



Substantial Improvement in the Flood Zone

Elevation and Floodproofing | HCC §335-5(a)(3)(A)

New construction and substantial improvement of any structure in a special flood hazard area (SFHA) shall have the lowest floor, including basement, elevated to one (1) foot above the base flood elevation (BFE).

General Provisions | HCC §335-3

Post-FIRM Structures. Structures existing *on or after* July 19th, 1982, in a special flood hazard area (SFHA) are considered “Post-FIRM Structures”. These structures should have been elevated to one foot above the BFE as established by a flood elevation certificate (FEC).

- If the structure was **not elevated**, any subsequent improvements to that structure will first require an FEC and the structure shall be elevated to one foot above BFE.
- If the structure was **elevated**, the approved FEC final certification shall be provided before any subsequent improvements are allowed.

Pre-FIRM Structures. Structures existing *before* July 19th, 1982, in a special flood hazard area (SFHA) are considered “Pre-FIRM Structures”.

- If a proposed development is a **substantial improvement**, then the development will be treated as new construction and the structure shall be elevated one foot above BFE per a structure specific FEC.
- If a proposed development is **not a substantial improvement** the structure shall not be required to be elevated.

Definitions | HCC §335-2

- **Substantial Improvement.** Substantial improvement means any reconstruction, rehabilitation, addition, or other proposed new development of a structure, the total cost of which equals or exceeds 50 percent of the market value of the structure before the “start of construction” of the improvement. If multiple or phased improvements are involved, said total costs shall be cumulative for a five (5) consecutive year period prior to start of construction. This 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 or 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”.
- **Structure.** Structure means a walled and roofed building that is principally above ground; this includes a gas or liquid storage tank or a manufactured home.
- **New Construction.** New construction means structures for which the start of construction commenced on or after the effective date of this chapter and includes any subsequent improvements to such structures.
 - All new construction shall be elevated (commercial structures may be floodproofed as an alternative)
- **Development.** Development means any man-made change to improved or unimproved real estate, including but not limited to buildings or other structures, mining, dredging, filling, grading, paving, excavation or drilling operations or storage of equipment or materials located within the area of special flood hazard.
 - All development in the flood zone shall comply with applicable sections of the county flood ordinance.

Substantial Improvements to Structures Existing before July 19th, 1982

If you are proposing to remodel a structure located in a special flood hazard area (SFHA) that existed before July 19th, 1982, and the cost of your proposed project is too close to the 50% threshold to determine if your proposed development is a substantial improvement, you will be asked to provide a complete cost estimate for the improvement of the structure. You may use the attached cost of improvement form as documentation. Additionally, you must provide an independent appraisal of the existing structures market value (with land value excluded) from a licensed real estate professional or professional appraiser.

Structure Name: _____

<u>Summary of Improvements:</u>

This is a summary of improvements spanning a consecutive 5-year period beginning from the start of construction.

\$ _____ a.) Total cost of improvement*

\$ _____ b.) Market value of the structure before improvement (without land value)**

Use the following equation for the improvement percentage: $(a \div b) \times 100 = c$.

For example, if the total cost of improvement (a) is \$40,000 and the market value of the structure before improvement (b) is 100,000, then the improvement percentage (c) will be 40% per $(40,000 \div 100,000) \times 100 = 40\%$. This example would not be considered a substantial improvement because it is less than 50%.

% _____ c.) Improvement percentage (over 50% is a substantial improvement)

I declare under penalty of perjury and hereby certify that I have determined the cost of improvement of the structure indicated in the above project description equals less than 50 percent of the market value of the structure before the "start of construction" of the improvement.

Owner/Contractor Signature: _____ Date: _____

**Attach documentation of cost estimate of improvement. You may use the attached cost estimate form.*

*** Attach documentation of structure appraisal.*

Cost Estimate of Reconstruction/Improvement

	Sub-Contractor Bids	Contractor or Owner Estimates	
	Bid Amounts (see notes)	Material Costs	Labor Costs
1. Masonry			
2. Carpentry Material (rough)			
3. Carpentry Labor (rough)			
4. Roofing			
5. Insulation and Weatherstrip			
6. Exterior Finish (Stucco)			
7. Doors, Windows & Shutters			
8. Lumber Finish			
9. Hardware			
10. Drywall			
11. Cabinets (Built-in)			
12. Floor Covering			
13. Plumbing			
14. Shower / Tub / Toilet			
15. Electrical & Light Fixtures			
16. Concrete			
17. Built-in Appliances			
18. HVAC			
19. Paint			
20. Demolition & Removal			
21. Overhead & Profit			
22.			
23.			
24.			
25.			
26.			
27.			
28.			
29.			
30.			
Subtotals			
Total Estimate Cost (all three subtotals added together)			

- 1) A copy of the signed construction contract must accompany this estimate.
- 2) Subcontractor bids may be used for any item of material and/or labor cost breakdown.
- 3) If any amounts appear in the subcontractor column, a copy of each signed and dated bid must accompany this form.
- 4) Cost backup must be provided for every line item entry. If any amounts appear in the Sub-contractor column, a copy of each signed and dated bid

This Sheet (line 10)

Materials: \$2,000.00

Labor: \$320.00

Separate Sheet

1,000 sq ft ½" Drywall @ \$2.00/sq ft = \$2,000.00

16 Man Hours to Hang Drywall @ \$20.00/MH = \$320.00

Items to be INCLUDED

ALL STRUCTURAL ELEMENTS, INCLUDING:

- Spread or continuous foundation footings and pilings
- Monolithic or other types of concrete slabs
- Bearing walls, tie beams and trusses
- Wood or reinforced concrete decking or roofing
- Floors and ceilings
- Attached decks and porches
- Interior partition walls
- Exterior wall finishes
- Windows and doors
- Re-shingling or re-tiling a roof
- Hardware

ALL INTERIOR FINISH ELEMENTS, INCLUDING:

- Tiling, linoleum, stone, or carpet over sub-flooring
- Bathroom tiling and fixtures
- Wall finishes
- Kitchen, utility, and bathroom cabinets
- 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 recirculation systems

ALSO:

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

Items to be EXCLUDED

GENERAL:

- Plans and specifications
- Survey costs
- Permit Fees
- Debris removal

OUTSIDE IMPROVEMENTS:

- Landscaping
- Sidewalk
- Fences
- Yard lights
- Swimming pool/spa
- Screened pool enclosures
- Sheds
- Gazebos
- Detached structures
- Landscape irrigation systems
- Docks and davits
- Seawalls
- Driveways
- Detached deck