

RINO: Remodeling in Name Only

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Technically, the ongoing project at 1803 Mallard Lane in Paradise Shores, just west of Sarasota's McClellan Park, is a remodeling job. But little about it is typical. It is a creative solution to a common coastal issue — how to meet the customer's desire for a newer, nicer and larger home despite his residency in a flood zone.

"I can't tell you how much I sweated over this," said contractor John King, whose Rampart Homes does both remodeling projects and builds new custom houses.

Five years ago, King tore down the eastern half of a 1,750-square-foot, 1958 ranch house — the garage, a bedroom, a laundry room and a den — and added about 1,800 square feet in the form of a three-car garage, three bedrooms and three baths.

Four years later, the owner, who asked that his name not be used in this story, decided he wanted a grander home. "Embellish" is the word King used to describe what the owner wanted done to the original west side of the house, which the owner bought in 1999 for \$300,000.

But as the house is in a FEMA "A" flood zone, the contractor and owner were constrained by the 50-percent rule that limits remodeling expenditures to 50 percent of the existing house's replacement-cost value. Otherwise, the improvement has to be raised to the base-flood elevation.

Faced with this choice, many owners demolish the original house and build a new one. But King saw another way. He kept the east side of the house, the he one remodeled in 2007, and replaced the 1958 west side with a large addition. The addition is FEMA flood-zone compliant, meaning the ground floor may be used mostly as storage, entry and recreational space, and not living. And, it joins to the 2007 structure only through a "soft connection" — a single doorway at ground level.

Otherwise, the 2007 house and the new structure butt up against each other, but barely. They are 1 inch apart, the gap topped by flashing and filled with expandable foam, said Xavier Garcia, AIA, chief designer of Las Casitas, which designed the Mediterranean-themed addition.

"I designed the house to maximize not only the use of the land, but also the investment he had in this property," said Garcia, whose firm is celebrating 20 years in business. "I came up with a three-story home," which, when combined with the 2007 structure, totals 8,520 square feet of covered space.

"The ground floor is non-conforming because it is not compliant with FEMA regulations. The top floors are fully compliant."

Garcia's other challenge was to provide good views of Sarasota Bay from the house, which is across the street from the shoreline. This meant diverting the eye from a large, tall house directly across the street – ironically, one that Garcia himself designed in 2000.

In the third-level master suite, Garcia divided the sunning and sleeping areas "so he has plenty of views of the water," the designer said of his client. "It was a detailed design process to maximize the use of the view despite having a huge structure in front of you."

For King, there were challenges aplenty, too.

One was the construction of a central, turret-like tower that contains a poured-in-place concrete circular staircase, which cantilevers from the concrete-block turret walls, which have poured-concrete cells and lots of rebar. The building is built to withstand 150 mph winds, said Garcia.

"It was three weeks just to plan that, and it cost \$150,000," said King.

Another challenge was controlling costs.

"I have eight books of subcontractor proposals and revisions to do it for less cost," King said. "Every little thing is accounted for. The railing systems alone, I have nine different proposals. There was an awful lot of value engineering."

King said his client originally had intended to tear down the old house and build a new one. Then the real estate market went south. So he decided to remodel instead. Last year, he decided he was able to do something with the original section. It did not violate FEMA rules against phasing because the projects were unrelated, said King. "You can turn right around and do another project, as long as it is not directly related to the first one." He used the example of a bedroom addition following a kitchen remodel. Plus, the two Mallard Lane projects were five years apart.

The builder said the project shows that replacing an old house in a flood zone is not always required, although in this case, nothing is left of the old one now. And, although the 2007 portion is below base-flood elevation, it is legal because it was done within the 50-percent rule at the time.

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