 x 2.5 x 2.5 = 1.88</td>
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<tr>
<td></td>
<td>6 x 2.5 = 15</td>
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<tr>
<td></td>
<td>24 x 36 = 864</td>
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<tr>
<td>Non-Sliving Area</td>
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<td>Deck</td>
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<tr>
<td>Covered Porch</td>
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<td>2.5 x 11 = 27.5</td>
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<tr>
<td>2 Car Carport</td>
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<td>2 Car Attached</td>
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<tr>
<td>Deck</td>
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</tr>
<tr>
<td>Basement</td>
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Form SKT-BL0SK - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALMODE
DEFINITION OF MARKET VALUE: 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, knowledgeably and willingly, and so that the price is not affected by undue stimulus. Implicit in this definition is the consumption of a sale as of a specified date and the passing of titles from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial instruments comparable thereto; and (5) 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: FIDC Interagency Appraisal and Evaluation Guidelines, October 27, 1994.)

* Adjustments to the comparable property must be made for special or creative financing or sales concessions. If adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area, those costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparison to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market’s reaction to the financing or concessions based on the appraiser’s judgement.

STATEMENT OF LIMITING CONDITIONS AND CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser’s certificate that appears in the appraisal report is subject to the following conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is valued on the basis of it being under responsible ownership.

2. Any sketch provided in the appraisal report may show approximate dimensions of the improvements and is included only to assist the reader of the report in visualizing the property. The appraiser has made no survey of the property.

3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

4. Any distribution of valuation between land and improvements in the report applies only under the existing program of utilization. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.

5. The appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous waste, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties express, implied, or regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. This appraisal report must not be considered an environmental assessment of the subject property.

6. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.

7. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state, or local laws.

8. The appraiser has based this or her appraisal report and valuation conclusions for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.

9. The appraiser must provide his or her prior written consent before the borrower(s) or assignee(s) specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser’s identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower: the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; any department, agency, or instrumentality of the United States; or any state or the District of Columbia, except that the undersigned may distribute the property description section of the report only to data collection or reporting services without having to obtain the appraiser’s prior written consent. The appraiser’s written consent and approval must also be obtained before the appraisal can be conveyed to anyone through advertising, public relations, news, sales, or other media.

10. The appraiser is not an employee of the company or individual(s) ordering this report and compensation is not contingent upon the reporting of a predetermined value or direction of value or upon an action or event resulting from the analysis, opinions, conclusions, or the use of this report. This assignment is not based on a required minimum, specific valuation, or the approval of a loan.
CERTIFICATION:  The appraiser certifies and agrees that:

1. The statements of fact contained in this report are true and correct.

2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial and unbiased professional analyses, opinions, and conclusions.

3. Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.

4. Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

5. I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.

6. My engagement in this assignment was not contingent upon developing or reporting predetermined results.

7. My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.

8. My analysis, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.

9. Unless otherwise indicated, I have made a personal inspection of the interior and exterior areas of the property that is the subject of this report and the exterior of all properties listed as comparables.

10. Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

ADDRESS OF PROPERTY ANALYZED:
233 Lakeview Dr, Saint Charles, MO 63301

APPRASIER:

Signature:  
Name:  Jacob M Landefer 
Title:  
State Certification #:  2140293889 
State License #:  
State:  MO 
Expiration Date of Certification or License:  06/30/2020 
Date Signed:  11/05/2019

SUPERVISORY or CO-APPRASIER (if applicable):

Signature:  
Name:  
State Certification #:  
State License #:  
State:  
Expiration Date of Certification or License:  
Date Signed:  [ ] Did [ ] Did Not Inspect Property

Page 2 of 2

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APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

☒ Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
☐ Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

Comments on Standards Rule 2-3

I certify, to the best of my knowledge and belief:
- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Reasonable Exposure Time (USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: 90 days.

A reasonable exposure time for the subject property developed independently from the stated marketing time is: 90 days.

Comments on Appraisal and Report Identification

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

It is believed this report contains enough information for the intended user to properly understand the report. The appraiser maintains a work file in conjunction with this report which may contain more detailed explanations and rationales, however this report has been summarized for the intended user. Individual item or adjustment descriptions contained in the sales comparison are explained in this report if it is felt by the appraiser that an explanation is needed or if the appraiser knows the lender requires specific comment, which may be required for Fannie Mae and other lenders. The intended user is welcome to inform the appraiser of future requirements or request additional information and/or explanation if desired. Likewise other aspects/sections of this report are summarized including the neighborhood description, Comparable adjustments, neighborhood descriptions, market trends, etc. are all summarized in this report but supported by research contained referencing within the work file and/or appraiser experience and knowledge. This report is here in part of the work file but the work file is not part of this summary report. The work file may contain physical or electronic copies of certain documents and/or may contain reference to those documents. For example: A copy of the subjects tax record may be contained in the work file, but this report will simply contain the necessary information the tax record rather than an actual copy of the tax record unless specifically requested required by client. Appraisal was prepared in accordance with requirements of Title XI of the Financial Institutions Reform, Recovery and Enforcement Act of 1989, as amended (12 U.S.C. 3341 et seq.) and any implementing regulations.

APPRaiser:

Signature: 

Name: Jacob M Landfair

State Certification #: 2104020969
or State License #: 

State: MO Expiration Date of Certification or License 06/30/2020

Date of Signature and Report: 11/05/2019

Effective Date of Appraisal: 11/05/2019

Inspection of Subject: ☒ Interior and Exterior ☐ Exterior Only

Date of Inspection (if applicable): 11/05/2019

SUPERVISING or CO-APPRaiser (if applicable):

Signature: 

Name: 

State Certification #: 
or State License #: 

State: Expiration Date of Certification or License Date of Signature: 

Inspection of Subject: ☐ Interior ☐ Interior and Exterior ☐ Exterior Only

Date of Inspection (if applicable): 

Form IDRE - "TOTAL" appraisal software by a la mode, Inc. - 1-800-ALAMODE
APPRAISER DISCLOSURE STATEMENT

Where applicable, information contained in this form may be required in conjunction with appraisal assignments or specialized services performed by a state-certified or state-licensed real estate appraiser.

Name of Appraiser: Jacob M Landfair

Class of Certification/Licensure:  
- [X] Certified Residential  
- [ ] Licensed Residential  
- [ ] Licensed Trainee or Assistant  
- [ ] Temporary  
- [ ] General  
- [ ] Licensed

Certification/Licensure Number: 2014029989
Certification/Licensure State: MO  Expires: 09/30/2020

Scope:  
- [X] This Report is within the scope of my Certification or License  
- [ ] is not within the scope of my Certification or License

Service Provided By:  
- [X] Disinterested & Unbiased Third Party  
- [ ] Interested & Biased Third Party  
- [ ] Interested Third Party on Contingent Fee Basis

If applicable, Appraisal Management Company Number:

If applicable, select one of the following:  
- [X] The actual fee paid to the appraiser for this appraisal assignment or specialized service was: $400.00 or:
- [ ] The appraiser is employed by the appraisal management company on an employee and employer basis for the performance of this appraisal, and was not paid a fee.

Signature of person preparing and reporting the Appraisal:

[Signature]
MINUTES OF REGULAR MEETING

ST. CHARLES COUNTY BOARD OF ZONING ADJUSTMENT

DATE: November 7, 2019
TIME: 7:00 P.M.
PLACE: COUNTY EXECUTIVE BUILDING
100 NORTH THIRD ST.
EXECUTIVE COUNCIL CHAMBERS
ST. CHARLES, MO 63301

MEMBERS PRESENT: Gerry Prinster, Chairman; David Bauer, Vice-Chairman Kevin DeSain, Board Secretary; Vicki LaRose; and John Matlick

MEMBERS ABSENT: Leslie Gross, Alternate Board Member; and Robert Boschert, Alternate Board Member

STAFF PRESENT: Robert Myers, Planning & Zoning Director; Mark Price, County Planner; and Sheila Weiss, Recording Secretary

SPEAKERS: ZAP19-01: Andrew Koor, 755 W. Terra, O’Fallon, MO, applicants representative; Tom Adams, property owner; James E. Sullivan, 233 Lakeview Drive; Charles Lopanec, 101 Bowen Avenue; and Arnie C. “AC” Dienoff, P.O. Box 1535, O’Fallon MO

CALL TO ORDER

Board of Zoning Adjustment Chairman Gerry Prinster called the meeting to order at 7:00 PM. Following the Pledge of Allegiance, he welcomed the audience, explained the functions of the Board of Zoning Adjustment and the format of the meeting, and explained the procedures for speakers. Chairman Gerry Prinster also introduced The Unified Development Ordinance (UDO) and Zoning Maps of St. Charles County into the record.

PUBLIC HEARINGS

APPEAL OF DIRECTOR’S DECISION – 233 LAKEVIEW DRIVE

Application: ZAP19-01
Owner: Thomas P. Adams
Applicant: Suddarth & Koor, LLC
Appeal Request: An appeal of the Planning & Zoning Division Director's determination that a residence has sustained substantial damage

Property Zoning: A, Agricultural District, with Floodway and Floodway Fringe Overlay Districts

Parcel Area: 0.66 acres

Location: In the Karmill Wood Acres Subdivision, 500 feet south of the Mississippi River

Council District: 6

Account No.: T090400004

Board Secretary Kevin DeSain read the appeal aloud. Chairman Gerry Prinster then opened the public hearing and asked the owner or the owner’s representative to approach the podium to explain the appeal.

Andrew Koor with Suddarth & Koor LLC, the applicant’s representative, was sworn in. Mr. Koor stated that the property owner, two of his neighbors, and the contractor who gave the owner a bid for repairs for this property are also present this evening. Mr. Koor stated that the property owner would like to move back into his house. He presented a copy of an appraisal of the subject property (which was dated November 5, 2019) and asked for the Board and County staff to review it. Mr. Koor stated that County staff may or may not be aware of this appraisal, but it shows the value of the property to be $165,000 dollars.

David Bauer asked when the submitted appraisal was done.

Andrew Koor responded that it was done within the past two days.

Gerry Prinster asked if this appraisal was done prior to the damage from the 2019 flood event.

Andrew Koor responded in the affirmative.

John Matlick asked if the comparisons for this appraisal were based on the home being in a non-flooded state.

Andrew Koor responded in the affirmative.

Ardita Roark, Associate County Counselor, stated that the standard of review for the Board of Zoning Adjustment when it is alleged that a decision or determination made by the Director of Planning and Zoning has been made in error is to make a decision based on the evidence that was submitted to County staff at the time the decision or determination was made. Since the applicant’s appraisal was not submitted at that time, the Board should choose whether they wish to consider this appraisal as part of their decision. If the Board chooses to consider this new information, they should then give the Planning and Zoning Division staff an opportunity to take time to review this appraisal and reconsider their original determination.

Andrew Koor stated that one week prior, he received a letter in the mail from County staff with information about tonight’s meeting. He stated that he doesn’t know when the next Board meeting will be, but his client would like to begin making the necessary to move back into his home and is unable to do so until the Board makes a decision on this appeal.
Kevin DeSain asked if the estimated value shown on the submitted appraisal report reflects the value of the home before or after the flood damage.

Andrew Koor responded that this report shows what the home would appraise for in proper condition.

Kevin DeSain asked if it was in March or April when the flooding started.

Andrew Koor responded that the appraisal report shows what the appraised value of the home would have been prior to the flood. Mr. Koor stated that the property owner is unable to obtain a permit to repair his home because County staff has determined that the amount of damage to the home exceeds 50% of the value of the structure. If their recent appraisal is correct, the damage is less than 50% and would allow for his client to repair and move back into his home.

Mark Price asked about the instructions given to the appraiser in terms of appraising the property. He asked Mr. Koor if the submitted appraisal includes the land, additional structures on the property, and the house, or if the appraised value of $165,000 dollars is only for the house.

Andrew Koor believes that only the property was appraised and stated that the property owner could provide that answer.

Tom Adams, the property owner, was sworn in. Mr. Adams disagreed with the damage assessment done by St. Charles County, so he hired an appraiser to do an appraisal of what his home would be worth without the damage caused prior to the flood.

Mark Price asked if the appraisal includes the outdoor structures on the property, and the land.

Tom Adams responded in the affirmative.

Mark Price stated that County staff only used the Assessor’s current value on the home when making this determination. The determination does not include the outdoor structures, the land, the septic system, or any of the other improvements on the property.

Tom Adams responded that the appraiser stated that the buildings and carport only account for a small percentage of the appraised value. He added that prior to this appraisal, St. Charles County forced him to combine his lots with his buildings and carport so that he could not sell the carports without the house.

Mark Price stated that F.E.M.A. provides County staff with guidelines to use when documenting damage to structures after a flood event. Staff is instructed to only use the value of the home, and to enter the information about the building into F.E.M.A.’s Substantial Damage Estimator, as shown on the items included in the Board’s agenda packet.

Kevin DeSain stated that the value of the land and other structures on the property is not going to change the damage determination, and the Board should only be concerned about the value of the home.

Tom Adams responded that he believes that the value of his home is significantly greater than the value calculated by St. Charles County.
Andrew Koor stated that the owner’s repair estimate differs from St. Charles County’s repair estimates. He stated that they received their estimate from James Sullivan with Sullivan Contracting, and his estimate to make repairs the home would be $31,995. He stated that Mr. Sullivan’s bid for the necessary electrical work is $3,800, compared to the County’s estimate of $8,900. He stated that the estimate to repair the flooring is $5,465.37, compared to the County’s estimate of $13,201.19.

Gerry Prinster stated that the applicant’s estimates don’t seem to coincide with the information provided by County Staff. The estimate from Building Element for electrical repairs done by the applicant shows $4,100, and the County’s estimate shows $4,115. The estimate for flooring done by the applicant shows $4,200 and the County’s estimate shows $13,201.

Andrew Koor responded that this is all a part of the total estimate of $31,995 from Sullivan Contracting. He stated that St. Charles County’s flooring estimate is $9,000 more than Sullivan Contracting’s estimate. The total estimated cost of repairs is approximately $32,000 and not $160,000. Mr. Koor also stated that he has an engineer’s report that indicates there are no damages to the foundation, the superstructure, the exterior finish, or the windows. There are missing doors, which are allotted for in the estimate from Sullivan Contracting. He believes that the appraisal of $165,000 is accurate, which makes his total cost of repairs well below the 50%. Since none of the structural components of the house need to be repaired, it supports the estimate from Sullivan Contracting.

David Bauer asked if they repaired or replaced the septic system, and what the cost was.

Andrew Koor responded in the affirmative, and stated that the property owner paid $1,400 to repair the septic system.

David Bauer asked why the property owner did not obtain a building permit to repair the septic system.

Tom Adams responded that he replaced the septic system himself in order to save money.

David Bauer asked if the new septic system has been inspected by the County.

Tom Adams responded that it has not. He stated that he has photos showing the repairs that he made.

Andrew Koor stated that his client is waiting for the Board of Zoning Adjustment to grant them permission before moving forward with any further repairs.

Gerry Prinster asked if the photos of the damage to the home were taken by County staff.

Mark Price responded in the affirmative.

Gerry Prinster stated that there appears to be significant foundation cracks throughout the entire basement of the house. The information presented by the applicant stating that there are no structural damages does not coincide with the photos of the house that were taken by County staff.
Tom Adams responded that there are some cracks in the foundation of the basement and garage, but they are a result of aging which is expected with any home. He stated that new homes also have cracks in the foundation. The Structural Engineer’s report states that the cracks will not negatively affect the house.

David Bauer asked how long the property owner has lived at this residence.

Tom Adams responded that he has lived there since 1996.

David Bauer asked if the property had frequently flooded in the past.

Tom Adams responded in the negative. In the past there was flooding in his yard and around his house, but not inside of the house. He rebuilt his entire house in 2008 and obtained all of the proper building permits from the County, so he considers his house to be only 12 years old instead of 30 years old. He stated that he would just like to move back into his house.

Gerry Prinster stated that he noticed that the house next door has new plywood on the lower level. He asked Mr. Adams if the neighbor’s house had as much flood damage as his house.

Tom Adams responded that the neighboring house was elevated prior to the updated County Ordinance. In 1994 there was water on the second floor of that house, but it is a stick-frame house so it would have to have been rebuilt. His neighbor’s house was determined to be 19% damaged and nine feet of water on the first level, whereas his house was determined to be 100% damaged with 42 inches of water in the house. He stated that the County completed their damage assessment on his house when it was unkempt, and they refused to come back to reinspect the property.

Gerry Prinster stated that County staff provided several photos of the property.

Tom Adams responded that County staff took those photos at the initial inspection. Mr. Adams stated that he made County staff aware of his Structural Engineer’s Report, showing that his structure was not substantially damaged. He stated that Connie Faherty, Code Enforcement Inspector is great at her job, but does not have the expertise of his Structural Engineer.

James E. Sullivan, the applicant’s contractor, was sworn in. Mr. Sullivan stated that he understands County’s staff procedure, but he does not agree with their estimates. He stated that the County’s flooring estimate of $13,201 is unnecessary for a 1,300 square foot structure. He stated that he could have the carpet installed for $2 per foot. He stated that the County’s interior finish estimate of $16,761 for is too expensive. He stated that the structure is needing the drywall, walls, mud, paint, and trim completed. He stated that Mr. Adams gutted out his house after the water evaporated from the flood event. He stated that his estimates are the actual cost to repair the structure.

Chairman Prinster asked if the roof was damaged.

James Sullivan responded in the negative. Mr. Sullivan stated that The County’s estimate for Roof Covering is $0, but $22,802 for Superstructure (sheathing, wall studs, floor joists, roof structure). He stated that there is no damage to the exterior of this house, and it had vinyl siding. He stated that the house could be rewired, insulated and drywalled to function the way that it used to. He
believes his estimates are realistic and considers that the house is less than 50% substantially damaged.

Kevin DeSain stated that County staff requested the applicant to have three estimates and asked if they had adequate time to get those estimates.

Mark Price responded in the affirmative and stated that County staff’s request was made on August 13, 2019 during an appeal meeting held in Planning and Zoning Division office.

Tom Adams stated that they had an informal meeting and had the information for County staff to review, but he was told that his structure was substantially damaged. He stated that County staff did not inform him that he needed to have three estimates. He stated that if he had known that, then he would have sought out two other contractors. He believes that their estimates would also be more affordable compared to County staff’s estimates.

David Bauer asked how the F.E.M.A. program determines the numbers for the Damage Estimates.

Mark Price responded that the program that County staff uses is the Substantial Damage Estimator 3.0, and it asks to input a number for replacement value per square foot. County staff referred to the Marshall & Swift book and it stated that on the average replacement cost for a Single-Family Home in St. Charles County is $122.46 per square foot. He stated that the estimates are shown on page 4 of the Substantial Damage Estimator packet. F.E.M.A. determined the percentages of the replacement value that each system cost. County staff entered the percent damage column based upon the applicant’s table they submitted. It then takes County staff’s percentage multiplied by the element cost, which determines the damage value.

Chairman Prinster asked how the County staff’s estimates and the applicant’s estimates are significantly different.

Mark Price responded that F.E.M.A. requires a Substantial Damage Estimate packet for every structure. Mr. Price stated that is their controlling document, unless there are other documents provided that can counter it. The applicant provided the insurance damage estimate is at $91,000 and the engineer’s estimate at approximately $68,000. The contractor’s estimate is approximately $32,000. County staff did request the applicant to have three contractor estimates, but they failed to provide that information.

Andrew Koor responded that they still have an appraisal at $165,000.

Kevin DeSain stated that appraisal is for the entire property and includes the value of the land.

Robert Myers stated that in reviewing the new Residential Appraisal Report, the indicated value by cost approach is $254,047. He stated that is the total value of everything on the property. He stated that the breakdown shows that the house is 60% of the value equating to $99,000. The County Assessor’s appraisal was $101,023, which is about a $1,000 difference.

John Matlick asked if they could refer to Marshal & Swift for what the applicant intends to repair.

Mark Price responded that the damage assessment is of the actual damage to the structure. County staff is not determining replacement and repair costs but what loss occurred.
Robert Myers stated that County staff appreciates the contractor’s estimate but is concerned that it is incomplete. He stated that a septic system for a small lot like the subject property is typically expensive. He believes it is impossible to replace it for $1,400. The average cost ranges from $10,000 to $12,000. He stated that the cost for smaller lots can cost up to $25,000. He stated that those are some of the concerns County staff had with the contractor’s total repair estimate of $31,000.

Tom Adams stated that the tanks have been 4-feet underground since 1993 and asked how his septic system is considered damaged by the 2019 flood event.

David Bauer asked what the County is going to do to ensure that the septic system is up to standard, since they are not going to inspect the $1,400 repair.

Robert Myers responded that inspections for septic systems are required to be inspected by a licensed, third-party inspector with specific training in septic installation, and that was communicated in writing to the applicant.

Kevin DeSain asked if it was prior to getting an occupancy permit.

Robert Myers responded in the affirmative.

Chairman Prinster stated that there is a difference in replacement and repair.

Mark Price responded that in order for the County to participate in the National Flood Insurance program, County staff must abide by F.E.M.A. guidelines, which require that staff count the total cost of repairs in today’s currency and refer to Marshall & Swift values.

James Sullivan stated that he understands the County has to refer to Marshall & Swift, but he believes the applicant could find other contractors that have similar estimates to his that would be much lower than the County’s damage estimate.

For the record, the County did not receive any written communications regarding this variance request.

Chairman Gerry Prinster asked if there was anyone in the audience that would like to speak for or against this application.

Charles Lopanec, 101 Bowen Avenue, St. Charles MO, was sworn in. Mr. Lopanec stated that he lives across the street from Mr. Adams. He stated that Mr. Adams is noted as “Turkey”, and has helped the neighborhood on many occasions, and after a flood event. He stated that Mr. Adams uses his equipment to help his neighbors. He stated that Mr. Adams maintains his property and has fixed up his house. He believes that Mr. Adams should be able to move back into his house.

Arnie C. “AC” Dienoff, P.O. Box 1535, O’Fallon, MO, was sworn in. Mr. Dienoff stated that he sympathizes with the applicant, but flooding will continue due to upstream construction and with the U.S. Army Corps of Engineers redesigning the Mississippi River. He recommends that this application be tabled for 60 days or two months to let the applicant get two estimates from certified contractors. He stated that one estimate from a contractor is not fair in this case. He stated that the Planning and Zoning Commission has a responsibility as a Board to go above the administrative approval process to ensure the public health, safety, and welfare. He stated that
this includes the homeowners and the applicant. He stated that the County ordinance has strict septic system requirements, and its purpose is to protect neighbors and well waters. He stated that he understands that the applicant would like to save money, however septic systems should obtain the proper permits. He stated that he values the County’s professional staff and their recommendation of this application. He believes that the property should be elevated to ensure and protect taxpayers from future F.E.M.A. payments or costs and insurance ratepayers. He asked the Planning and Zoning Commission to either table this application or support County staff’s recommendation. He stated that he does not want the County or taxpayers to suffer the loss of F.E.M.A. accreditation, cutting off the insurance for homeowners.

Robert Myers stated that the house next door to the subject property was not 19% damaged but 32.5% according to the Substantial Damage Estimate. Mr. Myers stated that it was not 50% damaged or more because the finished floor is raised, and a garage is located below. He stated that if the dwelling level was down below, then it would be a high chance of being 50% damaged or more. He stated that the photograph shows the interior of the house in July 2019. There is no tile on the floor and the flooring appears to be wavy. He stated that you can see damage to the stud on the outside wall. He stated that the report stating that there is 0% damage to the superstructure doesn’t coincide with this photograph. He stated that there is testimony that the interiors have been refinshed since July, but that has been done without permits. He stated that the recent appraisal would not be a fair comparison to what was assessed by the County in July. He stated that the damage occurred between March and July during that flood event. Structures in this area were underwater for several weeks and a couple of months. He stated that the highwater mark, as shown in the photograph, is over 41 inches deep on the first-floor level. County staff uses that highwater mark to input the calculations to determine the percentage of the damage. He stated that there should be an opportunity for the property owner to provide alternative estimates and to provide an appraisal from a licensed appraiser. He stated that if the applicant would like this new evidence to be taken into consideration, County staff would need more time to review the information and prepare a new recommendation to the Board of Zoning Adjustment so that they could make a decision.

Chairman Prinster asked how much time County staff would need.

Robert Myers stated that he doesn’t like the idea of delaying the decision because he understands that the applicant needs the decision to be finalized, however County staff would need several days to review the new information submitted at tonight’s meeting. He stated that the next scheduled regular meeting would provide staff with enough time to provide sufficient feedback to the Board.

David Bauer asked when the applicant would need to submit two additional estimates before the December regular meeting.

Robert Myers responded that the appeal is based on the information County staff had at that time and determining if the decision was correct or in error. Mr. Myers stated that the new information presented by the applicant will restart the process over with a new point.

Chairman Prinster asked if the new information should not be taken into consideration and stated that if it was his house he doesn’t know if he would agree with that.

Robert Myers responded that County staff could newly consider that, but the appeal is based on if an incorrect determination was made throughout this process.
Mark Price stated that the applicant can come to County staff tomorrow with a new appraisal and new estimates, and County staff can reconsider if the structure is substantially damaged. Mr. Price stated that the Board is determining if the Director made an error of his decision based on the information that County staff had at that time.

Andrew Koor stated that the wall studs and flooring shown in the photographs do not appear damaged. Mr. Koor stated that the substantial damage of the structure is less than 50% and would cost $32,000 to repair it. He stated that he would be unable to attend the December regular meeting.

Tom Adams stated that he has photographs that were taken on Tuesday following the appraisal.

Chairman Prinster stated that the Board will determine if the Director’s decision is right or wrong. He stated that the photographs are irrelevant because County staff did not have that information for their conclusion.

Andrew Koor stated that if the Board decides to uphold the Director of Planning and Zoning’s damage determination, they will then file an appeal to the County Council. Mr. Koor stated that they can provide County staff with additional appraisals and estimates, but his client would like to move back into his house and finish the repairs.

Chairman Prinster stated that the Board can be sympathetic with that, but they have guidelines that they must adhere to.

Andrew Koor responded that he understands and asked when the next meeting will be held.

Mark Price responded that the next meeting is scheduled for December 5, 2019.

David Bauer asked if the applicant submitted a new appeal would County staff reinspect and re-evaluate their substantial damage estimates.

Robert Myers responded that County staff is looking at the condition of the structure to determine if it was damaged more than 50% between March and July. To add, County staff keeps a record of damages of 50% and repairs over a 5-year period per County ordinance. If the repairs are greater than 50% of the value of that building, then additional repairs require the structure to be elevated.

Chairman Prinster stated that the Staff report stated that the subject property had no previous history with the County and asked if there were any permits from the Community Development Department for repairs.

Robert Myers responded in the negative and stated that the permits go through the Community Development Department, but the subject property does not have a history of repairs on the structure within the past five years. There was more than $200 million worth of damages done in St. Charles County in the 2019 flooding. According to F.E.M.A., in order to qualify for disaster assistance, County staff has to abide by the Federal Government’s development requirements.

Andrew Koor asked the Board to abide by the elements and stated that their estimates does not put them over 50% of the value of the house.
Cheryl Lopanec, 101 Bowen Avenue, St. Charles MO, was sworn in. Ms. Lopanec stated that she would like for Mr. Adams to be able to move back into his house. She stated that she experienced having to repair her home after the 1993 flood event. She stated that Mr. Adams takes care of his property and believes he is being treated unfair.

There being no further speakers from the audience, Chairman Gerry Prinster closed the public hearing and called for discussion from the Board members.

John Matlick asked if the Board placed a condition on this request by having the applicant provide two more estimates and involved Sandy May, Waste Water System Inspector, involved, how that would affect the County’s disaster assistance program with F.E.M.A..

Ardita Roark responded that it would not bear on the decision whether the Director’s determination was erroneous or not, given the information he had. Ms. Roark stated that this is a non-use regulation Board, and the conditions upon the next steps are not a part of the standard of review for this specific Appeal.

John Matlick asked if the Board upheld Staff’s findings could the applicant come back with new information.

Ardita Roark responded in the affirmative.

David Bauer asked if their motion would be that the Planning and Zoning Division Director made a proper determination.

Ardita Roark responded that the Board will vote on whether his determination is affirmed or reversed, based upon whether an error was found.

Chairman Prinster asked what the next step was if his determination is reversed.

Ardita Roark responded that County staff also has the right to appeal.

Chairman Prinster asked if the applicant is unable to attend the December regular meeting, could the Board table this item for the next subsequent meeting.

Robert Myers responded that if the applicant requests to table this application, the Board of Zoning Adjustment has 45 days from the date of this meeting to make a decision on the appeal.

Vicki LaRose asked how the F.E.M.A. assistance program would affect the County if the determination is reversed.

Mark Price responded that County staff could potentially be at risk of losing their F.E.M.A. accreditation if they allow a substantially damaged structure to be rebuilt in the floodplain.

Kevin DeSain asked of the 3,500 structures inspected by County staff during the flood event, what percentage of Substantial Damage Estimates were overturned.

Mark Price responded none of them.
Chairman Prinster stated that he does not believe that F.E.M.A. would discontinue the County’s participation in the National Flood Insurance Program based on this applicant rebuilding a house on the property.

Andrew Koor stated that they would exercise their right to appeal if the Board affirms the Director’s decision because his client has to protect his interest.

Chairman Prinster asked how long the applicant would have to make an appeal.

Robert Myers responded that the applicant has 14 days to appeal from the date of the decision.

Vicki LaRose asked if the damage is assessed by a photograph or Structural Engineer.

Mark Price responded that County staff does not have a Structural Engineer, but they use F.E.M.A.’s guidelines as provided to determine the amount of water that entered the structure.

Robert Myers stated that the applicant’s claim of no damage to the superstructure does not appear to be credible. Mr. Myers stated that the photograph provided by County staff shows evidence of water stains and mold. County staff followed F.E.M.A. guidelines to determine the damage.

Andrew Koor does not agree F.E.M.A.’s Substantial Damage Estimator and believes it is not dispositive of the damages. Mr. Koor stated that there are exceptions, thus they can appeal to the Board or at the next level. He stated that the Structural Engineer’s report is credible.

Vicki LaRose asked if the applicant needs a permit to complete any repairs on the house.

Robert Myers responded in the affirmative.

There being no further discussion from the Board, Chairman Prinster asked for a motion to affirm the Planning and Zoning Division Director’s determination.

David Bauer made such motion, and the motion was seconded by John Matlick.

The vote on the motion was as follows:

<table>
<thead>
<tr>
<th>Gerry Prinster</th>
<th>- Yes</th>
<th>Kevin DeSain</th>
<th>- Yes</th>
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<tbody>
<tr>
<td>John Matlick</td>
<td>- Yes</td>
<td>Vicki LaRose</td>
<td>- Yes</td>
</tr>
<tr>
<td>David Bauer</td>
<td>- Yes</td>
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The Board of Zoning Adjustment voted to uphold the decision of the Director of the Division of Planning and Zoning.

The vote count was 5 Yeas, 0 Nays, and 0 Abstentions.
November 8, 2019

This letter will serve as notification that the St. Charles County Board of Zoning Adjustment has heard and voted on the following Appeal:

**APPEAL OF DIRECTOR’S DECISION – 233 LAKEVIEW DRIVE**

- **Application:** ZAP19-01
- **Owner:** Thomas P. Adams
- **Applicant:** Suddarth & Koor, LLC
- **Appeal Request:** An appeal of the Planning & Zoning Division Director’s determination that a residence has sustained substantial damage
- **Property Zoning:** A, Agricultural District, with Floodway and Floodway Fringe Overlay Districts
- **Parcel Area:** 0.66 acres
- **Location:** In the Karmill Wood Acres Subdivision, 500 feet south of the Mississippi River
- **Council District:** 6
- **Account No.:** T090400004

The results of their actions are as follows:

- **Granted:**
- **Denied:** X

**Dated:** November 7, 2019

Should you have questions, please feel free to contact me at (636) 949-7335 or rmyers@sccmo.org.

Sincerely,

Robert Myers, AICP
Director, Planning & Zoning Division
November 15, 2019

St. Charles County Council  
100 North Third St., Suite 124,  
St. Charles, MO 63301

Re: 233 Lakeview Drive: substantial damage estimate (19-007235)

Dear St. Charles County Council:

Enclosed please find my appeal of the decision made by the St. Charles County Board of Zoning Adjustment (enclosed), regarding 233 Lakeview Dr., St. Charles, MO 63301, that was made on November 7, 2019.

The decisions Application Number is ZAP19-01 and the decisions Account Number is T0904000004.

If you have any questions or need additional information, please feel free to contact me.

Sincerely,

Andrew H. Koor  
AHK:aek  
Enclosures  
cc: Tom Adams
APPEAL TO COUNTY COUNCIL  
FROM DECISION OF THE  
BOARD OF ZONING ADJUSTMENT

Person(s) filing appeal: Suddarth and Koor, LLC

Name: Tom Adams

Address: P.O. Box 391

City: St. Peters State: MO Zip: 63376

Day Phone: 314-220-4979

BZA Appeal No.: ZAP19-01 BZA Decision: Denied Date of Decision: 11/07/19 T0904000004

Appeal or Variance that was requested of the BZA:

An appeal of the Planning and Zoning Division Director’s determination that a residence has sustained substantial damage based on its value and a computer program, and they refused to allow the home owner to repair and occupy the structure without raising it.

Reason for appealing decision:

The Board of Zoning Adjustment has inaccurately assessed the Value of and Damages to the property and has made their decision based on the inaccurate Value of and Damages to the property.

Please return form to: St. Charles County Council, 100 N. Third Street Suite 124, St. Charles, MO 63301