

Section 1

Check copy

CITY OF BAY ST. LOUIS

688 Highway 90
Bay St. Louis, MS 39520
228-469-0531 FAX 228-466-5519
INSPECTION REQUESTS 228-469-0531

RESIDENTIAL REMODEL PERMIT

PERMIT #:	20240267	DATE ISSUED:	4/05/2024	EXP DATE:	10/06/2024
JOB ADDRESS:	2183 MOLE DR	LOT #:			
PARCEL ID:		BLK #:			
SUBDIVISION:		ZONING:			
OWNER:	MICHAEL ACKERMAN	CONTRACTOR:	MICHAEL ACKERMAN		
ADDRESS:	2183 MOLE DR	ADDRESS:	2183 MOLE DR		
CITY, STATE ZIP:	BAY ST. LOUIS MS 39520	CITY, STATE ZIP:	BAY ST. LOUIS MS 39520		
PHONE:		PHONE:			
PROP. USE		SFHA:			
VALUATION:	\$ 30,107.73	HISTORICAL DISTRICT:			
SQ FT	0.00				
OCCP TYPE:					
CNST TYPE:					

FEE CODE	DESCRIPTION	AMOUNT
B02	RESIDENTIAL BUILDING	\$ 369.00
B02	RESIDENTIAL BUILDING	\$ 369.00
TOTAL		\$ 738.00

NOTES: REMODEL DOUBLE FEE STARTING JOB WITHOUT A PERMIT

NOTICE

THIS PERMIT BECOMES NULL AND VOID IF WORK OR CONSTRUCTION AUTHORIZED IS NOT COMMENCED WITHIN 6 MONTHS, OR IF CONSTRUCTION OR WORK IS SUSPENDED OR ABANDONED FOR A PERIOD OF 6 MONTHS AT ANY TIME AFTER WORK IS STARTED.

I HEREBY CERTIFY THAT I HAVE READ AND EXAMINED THIS DOCUMENT AND KNOW THE SAME TO BE TRUE AND CORRECT. ALL PROVISIONS OF LAWS AND ORDINANCES GOVERNING THIS TYPE OF WORK WILL BE COMPLIED WITH WHETHER SPECIFIED HEREIN OR NOT. GRANTING OF A PERMIT DOES NOT PRESUME TO GIVE AUTHORITY TO VIOLATE OR CANCEL THE PROVISION OF ANY OTHER STATE OR LOCAL LAW REGULATING CONSTRUCTION OR THE PERFORMANCE OF CONSTRUCTION.

THE UNDERSIGNED CONTRACTOR OR AUTHORIZED AGENT ACKNOWLEDGES THAT HE IS RESPONSIBLE FOR CALLING FOR EACH INSPECTION REQUIRED FOR THIS PROJECT BEFORE BEGINNING THE NEXT PHASE OF CONSTRUCTION.


(SIGNATURE OF CONTRACTOR OR AUTHORIZED AGENT)

1/1
DATE


(ISSUED BY)

4/18/2024
DATE

RFI

info @ Ms Boc- US

1201/052.



136N-2-42-098.000

Parcel Number: 136N-2-42-098.000
 Owner Name: TRIGG MICHAEL J
 Owner Address: 316 WHITE SAND ROAD
 Owner City, State ZIP: POPLARVILLE, MS 39470
 Physical Address: 2183 MOLE DR
 Improvement Type: RES
 Year Built: 1986
 Base Area: 1056
 Adjusted Area: 1312
 Actual Total Value: 77313
 Taxable Total Value: 0
 Estimated Tax: 1349.19
 Homestead Exemption: No
 Deed Book: 2008
 Deed Page: 24360
 Legal Description 1: PT JB LARDASSE CL 42-8-14 #58
 Legal Description 2:
 Legal Description 3:

Close Export

Per Hancock County
 Tap to Ass
 Assessed value @ 60,688.00
 4/5/24 PL Spike to Janyne
 ESTIMATED COST \$30,107.73 (4/25/24)



688 Highway 90
Bay St. Louis, Mississippi 39520
BUILDING DEPARTMENT
Phone 228-469-0531

OK'd for post
4/5/24
[Signature]

PERMIT APPLICATION

Date: 3/11/24 Total Cost of Project: \$30,107.73
Permit Type: ☐ Building ☐ Electrical ☐ Mechanical ☐ Plumbing ☐ Other: _____
Name: Michael Ackerman Telephone Number: [REDACTED]
Address: 2183 mole Dr
Tax Parcel #: _____ Zoning District: _____
Historical District: ☐ Yes ☐ No
Flood Zone: _____ Required Base Flood Elevation: _____
Protected Trees: ☐ Live Oak ☐ Magnolia ☐ N/A

I certify all applicable federal and state permits have been received as relative to the proposed work as described on this application and construction plans.

[Signature] 3-11-24
APPLICANT SIGNATURE DATE

CONTRACTOR INFORMATION

Company: _____
Name: Michael Ackerman Telephone Number: [REDACTED]
Address: [REDACTED]
Email Address: _____
Licensed: ☒ Yes ☐ No License #: R22126
Description of Work: Remodel

WIFE
[REDACTED]

[Signature] 3-11-24
CONTRACTOR SIGNATURE DATE

[REDACTED] email given doesn't work

RECEIVED 4/25/24 ★

Task Description	Type	Quantity	Cost	Total
Back Deck/Stairs				
Top Boards	2 X 6 X 12	49	\$11.38	\$557.62
Support Posts	6 X 6 X 12	4	\$48.39	\$193.56
Stair Posts	4 X 6 X 12	2	\$26.58	\$53.16
Bands	2 X 10 X 12	20	\$20.98	\$419.60
Stringers	2 X 8 X 8	15	\$9.98	\$149.07
Joist Hangers	2 X 8 18 guage	30	\$2.38	\$71.40
Railing Supports	4 X 4 X 12	4	\$17.58	\$70.32
Top Rails	2 X 6 X 12	4	\$11.38	\$45.52
Stainless Steel Cable	1000 feet 3/8 in thick	2	\$126.99	\$253.98
Railing Hardware Kit		1	\$198.98	\$198.98
Stair Stringers	2 X 12 X 16	8	\$41.68	\$333.44
Stair Treds	2 X 6 X 8	30	\$7.38	\$221.40
Deck Screws		2	\$49.98	\$99.96
Concrete	Quikrete	8	\$4.98	\$39.84
Flooring				
Laminate	Pearl Gray for 1,000 sq. ft	16	\$29.46	\$1,797.00
Plumbing				
Toilet		1	\$89.00	\$89.00
Bathroom Sink	Pedistool	1	\$99.98	\$99.98
Kitchen Sink	DropIn	1	\$79.00	\$79.00
Miscellaneous				\$360.00
Interior Finish				
Drywall	Sheets	52	\$13.98	\$726.96
Insulation	Rolls	10	\$67.99	\$679.90
Joint Compound	4.5 Gallons Premixed	2	\$19.78	\$39.56
Screws	25 pounds	1	\$49.98	\$49.98
Joint Tape		3	\$5.53	\$16.59
Corner Bead		8	\$4.78	\$38.24
Trim	Baseboards 10 pack	8	\$136.00	\$1,088.00
Interior Doors	Prehung doors	4	\$154.00	\$616.00
Closet Doors	Bifolds	4	\$96.00	\$384.00
Caulk	12 pack latex	1	\$48.97	\$48.97
Hardware for Doors	4 pack	1	\$56.09	\$56.09
Steel Exterior Door	32 X 80 inch Prehung	1	\$252.00	\$252.00
Roofing				
Shingles	Architectural Shingles	50	\$40.98	\$2,049.00
Roof Underlayment	felt	4	\$32.98	\$131.92
Roofing Nails	Pro pack	2	\$39.98	\$79.96
Drip Edge Flashing		16	\$4.57	\$135.67
3 Ply Sheathing	RTD	18	\$25.00	\$450.00
Fascia		22	\$5.88	\$129.36

<u>Paint + Primer</u>				
Interior	5 gallon	2	\$123.00	\$246.00
Exterior	Paint + Primer	2	\$267.00	\$534.00
Miscellaneous				\$250.00
<u>Kitchen Cabinets</u>				
Upper cabinets	12 in wide X 30 in height	3	\$150.00	\$450.00
Above Stove	30 in wide X 12 in height	1	\$150.00	\$150.00
Above Refrigerator	36 in wide X 15 in height	1	\$165.00	\$165.00
Upper Corner Cabinet	24 in wide X 30 in height	1	\$292.97	\$292.97
Upper Cabinet	24 in wide X 30 in height	1	\$219.00	\$219.00
Lower Sink Base	36 in wide X 35 in height	1	\$232.00	\$232.00
Lower Lazy Susan	33 in wide X 35 in height	1	\$329.00	\$329.00
Lower Cabinets	12 in wide X 35 in height	3	\$179.00	\$537.00
<u>Countertops</u>				
Granite			\$1,150.00	\$1,150.00
<u>Framing/Rough Carpentry</u>				
Sheating	3 play RTD	12	\$25.00	\$300.00
Siding	de 7.84 X 1.44 in composite	72	\$10.92	\$790.56
Lumber	2 X 8 X 12	40	\$13.58	\$543.00
Interior	2 X 4 X 8	65	\$3.15	\$204.00
Sheating	Size? 4 X 8 OSB Plywood	20 sheets	\$15.50	\$310.00
Framing Nails		1 box	\$154.00	\$154.00
<u>Electrical</u>				
	subcontract			\$4,100.00
<u>Heating/AC</u>				
	subcontract			\$2,400.00
<u>Miscellaneous</u>				
				\$1,050.00
<u>Labor</u>				
	200 hours @ \$7.25 an hour			\$1,450.00
<u>Total:</u>				
Tax 10% w/o subcontr				\$27,961.56
Grand Total	(2 ppl - 2 1/2 wks)			\$2,146.17
				\$30,107.73

No Plumbing Rough-In Costs.
 (entire house)
 CPVC piping. drain lines etc.
 incorrect fittings and other

Section 2



Section 3

How to Determine Substantial Improvement and Substantial Damage

This section addresses general questions about making SI/SD determinations. Questions in Section 4 typically arise after disasters.

10. What is the basis for determining whether a building or manufactured home is substantially damaged? Is the basis for making a substantial improvement determination different?

When making a substantial improvement or substantial damage determination, the calculation is the same: the cost of the improvement (or the cost to repair to pre-damage condition) is compared to the pre-improvement or pre-damage market value of the structure:



See Chapter 4 of the
SI/SD Desk Reference.

Cost of Improvement or Cost to Repair to Pre-Damage Condition
Pre-Improvement or Pre-Damage Market Value of Building

≥ 50%

= 49.6%

- 236,27

When improvements to a building are proposed, the cost of the work must include all labor and materials necessary to perform the work. Minimum costs necessary to correct previously cited health, sanitary, or safety code violations may be excluded. The market value of the structure is the market value before the improvements are performed.

When repair of substantial damage is necessary, the cost of the work must include all labor and materials necessary to fully restore the structure to its pre-damage condition, even if the owner proposes to perform less work or do the work over time. In addition, the value of volunteer labor (including work performed by owners) and donated materials must be estimated. The market value of the structure is the market value before the damage occurred.



Who Makes SI/SD
Determinations?

See Question 3.

Determining Market Value

See Question 12.

Costs to Include & Exclude

See Questions 16 and 17.

Existing Violations

See Question 18.

Section 3 How to Determine Substantial Improvement and Substantial Damage

11. What level of accuracy is required when determining whether a building or manufactured home is being substantially improved or has been substantially damaged?

Local officials are responsible for reviewing the validity of all cost estimates provided by applicants, whether prepared by licensed contractors, engineers, architects, professional cost estimators, or property owners. When applicants submit professional appraisals of market value, local officials should examine the documentation to determine whether the appraisals reflect the specific characteristics of the buildings. Local officials also should inspect damaged buildings and manufactured homes to verify that the proposed costs include all work necessary to restore the structures to pre-damage condition.



See Sections 4.2, 4.4, 4.5 and 7.4 of the *SI/SD Desk Reference*.

Estimates may be used for both costs and market values. To be consistent, local officials should decide and document in advance the estimation methods that will be used, especially in post-disaster situations when many damaged structures may need to be evaluated to determine whether they have been substantially damaged.

When using estimates, the closer the ratio of estimated costs to estimated market value is to 50 percent, the greater the accuracy needed to make the SI/SD determination. Especially in the post-disaster period when using estimates to focus attention on the structures for which additional data are needed, local officials may decide that if the ratio of estimated costs compared to estimated market value is less than 40 percent, no further evaluation is necessary because the work obviously does not constitute SI/SD. Using that same logic, the community may decide that if the ratio is greater than 60 percent, no further evaluation is necessary because the work obviously does constitute substantial improvement. However, when the ratio falls between 40 percent and 60 percent, the local official may require the applicant to provide a detailed list of costs or to obtain a professional appraisal of the structure's market value.

12. For purposes of making SI/SD determinations, how should the market value of a building or manufactured home be determined?

Market value refers to the price that a seller of real property can expect to receive from a buyer in a fair and open negotiation. For SI/SD determinations, only the market value of the building or manufactured home is important (land, land improvements, and accessory structures are excluded). In addition, the market value must always be based on the condition of the structure before the improvement is undertaken or before damage occurred. If structures have not been maintained and have deteriorated over time, then the pre-improvement or pre-damage market values are the values as of the date applications for permits are submitted.



See Sections 4.5 and 7.4 of the *SI/SD Desk Reference*.

Many communities require permit applicants to obtain appraisals of market value prepared by qualified professionals who are licensed to perform appraisals in the State or community where the properties are located. In addition, three other methods can be used to estimate market value:

- Values developed for property tax assessment purposes, adjusted to approximate market value
- Estimates of a structure's actual cash value, including depreciation
- "Qualified estimates" based on the professional judgment of a local official

the older and more deteriorated a structure is, the greater the potential for a difference between RCV and market value. Thus, local officials who use RCV estimates for screening are advised to set a low threshold for the ratio of cost to repair to RCV, such as 30 percent. In that case, any structure that the screening indicates has a ratio value of greater than 30 percent would be examined carefully to ensure that valid cost estimates and market values are used in the substantial damage determinations.

15. How are the costs of improvements and costs to repair determined?

“Costs of improvements” include the complete costs associated with all of types of work being done. “Costs to repair” include the costs of all work necessary to restore a damaged building or manufactured home to its pre-damage condition. Both include the costs of all materials, labor, and other items necessary to perform the proposed work. Most costs must be included, although certain costs may be excluded.



See Section 4.4 of the *SI/SD Desk Reference*.

Applicants for permits must provide estimates of the cost of the proposed work. Acceptable sources of cost information include:

- Itemized costs of materials and labor, or estimates of materials and labor that are prepared by licensed contractors or professional construction cost estimators.
- Building valuation tables published by building code organizations and cost-estimating manuals, and tools available from professional building cost-estimating services.
- “Qualified estimates” of cost prepared by the local official using professional judgment and knowledge of local and regional construction costs.
- Structure owners may submit cost estimates that they prepare themselves. Owners should submit as much supporting documentation as possible.



Included Costs

See Question 16.

Excluded Costs

See Question 17.

Donated and Owner Labor Costs

See Questions 21 and 22.

Costs can also be estimated by using the FEMA *Substantial Damage Estimator (SDE)* software. The program is most effective in the post-disaster period, when many estimates of repair costs and many substantial damage determinations must be made.



Substantial Damage Estimator (SDE)

See Question 29.

16. What items must be included in the cost of improvements or repairs?

Items that must be included in the costs of improvement are those directly associated with the work being done on a building or manufactured home. The costs of repairs must include all work necessary to restore a structure to its pre-damage condition. Whether determining costs of improvement or costs of repairs, the determination must include costs associated with complying with any other regulation or code requirement that is triggered by the work. Any list of costs that must be included cannot be exhaustive; however, the following list characterizes the types of costs that must be included:



See Section 4.4.1 and a sample Notice to Property Owners, Contractors, and Design Professionals in Appendix D of the *SI/SD Desk Reference*.

- Materials and labor, including the estimated value of donated or discounted materials and owner or volunteer labor
- Site preparation related to the improvement or repair, such as foundation excavation or filling in basements
- Demolition and construction debris removal
- Labor and other costs associated with demolishing, moving, or altering structure components to accommodate improvements, additions, and making repairs
- Costs associated with complying with other requirements and codes that may be triggered by the work
- Construction management and supervision
- Contractor's overhead and profit
- Sales taxes on materials
- Structural elements and exterior finishes, including:
 - Foundations
 - Monolithic and other types of concrete slabs
 - Bearing walls, tie beams, trusses
 - Joists, beams, subflooring, framing, ceilings
 - Interior non-bearing walls
 - Exterior finishes
 - Windows and exterior doors
 - Roofing, gutters, and downspouts
 - Hardware
 - Attached decks and porches
- Interior finish elements, including:
 - Floor finishes
 - Bathroom tiling and fixtures
 - Wall finishes
 - Built-in cabinets
 - Interior doors
 - Interior finish carpentry
 - Built-in bookcases and furniture
 - Hardware
 - Insulation
- Utility and service equipment, including:
 - Heating, ventilation, and air conditioning (HVAC) equipment
 - Plumbing fixtures and piping
 - Electrical wiring, outlets, and switches
 - Solar panels and equipment
 - Light fixtures and ceiling fans
 - Security and fire, smoke, and CO2 warning systems
 - Built-in appliances
 - Central vacuum systems
 - Water filtration, conditioning, and recirculation systems

When property owners do their own work, or if volunteer labor is used, then the normal market value or "going rate" for labor must be included in cost estimates. The value of labor should be estimated based on applicable minimum hourly wage rates for the skill and type of construction work that will be done. Wage rates can vary geographically.

In both cases, local officials should verify the estimates based on professional judgment and knowledge of local or regional material costs and construction industry labor wage scales.

23. What requirements apply when a substantially improved or substantially damaged building or manufactured home is located in a coastal high hazard area (Zone V)?

Coastal high hazard areas are areas of special flood hazard extending from offshore to the inland limit of a primary frontal dune along an open coast and any other area subject to high-velocity wave action from storms or seismic sources. SFHAs where the waves are predicted to be 3 feet or higher are labeled Zone V on FIRMs.



See Section 5.6.9 of the
SI/SD Desk Reference.

In Zone V, substantially improved and substantially damaged buildings and manufactured homes must be brought into compliance with the following requirements:

- Be elevated on open foundations (pilings or columns) that allow floodwater and waves to pass beneath the elevated structures (floodproofing is not allowed)
- Be elevated so that the bottom of the lowest horizontal structural member of the lowest floor is at or above the BFE
- Have foundations anchored to resist flotation, collapse, and lateral movement due to the effects of wind and water loads acting simultaneously on all structure components
- Have areas beneath elevated structures free of obstructions that would prevent the free flow of floodwater and waves during a base flood event
- Have utilities and structure service equipment elevated above the BFE
- Have the walls of enclosures below elevated structures designed to break away under base flood conditions without transferring loads to foundations

24. What requirements must be met if a substantially improved or substantially damaged building or manufactured home is located in a floodway?

A floodway is the channel of a river or other watercourse and the adjacent land areas that must be reserved (kept free of encroachments) to discharge the base flood without cumulatively increasing the water surface elevation more than a designated height. Floodways are delineated along most waterways that are studied using detailed engineering methods.



See Section 5.6.8 of the
SI/SD Desk Reference.

If a building or manufactured home is located in a floodway, bringing it into compliance may involve having a floodway encroachment analysis prepared if there is any increase in the footprint, such as a lateral addition or increase in earthen fill. The NFIP regulations require this analysis to be performed for any work that

20. What happens if damage is determined not to be substantial damage and during repairs, the owner wants to make other improvements to the building or manufactured home?

Local officials often see applications for combinations of improvements and repairs. In these cases, the combined costs of all work must be used to make the SI/SD determination. For example, property owners who make necessary repairs to damaged structures may elect to add improvements at the same time. Applicants must provide the combined estimated costs for all costs to repair buildings and all costs of proposed improvements. The combined total cost is compared to the pre-damage or pre-improvement market value of the structure to make the SI/SD determination.



See Sections 5.6.1 and 5.6.2 of the *SI/SD Desk Reference*.

If damage is initially determined not to be substantial damage or proposed improvements are initially determined not to be substantial improvements, and the owner subsequently wants to add more work, the permit must be modified. The cost of the additional work must be added to the costs used in the initial determination and the local official must reevaluate the SI/SD determination. If the combined repairs and improvements constitute substantial improvement, then the structure must be brought into compliance. Local officials should ensure proposed work is a complete project that does not depend on subsequent work, and should discourage deliberate phasing to circumvent the substantial improvement requirements.

21. What if a building or manufactured home is substantially damaged but not fully restored, or is repaired using donated or discounted labor and/or materials, such that the amount actually spent on repairs is less than 50 percent of the structure's market value?

By definition, a building or manufactured home is substantially damaged if the cost to restore all damaged aspects to pre-damage condition equals or exceeds 50 percent of the structure's market value, regardless of how much work the owner plans to do right away. Sometimes owners decide to undertake restoration and repairs over time. Sometimes the initial work is only the minimum necessary to make the structure safe enough to reoccupy (provided such occupancy is allowed by the community). Sometimes the owner's financial situation does not allow all of the repairs to be done at the same time. Even if an owner elects to perform less work or delay repairs, the substantial damage determination must be made using the estimate of all costs to fully restore the structure.



See Sections 4.4, 5.6.2, and 5.6.3 of the *SI/SD Desk Reference*.

When repair work is done by owners or volunteers, or when labor costs are discounted by contractors, and when materials are donated or discounted, the full costs must be estimated and included in substantial damage determinations.

22. How are estimates for donated or discounted materials and the owner's labor or volunteer labor determined?

The value placed on all donated or discounted materials should be equal to the full actual or estimated cost of such materials and must be included in the total cost. Where materials or service equipment are donated or discounted below market values, the costs should be adjusted to amounts equivalent to normal market costs.



See Sections 4.4.4 (materials) and 4.4.5 (labor) of the *SI/SD Desk Reference*.



Section 3

Michel, Christopher K. (SSC-SACOM)[SYNCOM SPACE SERVICES LLC - Contract]

From: Chris Michel <spacebuster726@yahoo.com>
Sent: Wednesday, May 22, 2024 9:25 AM
To: Michel, Christopher K. (SSC-SACOM)[SYNCOM SPACE SERVICES LLC - Contract]
Subject: [EXTERNAL]

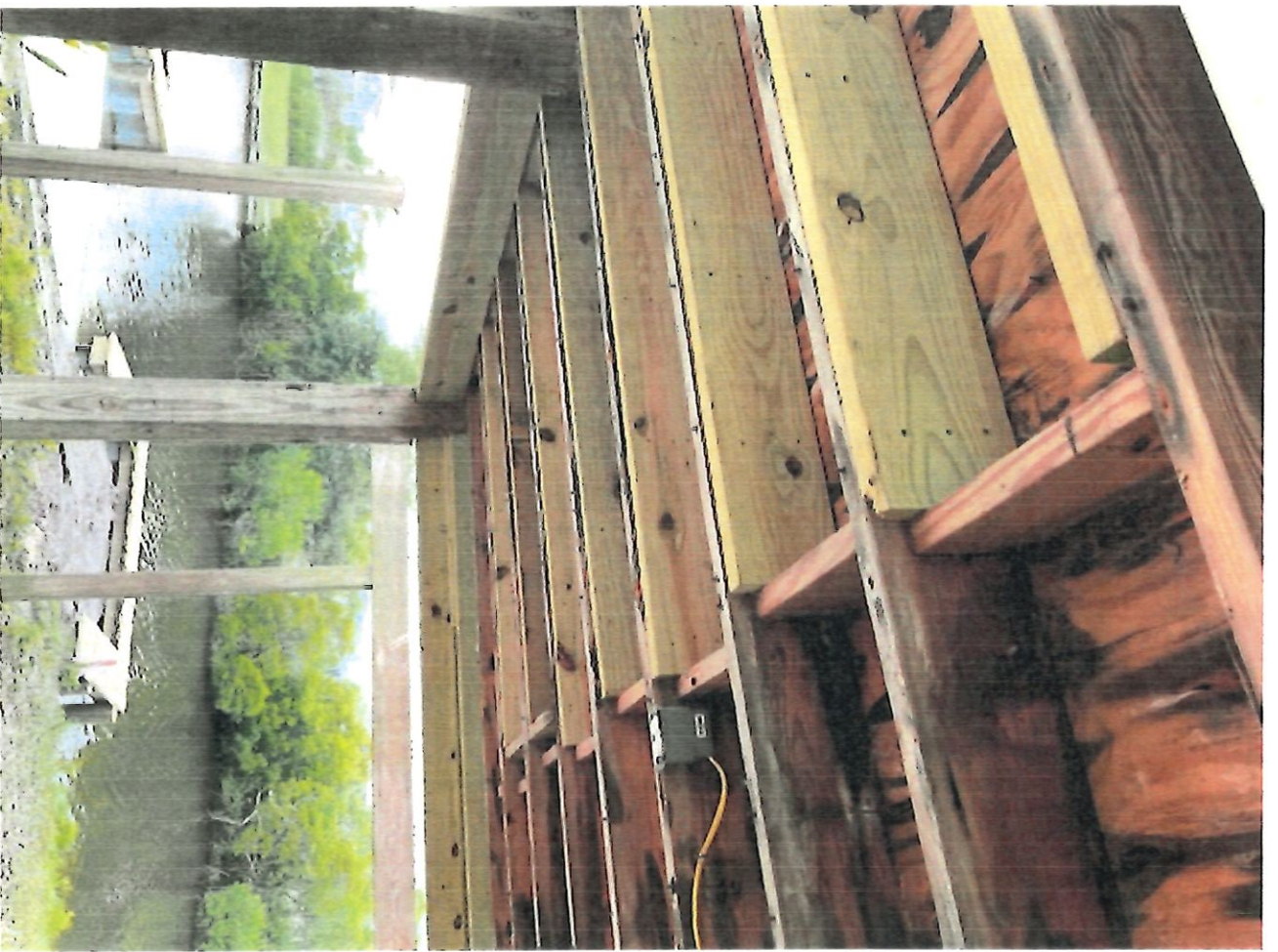
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CAUTION



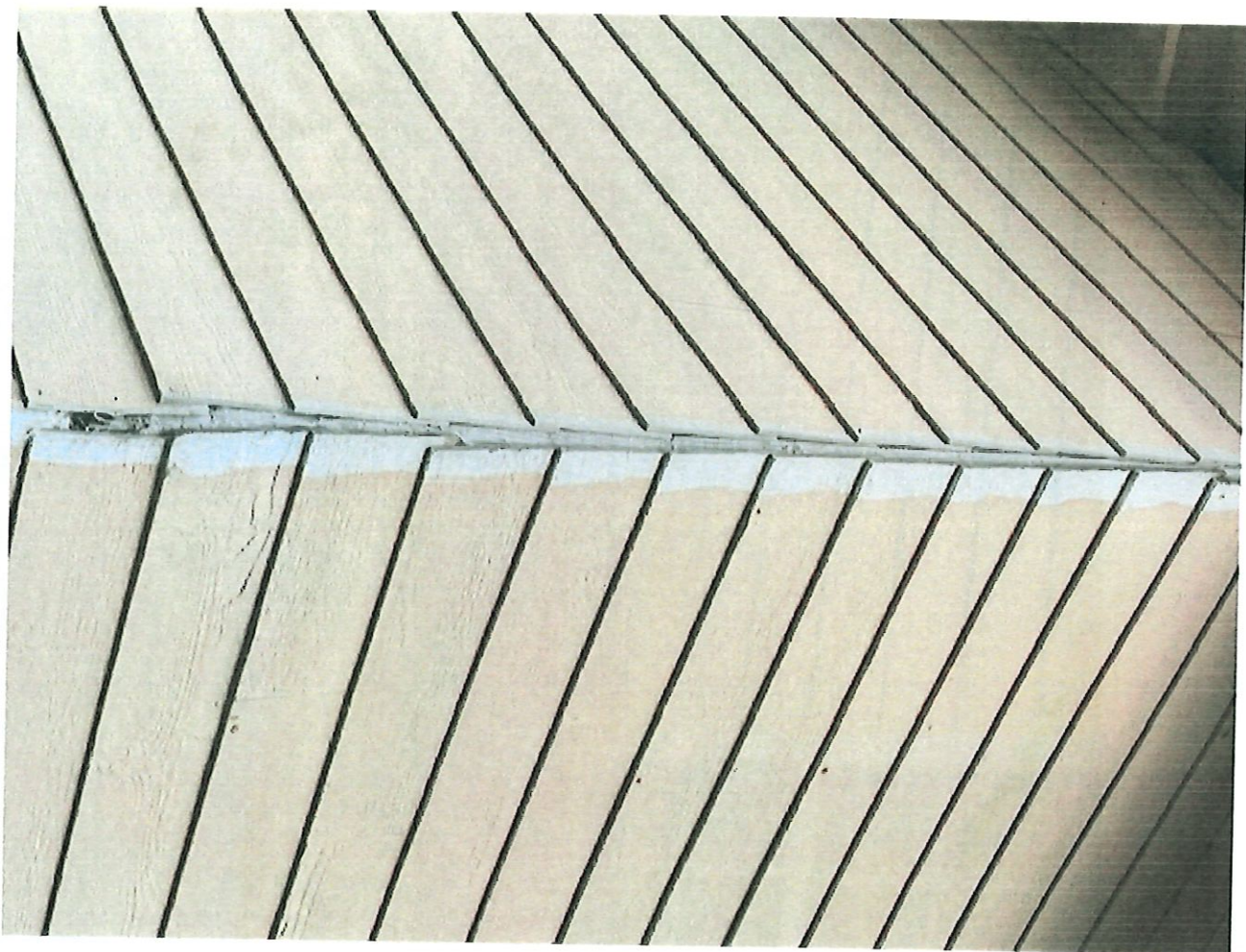












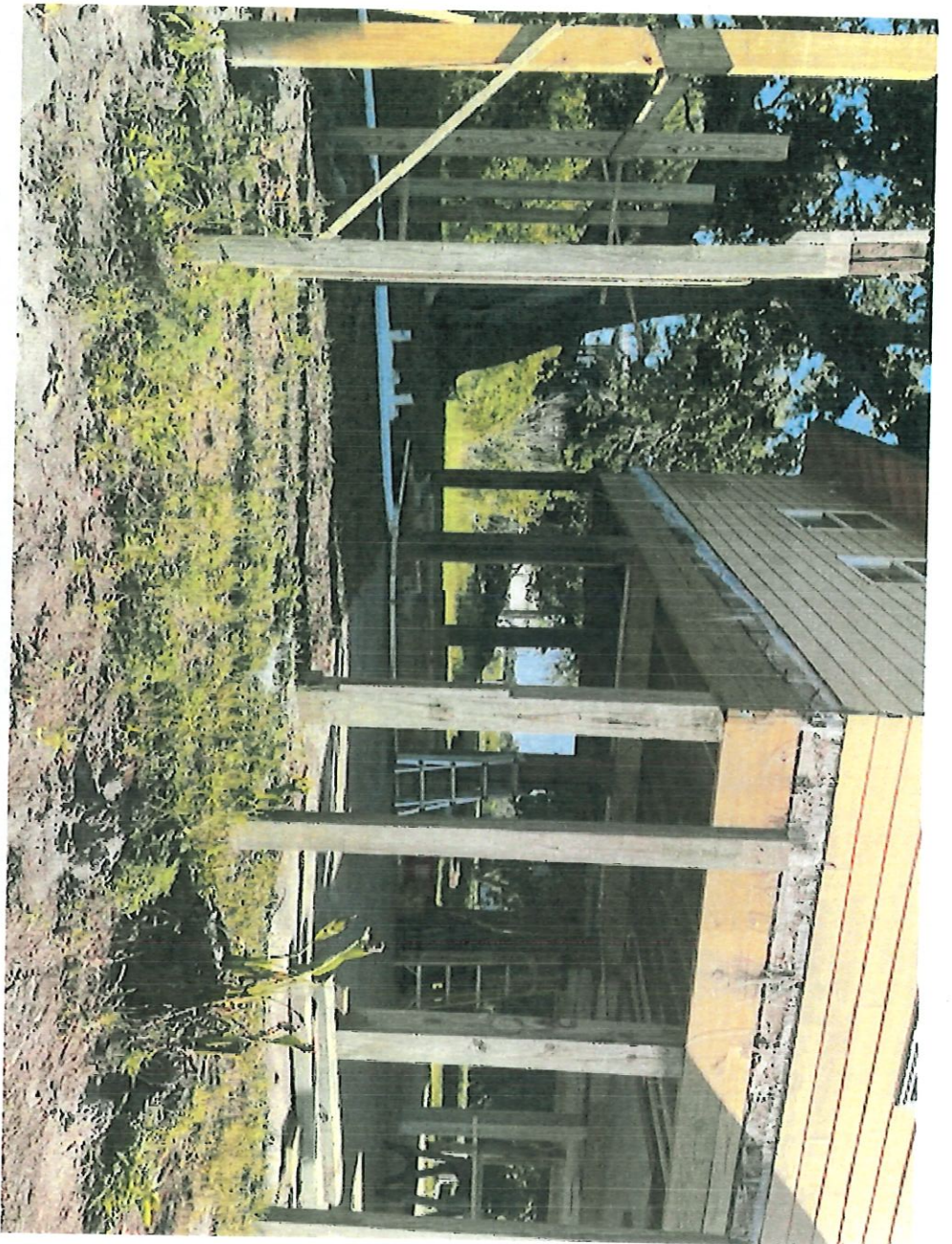












Sent from my iPhone

