



**SUBSTANTIAL IMPROVEMENT WORKSHEET
FOR FLOODPLAIN CONSTRUCTION
OF "PRE-FIRM" STRUCTURES
FOR ADDITIONS, REHABILITATIONS,
IMPROVEMENTS, OR DAMAGE REPAIRS**



City of Redding
777 Cypress Avenue
Redding CA 96001
Telephone:
(530) 225-4013
FAX: (530) 225-4360

Property Owner: _____

Mailing Address: _____

City/State/Zip _____

Plan Check Number: _____ Assessor Parcel #s _____

Construction Location: _____

Description of Improvement: _____

Present Market Value of structure **ONLY** (final phased in full assessed valuation or market appraisal) **BEFORE** improvement, or if damaged, before the damage occurred: \$ _____

For **Cost of Improvement**, take the greater of:

Actual cost of the construction \$ _____

Estimated building cost based on _____ square feet of construction per City permit valuation table @ \$ _____ \$ _____

Ratio = $\frac{\text{Cost of Improvement } \$ \underline{\hspace{2cm}}}{\text{Present Market Value } \$ \underline{\hspace{2cm}}} \div \hspace{1cm} \times 100 = \underline{\hspace{2cm}} \%$

If 50% or greater (**Substantial Improvement**), entire structure (existing included) must be elevated (may be exempted if it is a lateral addition that meets "Absolute Minimum" definition). If less than 50%, it is exempted.

Note:

- Any costs directly associated with correcting health, sanitary, and safety code violations may be deducted from the Cost of Improvement. The violations must have been officially cited prior to submission of the permit application.
- Alterations to historic structures, provided the alterations will not preclude continued designation as a "historic structure," may be exempted by variance.

Summary:

_____ Substantial Improvement including lateral additions not meeting "Absolute Minimum" definition - Elevation of entire structure.
 _____ Substantial Improvement involving lateral additions meeting "Absolute Minimum" definition - Exempt
 _____ Exempt - Non-substantial Improvement
 _____ Other (attach explanation)

Determined by: _____ Date _____

Determining Market Value and Improvement/Repair Costs

Initial Screening Thresholds

IC = Improvement Cost

MV = Market Value

- $(IC/MV) (100) \leq 40\%$ *Not a substantial improvement*
- $(IC/MV) (100) \geq 60\%$ *Is a substantial improvement*
- $40\% < (IC/MV) (100) < 60\%$ *A detailed evaluation is required**

* *The same improvement/repair cost estimate that was used for initial evaluation is used for the detailed evaluation.*

➤ Acceptable Methods for Determining Market Value

- *Independent appraisals by a professional appraiser.*
- *Detailed estimates of the structure's Actual-Cash-Value.*
- *Adjusted property appraisals used for tax assessment.*
- *Qualified estimates from tax assessor's or building department's staff.*

Notes:

- *Market Value of the structure is estimated using the assessed value for tax purposes. Land value is not included in determining market value and must be deducted.*
 - *Replacement Cost does not equal Market Value.*
 - *Replacement Cost may be used to estimate Market Value only if "depreciated" (Actual-Cash-Value)*
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➤ Acceptable Methods of Estimating Improvement/Repair Cost

- *Itemized estimates from licensed contractors or professional estimators*
- *Damage estimates from NFIP claims data*
- *Local officials with knowledge of local costs can make "qualified estimates"*
- *Marshall and Swift, Inc. Cost Estimating Publications*
- *Standard building code*
- *National Association of Home Builders Mean Construction Cost data*
- *Building inspection department data*
- *Emergency management agency data*
- *Tax assessment information*
- *Damage assessment field survey data*
- *Other state or local agency data*

➤ Sources for Building Cost Estimating Publications

Improvement/repair cost is determined by reference to a building cost estimating guide recognized by the building construction industry. Acceptable sources are as follows:

- *National Association of Home Builders*
 - *Consumer Reports Books*
 - *American Society of Appraisers*
 - *Marshall and Swift, Inc.*
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FEMA National Floodplain Insurance Program (NFIP)
Guidelines for Construction Cost Estimates

Improvement Costs That Must Be Included

➤ **All Structural Elements, including but not limited to:**

- *Spread or continuous foundation footings and pilings*
- *Monolithic concrete slab foundations*
- *Bearing walls, tie beams, and trusses*
- *Wood or reinforced concrete decking or roofing*
- *Floors and ceilings, including insulation*
- *Attached decks, stairways, and porches*
- *Interior partition walls*
- *Exterior wall finishes*
- *Windows and doors*
- *Roof sheathing*
- *Roof re-shingling or re-tiling*
- *Roof dormers*
- *Balconies*
- *Hardware*

➤ **All Interior Finish Elements, including but not limited to:**

- *Floor cover such as tile, wood, vinyl, carpet, marble, etc.*
- *Wall and ceiling finishes such as drywall, painting, stucco, plaster, wood paneling, marble, etc.*
- *Kitchen, utility, bathroom and garage cabinets and counter tops*
- *Built-in bookcases, cabinets, entertainment centers, aquariums, bars, wine racks, etc.*

➤ **All Utility and Service Equipment, including but not limited to:**

- *HVAC equipment including ducting, boilers, chillers, etc.*
- *Plumbing services including water heaters, sinks, fixtures, toilets, showers, tubs, etc.*
- *Electrical services including light fixtures, ceiling fans, etc.*
- *Built-in appliances including dishwashers, ovens, ranges, garbage disposers, trash compactors, etc.*
- *Security and fire alarms, and fire suppression systems*
- *Central vacuum systems*
- *Water filtration, conditioning or recirculation systems*

➤ **Donated or Discounted Materials**

- *The value of donated or discounted materials must be included at their full market value and estimated as though they were purchased during a normal market transaction.*

➤ **Self or Volunteered Labor**

- *The value of self or volunteered labor must be estimated at prevailing wages for the appropriate type of construction wage scale.*

➤ **Miscellaneous Costs That Must Be Included:**

- *Labor and other costs associated with demolishing, removing, or altering of building components*
- *Overhead and profit*

FEMA National Floodplain Insurance Program (NFIP)
Guidelines for Construction Cost Estimates

Improvement Costs That May Be Excluded

➤ **Costs of Improvements to Correct Existing Violations**

Violations of state or local health, sanitary or safety codes may be excluded only if:

- 1) A regulatory official was informed and knew the extent of the code related deficiencies; AND...*
- 2) The deficiency was in existence prior to the damage event or improvement.*

Note: *Only the “minimum necessary” to assure safe living conditions may be excluded from the improvement cost. For clarification, contact your FEMA planner and/or DWR Floodplain Management specialist.*

➤ **Debris Removal and Clean-up Costs**

- Debris removal
 - *Removal of debris from building or lot*
 - *Dumpster rental*
 - *Transport fees to landfill*
 - *Landfill dumping fees*
- Clean-up
 - *Dirt and mud removal*
 - *Building dry-out, etc.*

➤ **Outside Improvements**

- *Landscaping*
- *Sidewalks*
- *Fences*
- *Yard lights*
- *Swimming pools*
- *Screened pool enclosures*
- *Sheds*
- *Gazebos*
- *Detached structures, including garages*
- *Landscape irrigation systems*
- *Wells and septic systems*

➤ **Items Not Considered Real Property**

- *Throw rugs*
- *Furniture*
- *Refrigerators*
- *Other contents not connected/attached to, or part of, the structure*

➤ **Other Excludable Costs**

- *Plans and specifications*
- *Surveys*
- *Permit fees*

TOWN OF LONGBOAT KEY
FEMA SUBSTANTIAL IMPROVEMENT / DAMAGE
FEDERAL GUIDELINES

ITEM TO BE INCLUDED TOWARD THE FEMA 50% RULE

All structural elements, including:

- Spread or continuous foundation, footings and pilings
- Monolithic or other types of concrete slabs
- Bearing wall, tie beams and trusses
- Wood or reinforced concrete decking or roofing
- Floors and ceilings
- Attached decks and porches
- Interior partition walls
- Exterior wall finishes (e.g., brick, stucco, or siding) including painting and decorative moldings
- Windows and doors
- Re-shingling or re-tiling of roof
- Hardware

All interior finish elements, including:

- Tiling, linoleum, stone, or carpet over sub-flooring
- Wall finishes, e.g. drywall, painting, stucco, plaster, paneling, marble, or other decorative finishes
- Kitchen, utility and bathroom cabinets
- Bathroom tiling and fixtures
- Built-in bookcases, cabinets, and furniture
- Hardware

All utility and service equipment, including:

- HVAC equipment
- Repair or reconstruction of plumbing and electrical services
- Light fixtures and ceiling fans
- Security systems
- Built-in kitchen appliances
- Central vacuum systems
- Water filtration, conditioning or re-circulation systems

Also:

- Labor and other costs associated with demolishing, removing or altering building components
- Overhead and profit

ITEMS TO BE EXCLUDED FROM FEMA 50% RULE

- Plans and specifications
- Survey costs
- Permit fees
- Debris removal (e.g., removal of debris from building or lot, dumpster rental, transport fees to landfill and landfill tipping fees), and clean-up (e.g., dirt and mud removal, building dry-out, etc.)
- Items not considered real property, such as: throw rugs (carpeting over finished floors), furniture, refrigerators, stoves not built-in, etc.

Outside improvements, including:

- Landscaping
- Sidewalks
- Fences
- Yard lights
- Swimming pools
- Screened pool enclosures
- Sheds
- Gazebos
- Detached structures (including garages)
- Landscape irrigation systems