



FEMA'S SUBSTANTIAL IMPROVEMENT CHECKLIST

Determining Structure Value and Improvement Costs

PERMIT # _____

ADDRESS: _____

You are receiving this handout because Town staff has conducted an initial screening of your permit application and has determined that your property is in a Special Flood Hazard Area (Zones AE or VE), and either:

- The cost of improvement is greater than 40% of the County Property Appraiser's Market Value; or
- The market value for your individual structure from the County Property Appraiser's office was not available.

Further review is required by Town staff in order to issue your building permit.

BACKGROUND INFORMATION:

If your property is in a Special Flood Hazard Area, Town staff is required to determine if the proposed work is a Substantial Improvement (SI). Substantial Improvement is any reconstruction, rehabilitation, addition, or other improvement of a structure, where the cost of improvement equals or exceeds 50 percent of the market value of the structure (no including land).

Cost of Improvement (CI): _____

Market Value of Existing Structure (MV): _____

SI Calculation: $\frac{CI}{MV} \times 100 =$ _____

The proposed work is a substantial improvement if it equals or exceeds 50%.

CI is based on the cost of the proposed work listed on your initial application and any work conducted on the same structure **within the last year**. The items to be include in the cost of improvement calculation can be found on the next page.

MV is initially calculated from the County Property Appraiser's office. If the initial SI calculation is over 40%, an independent appraisal of the market value (structure only) may be requested. Please use the "cost approach" method, so that the structure value is separated from the land value. The appraisal must be prepared and signed by a professional appraiser no earlier than 90 days before a building permit application is submitted. The permit must be issued within 180 days of the application.

SI CALCULATIONS \geq 50%

If the final SI calculation for the proposed work equals or exceeds 50%, then floodplain development standards apply. The structure must be elevated (or flood proofed if it is non-residential) to at least 1-foot above the Base Flood Elevation (BFE) and meet other applicable requirements listed in the Town Floodplain Management Ordinance and Florida Building Codes.

Substantial Damage – Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damaged condition would be equal or exceed 50% of the market value of the structure.

FEMA'S SUBSTANTIAL IMPROVEMENT/DAMAGE CHECKLIST

ITEMS TO BE INCLUDED:

All structural elements, including:

- Spread or continuous footings and pilings
- Monolithic or other types of concrete slabs
- Bearing walls, tie beams and trusses
- Flooring and ceilings
- Attached decks and porches
- Interior partition walls
- Exterior wall finishes (brick, stucco, siding) including painting and moldings
- Windows and doors
- Reshingling or retiling a roof
- Hardware

All interior finishing elements including:

- Tiling, linoleum, stone, or carpet over subflooring
- Bathroom tiling and fixtures
- Wall finishes (drywall, painting, stucco, plaster, paneling, marble, etc.)
- Kitchen, utility and bathroom cabinets
- Built-in bookcases, cabinets, and furniture
- Hardware

All utility and service equipment, including:

- HVAC Equipment
- Plumbing and electrical services
- Light fixtures and ceiling fans
- Security systems
- Built-in kitchen appliances
- Central Vacuum systems
- Water filtration, conditioning, or recirculation systems

Market value of all labor and materials for repairs, demolition, and improvements, including management, supervision, overhead and profit (do not discount volunteer or self labor or donated/discounted materials).

ITEMS TO BE EXCLUDED:

- Plans and specifications
- Survey costs
- Permit fees
- Post-storm debris removal and clean up
- Outside improvements, including:
 - Landscaping
 - Sidewalks
 - Fences
 - Yard Lights
 - Swimming pools
 - Screened pool enclosure
 - Detached structures (including garages, sheds and gazebos)
 - Landscape irrigation systems

*Detached garage and sheds must be treated as a separate structure. Floodplain development standards still apply.