

# Substantial Damage/Improvement Guidelines

## INSTRUCTIONS

This form is to be completed by the permit applicant for additions, remodeling, or repair of buildings located in the Special Flood Hazard Area (SFHA). Completed substantial improvement worksheets will be evaluated with permit applications for projects located within the SFHA to determine if the proposed scope of work constitutes a substantial improvement, or repair of substantial damage:

1. Complete the **Substantial Improvement/Substantial Damage Worksheet; Pages 1 through 4**. Enter the total material costs, overhead and profit, and the summary total proposed project cost including material costs and overhead and profit on page 4. Ensure all pages are legible.
2. Complete the **Substantial Improvement/Substantial Damage Summary Information form (Page 5)**. Capture the owner's name, property address and if the scope of work is an addition, remodeling, or repair and the year the structure was built.
  - A) Provide the Building Market Value from the Property Appraiser Website. (Must use the Depreciated Value of the building) or provide a current Certified Appraisal.
  - B) Enter the Proposed Project Cost from the Contractor and Owner Attestation.
  - C) Enter 50% of the total building value from line item A on the Summary Information page )
3. Complete and sign the **Contractor and Owner Attestation** (Page 6). Include overhead and profit.

## SUBSTANTIAL IMPROVEMENT/DAMAGE COST BREAKDOWN ITEMS

### ITEMS TO BE INCLUDED IN ESTIMATING COST:

The following list of costs that must be included is not intended to be exhaustive, but characterizes the types of costs that must be included:

- Material and labor, including the estimated value of donated or discounted materials and owner or volunteered labor
- Site preparation related to the improvement or repair
- Demolition and construction debris disposal
- Labor and other costs associated with demolishing, moving or altering building components to accommodate improvements, additions and making repairs
- Costs associated with complying with any other regulation or code required that is triggered by the work, including cost to comply with the requirements of the Americans with Disabilities Act (ADA)
- Contractors overhead and profit

# Substantial Damage/Improvement Guidelines

Notice to property owners, contractors and design professionals; the value placed on all donated or discounted materials should be equal to the actual or estimated cost of such materials and must be included in the total cost of improvements. The value of donated or discounted materials should be equivalent to normal market values.

Property owners that undertake the improvements and repair project on their own must include the volunteer labor in the total cost of improvements. The rate should be equivalent to the normal market value or the going rate for labor. The value placed on labor should be estimated based on applicable minimum-hour wage scales for the skill and type of construction work that is done.

All structural elements and exterior finishes, including but not limited to:

- Foundations (e.g., excavation, spread or continuous foundation footings, perimeter walls, chain-walls, pilings, columns, posts, etc.)
- Monolithic or other types of concrete slabs
- Bearing walls, tie beams and trusses
- Joists, beams, subflooring, framing and ceilings
- Interior non-bearing walls
- Exterior wall finishes (e.g., brick, stucco, siding, painting, trim and decorative molding)
- Windows and exterior doors
- Roofing, gutters and downspouts
- Hardware
- Attached decks and porches

All interior finish elements, including but not limited to:

- Floor finishes (e.g., hardwood, ceramic, vinyl, linoleum, stone and wall to wall carpet over sub-flooring)
- Bathroom tiling and fixtures
- Wall finishes (e.g., drywall, paint, stucco, plaster, paneling, marble or other decorative finishes)
- Built-in cabinets (e.g., kitchen, utility, entertainment, storage and bathroom)
- Interior doors
- Interior finish carpentry
- Built-in bookcases and furniture
- Hardware
- Insulation

All utility and service equipment, including but not limited to:

- Heating, ventilation and air conditioning (HVAC) equipment
- Plumbing fixtures and piping
- Electrical wiring, outlets and switches
- Light fixtures and ceiling fans
- Security systems
- Built-in appliances
- Central vacuum systems
- Water filtration, conditioning and recirculation system

# Substantial Damage/Improvement Guidelines

## ITEMS THAT CAN BE EXCLUDED:

- Costs to obtain or prepare plans and specifications
- Land survey costs
- Permit fees and inspection fees
- Debris removal (e.g., removal of debris from building or lot, dumpster rental, transport fees to landfill and landfill tipping fees)
- Clean-up (e.g., dirt and mud removal, and building dry out)
- Carpeting and recarpeting installed over finished flooring such as wood or tiling
- Outside improvements, including landscaping, irrigation, sidewalks, driveways, fences, yard lights, swimming pools, pool enclosures and detached accessory structures (e.g., garages, sheds and gazebos)
- Plug in appliances (e.g., refrigerators, washing machines, dryers and stoves)
- Land value

Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions; or

Any alteration of a "historic structure" provided that the alteration would not preclude the structure's continued designation as a "historic structure."

If the cost of improvement equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement, the project will be deemed a substantial improvement; then the existing structure must be evaluated to determine if the structure must be brought into compliance with the local Flood Damage Prevention Ordinance, National Flood Insurance Program floodplain management (and building code) requirements.

Verify the applicable flood zone(s) and base flood elevation(s) (BFE) using or [FEMA Flood Map Service Center](#).

## DEFINITIONS

### Instructions:

Refer to your local Flood Damage Prevention Ordinance and make the definitions consistent with those contained within. The content below is for reference only.

**"Substantial improvement" means any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement. The term includes structures which have incurred "substantial damage", regardless of the actual repair work performed. The term does not, however, include either:**

- (1) any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions; or**
- (2) any alteration of a "Historic structure", provided that the alteration will not preclude the structure's continued designation as a "Historic structure".**

# Substantial Damage/Improvement Guidelines

"Substantial damage" means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.

"Start of construction" means the date of permit issuance for new construction and substantial improvements to existing structures, provided that actual start of construction, repair, reconstruction, rehabilitation, addition placement, or other improvement is within 180 days after the date of issuance. The actual start of construction means the first placement of permanent construction of a building (including a manufactured home) on a site, such as the pouring of a slab or footings, installation of pilings or construction of columns.

Permanent construction does not include land preparation (such as clearing, excavation, grading, or filling), or the installation of streets or walkways, or excavation for a basement, footings, piers or foundations, or the erection of temporary forms, or the installation of accessory buildings such as garages or sheds not occupied as dwelling units or not part of the main building. For a substantial improvement, the actual "start of construction" means the first alteration of any wall, ceiling, floor, or other structural part of a building, whether or not that alteration affects the external dimensions of the building.

"Market Value" means the pre-damage/improvement 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 used (land, land improvements, and accessory structures are excluded).

"Flood Insurance Rate Map (FIRM)" means an official map of a community, on which the Federal Emergency Management Agency has delineated both the areas of special flood hazard and the risk premium zones applicable to the community.

"Pre-FIRM" means a structure for which the "start of construction" commenced before the first effective date of the Flood Insurance Rate Maps for the community. This term may also be referred to as "existing structures"

# Substantial Damage/Improvement Cost Breakdown Worksheet

Property Owner: \_\_\_\_\_

Project Address: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Parcel Id: \_\_\_\_\_ Permit Number: \_\_\_\_\_

Items	Description of Work	Labor (L)
	Quantity	Materials Cost (M)
<b>Demolition</b>	Includes all associated costs for demolition including rental equipment. Does not include removal.	L \$: _____
		M \$: _____
<b>Slab on Grade</b>	Includes monolithic footing and required reinforcing steel. If stem wall construction, only include slab.	L \$: _____
	Slab area: _____ SF	M \$: _____
<b>Foundation and Concrete Reinforcing Steel</b>	Includes poured in place footings and stem walls to finished floor evaluation.	L \$: _____
	Length of foundation: _____ linear ft.	M \$: _____
<b>Masonry Wall</b>	Includes all masonry materials including cement, fill cell and tie beam steel, lintels and sills.	L \$: _____
	Total area of all masonry walls: _____ SF	M \$: _____
<b>Lumber/Framing</b>	Includes all conventional rough framing lumber including conventional roof and floor framing.	L \$: _____
		M \$: _____
<b>Pre-Engineered Roof Trusses</b>	Total number of trusses: _____ SF	L \$: _____
		M \$: _____
<b>Wall and Roof Sheathing</b>	Includes all exterior wall and roof sheathing and fasteners.	L \$: _____
	Total area of wall sheathing: _____ SF	M \$: _____
	Total area of roof sheathing: _____ SF	M \$: _____
<b>Floor Sheathing</b>	Includes all interior floor sheathing and fasteners.	L \$: _____
	Total area of floor sheathing: _____ SF	M \$: _____
<b>Finish Carpentry</b>	Includes all interior trim materials for doors, windows, openings.	L \$: _____
	Includes wood and non-wood products	M \$: _____
<b>Structural Steel</b>	Includes all structural steel excluding concrete reinforcing steel.	L \$: _____
		M \$: _____
<b>Roof Covering</b>	Total number of roof squares:	
<input type="checkbox"/> Tile	Addition Only <input type="checkbox"/>	L \$: _____
<input type="checkbox"/> Shingle		
<input type="checkbox"/> Metal	Entire Building <input type="checkbox"/>	M \$: _____
<input type="checkbox"/> Built - up		

## Substantial Damage/Improvement Cost Breakdown Worksheet

Items	Description of Work	Labor (L)
	Quantity	Materials Cost (M)
<b>Stucco</b>	Includes all exterior plaster including stucco or cementitious finishes.	L \$: _____
	Total area to receive stucco: _____ SF	M \$: _____
<b>Fascia</b>	Includes all exterior fascia and fasteners.	L \$: _____
	Total linear feet of fascia: _____ SF	M \$: _____
<b>*Cabinets</b>	Includes all new/ replaced or re-laminated millwork and counter tops.	L \$: _____
	*Provide separate sheet showing millwork breakdown.	M \$: _____
<b>*Built-in Appliances</b>	Includes new: dishwasher, trash compactor, water heater, range, oven and other built-in appliances.	L \$: _____
	*Provide separate sheet showing millwork breakdown.	M \$: _____
<b>Elevator</b>	Includes all required materials and equipment for a complete installation.	L \$: _____
		M \$: _____
<b>Gas</b>	Includes all new or replaced gas piping, regulators and final connections.	L \$: _____
		M \$: _____
<b>Exterior Wall Siding</b>	Includes all exterior siding, fasteners, vapor barriers and flashings.	L \$: _____
	Total area of wall siding: _____ SF	M \$: _____
<b>Soffit</b>	Includes all exterior soffit and fasteners.	L \$: _____
	Total linear feet of soffit: _____ SF	M \$: _____
<b>Exterior Entry</b>	Includes all new or replaced entry doors less finished carpentry trim.	L \$: _____
	Number of exterior doors: _____	M \$: _____
<b>Garage Door</b>	Includes all new or replaced garage doors including automatic openers.	L \$: _____
	Number of garage doors: _____	M \$: _____
<b>Wall Paper</b>	Includes all new or replaced wall paper.	L \$: _____
	Total area of wallpaper: _____ SF	M \$: _____
<b>Ceramic Tile</b>	Includes all new or replaced floor, wall or ceiling tile.	L \$: _____
	Total area of floor tile: _____ SF	L \$: _____
	Total area of wall tile: _____ SF	
	Total area of ceiling tile: _____ SF	

## Substantial Damage/Improvement Cost Breakdown Worksheet

Items	Description of Work	Labor (L)
	Quantity	Materials Cost (M)
<b>Carpet</b>	Includes all new or replaced carpet over subflooring.	L \$: _____
	Total area of carpet: _____ SF	M \$: _____
<b>Wood Flooring</b>	Includes all new or replaced wood flooring.	L \$: _____
	Total area of carpet: _____ SF	M \$: _____
<b>Other floor covering such as vinyl or linoleum</b>	Includes all new or replaced.	L \$: _____
	Total area of other flooring: _____ SF	M \$: _____
<b>Plumbing</b>	Includes all new or replaced waste, vent and water piping and all new fixtures.	L \$: _____
		M \$: _____
<b>Electrical</b>	Includes all new or replaced services, panelboards, circuits, smoke detectors, receptacles, disconnects, switches, ceiling fans, security systems and fixtures.	L \$: _____
		M \$: _____
<b>HVAC</b>	Includes all new or replaced equipment, duct work, exhaust fans, thermostats and drains.	L \$: _____
		M \$: _____
<b>Sliding Glass</b>	Includes all new or replaced sliding glass doors less finished carpentry trim.	L \$: _____
	Number of sliding glass doors: _____	M \$ _____
<b>New Windows</b>	Includes all new windows less finished carpentry trim.	L \$: _____
	Number of new windows: _____	M \$: _____
<b>Replacement Windows</b>	Includes all replacement windows less finished carpentry trim.	L \$: _____
	Number of replacement windows	M \$: _____
	Number of replacement windows: _____	M \$: _____
<b>Insulation</b>	Includes all roof, wall, floor insulation.	L \$: _____
	Total area of roof insulation: _____ SF	M \$: _____
	Total area of wall insulation: _____ SF	
	Total area of floor insulation: _____ SF	
<b>Gypsum Wall Board</b>	Includes all new or replaced gypsum wall board and finishes required for paint.	L \$: _____
	Total area of new or replaced gypsum board	M \$: _____
<b>Fireplace</b>	Includes any new or replaced wood burning, gas or electric fireplace.	L \$: _____
		M \$: _____
<b>Interior Painting</b>	Includes all interior painting, staining or varnishing of interior walls, ceilings, floors and trim.	L \$: _____
	Total area of interior paint: _____ SF	M \$: _____

# Substantial Damage/Improvement Cost Breakdown Worksheet

Items	Description of Work	Labor (L)
	Quantity	Materials Cost (M)
<b>Exterior Painting</b>	Includes all painting or liquid applied exterior waterproofing.	L \$: _____
	Total area of exterior paint: _____ SF	M \$: _____
<b>Interior Paneling</b>	Includes all new or replaced paneling.	L \$: _____
	Total area of interior paneling: _____ SF	M \$: _____
<b>Interior Doors</b>	Includes all new or replaced interior side swing doors less finished carpentry trim.	L \$: _____
	Number of new interior doors: _____	M \$: _____
<b>Skylights</b>	Includes all new or replacement skylights less finished carpentry trim.	L \$: _____
	Number of new or replacement skylights: _____	M \$: _____

**Miscellaneous Construction Materials Not Otherwise Classified**

Materials	Description of Work	Labor (L)
		Materials Cost (M)
	_____ : _____ SF	L \$: _____
		M \$: _____
	_____ : _____ SF	L \$: _____
		M \$: _____
	_____ : _____ SF	L \$: _____
		M \$: _____
	_____ : _____ SF	L \$: _____
		M \$: _____
	_____ : _____ SF	L \$: _____
		M \$: _____
	_____ : _____ SF	L \$: _____
		M \$: _____

**Cost Breakdown Calculations**

Materials Cost (M) + Labor (L) Total: \$: _____
Overhead & Profit: \$: _____
Proposed Project Cost: \$: _____

*(Ensure the Proposed Project Cost is accurate)*



# Substantial Damage/Improvement Summary Information

## Project Information

Permit Number: \_\_\_\_\_

Owner's Name: \_\_\_\_\_

Property Address: \_\_\_\_\_

Addition       Remodeling       Repair      Date Structure was built: \_\_\_\_\_

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### Substantial Improvement Calculator:

A) Building Market Value: \$ \_\_\_\_\_

(From Property Appraisers or certified appraisal)

B) Proposed Project Cost:      \$ \_\_\_\_\_

(From Contractor and Owner Attestation form)

C) 50% of "A" above:      \$ \_\_\_\_\_

(Maximum Allowed Project Cost)

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#### Check One:

Substantial Improvement Project: (if "B" is more than "C")

Not a Substantial Improvement Project: (if "C" is more than "B")

# Substantial Improvement or Repair of Substantial Damage: Contractor and Owner Attestation

Parcel ID#: \_\_\_\_\_

Name of Owner: \_\_\_\_\_

Project Address: \_\_\_\_\_

Name of Contractor: \_\_\_\_\_

Contractor Phone: \_\_\_\_\_ License#: \_\_\_\_\_

This attestation is to comply with substantial improvement as defined in Title 44 of the Code of Federal Regulations § 59.1: any reconstruction, rehabilitation, addition, or other improvements of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement.

Owner and contractor agree that the total scope and cost of this project shall not be increased in any manner without the express written consent of the permit issuing department. Further acknowledgement is made that any increase may require the entire structure to comply with the building standards in the current locally adopted Flood Damage Reduction Ordinances and applicable building code requirements.

I also understand that I am subject to enforcement action and/or fines if inspection of the property reveals that I have made or authorized repairs or improvements that were not included in the description of work and the cost estimate worksheet and may trigger the requirement for total compliance with flood regulations of this structure.

### Cost Breakdown Calculations:

Total Labor (L) & Materials (M)	\$ _____
Overhead & Profit	\$ _____
Proposed Project Cost	\$ _____

\_\_\_\_\_  
Owner's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Contractor's Signature

\_\_\_\_\_  
Date