



Substantial Improvement/Substantial Damage **Worksheet**

Information and Required Forms for Structures in Flood Zones AE & VE

Adding on, renovating, remodeling, repairing, or improving your home or commercial building?
Rebuilding or repairing your home or office after a storm or an accident?

Please see the important information you need to know about the **“50% Rule”!**

The City of Key Colony Beach enforces a Cumulative Substantial Improvement and Substantial Damage Rule.

“Substantial Improvement: *Any combination of repair, reconstruction, rehabilitation, addition, or other improvement of a building or structure taking place during a 3-year period, the cumulative cost of which equals or exceeds 50 percent of the market value of the structure, either: (1) before the improvement or repair is started; or (2) if the structure has been damaged and is being restored, before the damage occurred. The period of accumulation begins when the first improvements or repair of each building is permitted subsequent to November 22, 2011. This term includes structures which have incurred “substantial damage”, regardless of the actual repair work performed.”*

Enforcement of this regulation is required for the City of Key Colony Beach to participate in the National Flood Insurance Program (NFIP) to reduce the risk to lives and property from flood damage. Key Colony Beach has adopted and enforces these regulations in order to keep the community eligible for federally-backed flood insurance and disaster aid for residents and property owners.

The Applicant is REQUIRED to submit ALL the following:

- **Substantial Improvement or Substantial Damage Application (included in this packet)**
- **Both Property Owner’s and Contractor’s Substantial Damage or Substantial Improvement Affidavits signed, notarized, and dated.**
- **Both Property Owner’s and Contractor’s Cost Breakdown Project Value Worksheets. Include contractor’s project bids and itemized cost list.**
- **If the Applicant is Owner/Builder, please submit all subcontractor bids to document the cost estimate.**

An owner affidavit will be required for all projects and must include all open permits and other proposed improvements to the structure, even if the work is being performed by a licensed contractor. A single improvement that is broken down into parts may still be subject to the 50% Rule.

The following will be the guidance for determining if a permit or multiple permits constitute a substantial improvement or substantial damage:

- Incomplete work.** Permits will not be issued for work that clearly will not result in a building that can be occupied without additional work.
- Multiple permits.** The value of all work is combined for the 50% Rule determination, regardless of the number of permits issued.
- Consecutive permits.** If an application for a second permit is submitted within a short

period of time after the first permit is issued, the *Building Official* will determine if the work covered by the second request is related to improvements to the building. If so, then the work must be evaluated in conjunction with the first permit to determine whether the combination constitutes substantial improvement. Therefore, the determination of the cost of the improvement should consider all costs the work before issuance of the first permit.

d. **Modification of issued permits.** A request to modify an existing permit to add work could retroactively trigger substantial improvement or substantial damage. The Building Official will verify that any proposed repair work includes all the anticipated work, including improvements to the building.

e. **Unpermitted work.** If unauthorized work on a building in the SFHA is discovered, the enforcement action will be taken by the City of Key Colony Beach which will include making a substantial improvement and substantial damage determination. The costs must include all the work that has been performed, plus all the remaining work necessary to complete the project.

The City of Key Colony Beach will evaluate the cost of improvements or repairs and determine if they are fair and reasonable. For damage repairs, pre-storm prices and rates will be utilized. The cost of improvements or repairs does not include items not considered a permanent part of the structure. (i.e., plans, surveys, permits, sidewalks, pools, screens, sheds, gazebos, fences, etc. See attached itemized list of costs to exclude and include)

If your home is determined to be "substantially damaged" or is proposed to be "substantially improved", then an elevation certificate must be submitted to the Building Department to determine the structure's elevation and compliance with current floodplain regulations. Only structures not currently compliant with the City of Key Colony Beach's floodplain regulations will be affected by the 50% rule; if the lowest floor is below BFE, the finished floor of the building must be elevated to, or above BFE. Likewise, all electrical and mechanical equipment (electric meter, duct work, A/C, etc.), bathrooms, and laundry rooms must be elevated to, or above, base flood elevation. Only parking, building access and limited, incidental storage is allowed below BFE.

Non-residential buildings located in an AE flood zone designation may be "floodproofed" instead of being elevated.

Building plans must be prepared and certified by a registered professional engineer or architect to show how the building is to be elevated or floodproofed.

IMPORTANT NOTE ON DONATED MATERIALS AND VOLUNTEER LABOR

In accordance with federal and state regulations, you must include the value of any donated materials and volunteer labor in your cost estimate. The current market value of all donations and the current average hourly rate for volunteering does apply towards the "50% Rule" discussed in this document. To determine the value of donated materials, please use the "pre-storm" normal retail cost for each item donated. For volunteer labor, determine the normal "pre -storm" hourly rate charged for the trade. For instance, ask your contractor what he would normally have charged per hour for framing if volunteers will be assisting you with framing, and then estimate the number of hours of volunteer work you will use during the project, and include the amount on your Cost Estimate form.

City of Key Colony Beach

PO Box 510141 Key Colony Beach, Florida • Phone# 305-289-1212 • Fax# 305-289-1767



**Property Owner
Substantial Improvement or Damage Project Value Affidavit**

Property Address: _____

Building Permit ID#: B_____ - _____

Any Other Open Permits For This Structure:

Contractor(s) Name(s):

Property Owner(s) Name(s): _____

Property Owner(s) Phone Number: _____

I hereby attest that the list of work and cost estimate submitted with my Substantial Damage or Substantial Improvement Application reflects **ALL OF THE WORK TO BE CONDUCTED** on the subject structure including all additions, improvements and repairs. If the work is the result of Substantial Damage, this work will return the structure to the “before damage” condition and bring the structure into compliance with all applicable codes. Neither I nor any contractor or agent will make any repairs or perform any work on the subject structure other than what has been included on the attached list.

I UNDERSTAND THAT I AM SUBJECT TO ENFORCEMENT ACTION, WHICH MAY INCLUDE FINES, IF ANY INSPECTION OF THE PROPERTY REVEALS THAT EITHER MYSELF OR MY CONTRACTOR HAVE MADE REPAIRS OR IMPROVEMENTS NOT INCLUDED ON THE ATTACHED LIST OF REPAIRS OR THE APPROVED BUILDING PLANS.

(See attached itemized list)

STATE OF _____

COUNTY OF _____

Before me this day personally appeared _____, who being duly sworn, deposes and says that he/she read, understands, and agrees to comply with all the aforementioned conditions.

Property Owner’s Signature _____

Sworn to and subscribed before me this _____ day of _____, 20____

NOTARY SIGNATURE

Notary Public State of _____

My commission expires _____

SUBSTANTIAL IMPROVEMENT OR SUBSTANTIAL DAMAGE ITEMS TO BE INCLUDED IN PROJECT COST ESTIMATE 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 (e.g., brick, stucco or siding) including painting and decorative molding
- 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 (e.g., drywall, painting, stucco, plaster, paneling, marble or other decorative 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.

SUBSTANTIAL IMPROVEMENT OR SUBSTANTIAL DAMAGE ITEMS TO BE EXCLUDED FROM PROJECT COST ESTIMATE

Plans and specifications

Survey costs

Permit fees

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, appliances which are not built-in, etc.

Outside improvements including:

Landscaping

Gazebos

Sidewalks

Detached structures (incl. garages)

Fences

Yard lights

Docks and Davits

Swimming pools\spa

Seawalls

Screened pool enclosures

Driveways

Sheds

Decks not structurally attached to dwelling

Landscape irrigation systems



Property Owner's

COST BREAKDOWN WORKSHEET for SUBSTANTIAL IMPROVEMENT/DAMAGE PROJECT VALUE

Property Address: _____

Monroe County Building Permit #(s): _____

Form Completed by: _____

Signature: _____ Date: _____

Total Cost of **ALL** CURRENT PHASED PROJECTS OR OPEN PERMITS per Worksheet Below: \$ _____

Market Value of Structure for this project:

__ Monroe County Property Appraiser Total Building Value

__ Market Value of Structure minus depreciation of Private Appraisal

Name of Appraiser: _____

Date of Appraisal: _____

<u>TYPE OF WORK</u>	<u>MATERIAL AMOUNT</u>	<u>MATERIAL COST</u>	<u>LABOR HOURS</u>	<u>LABOR COST</u>
Trusses				
Roofing				
Concrete				
Rough Carpentry				
Miscellaneous				
Interior Finishes:				
Floors				
Floor Covering				
Base Boards/Crown Molding				
Built-in Appliances				
Exterior Finishes:				
Windows				
Doors				
Plumbing				
Mechanical				
Electrical				
SUB-TOTAL				
OVERHEAD & PROFIT				
DEMOLITION LABOR				
TOTAL				

ADDITIONAL COMMENTS/COSTS:

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**Contractor
Substantial Improvement or Damage Project Value Affidavit**

Property Address: _____

Building Permit ID#: B____ - _____

Contractor(s) Name(s):

Contractor's Company Name: _____

Contractor's Address: _____

Contractor's Phone Number: _____

Contractor's State Registration or Certification Number: _____

I hereby attest that I personally inspected the subject property and produced the attached itemized list of repairs, reconstruction, and/or remodeling which are hereby submitted for a Substantial Damage or Substantial Improvement Review. The list of work reflects **ALL OF THE WORK TO BE CONDUCTED** on the subject structure. If the property sustained Substantial Damage, this list of work will return the structure to the "before damage" condition and bring the structure into compliance with all applicable codes. I further attest that all additions, improvements, or repairs proposed for the subject building are included in this estimate and that neither I nor any contractor or agent representing me will make any repairs or perform any work on the subject structure other than what has been included on the attached list.

I UNDERSTAND THAT I AM SUBJECT TO ENFORCEMENT ACTION, WHICH MAY INCLUDE FINES, IF ANY INSPECTION OF THE PROPERTY REVEALS THAT EITHER MYSELF OR MY CONTRACTOR HAVE MADE REPAIRS OR IMPROVEMENTS NOT INCLUDED ON THE ATTACHED LIST OF REPAIRS OR THE APPROVED BUILDING PLANS.

(See attached itemized list)

STATE OF _____

COUNTY OF _____

Before me this day personally appeared _____, who being duly sworn, deposes and says that he/she read, understands, and agrees to comply with all the aforementioned conditions.

Contractor's Signature _____

Sworn to and subscribed before me this _____ day of _____, 20__

NOTARY SIGNATURE
Notary Public State of _____

My commission expires _____



CONTRACTOR'S

COST BREAKDOWN WORKSHEET for SUBSTANTIAL IMPROVEMENT/DAMAGE PROJECT VALUE

Property Address: _____

Monroe County Building Permit #(s): _____

Form Completed by: _____

Signature: _____ Date: _____

Total Cost of Project (include **ALL** Revisions to this permit) per Worksheet Below:

\$ _____

Market Value of Structure for this project:

__ Monroe County Property Appraiser Total Building Value

__ Market Value of Structure minus depreciation of Private Appraisal

Name of Appraiser: _____

Date of Appraisal: _____

<u>TYPE OF WORK</u>	<u>MATERIAL AMOUNT</u>	<u>MATERIAL COST</u>	<u>LABOR HOURS</u>	<u>LABOR COST</u>
Trusses				
Roofing				
Concrete				
Rough Carpentry				
Miscellaneous				
Interior Finishes:				
Floors				
Floor Covering				
Base Boards/Crown Molding				
Built-in Appliances				
Exterior Finishes:				
Windows				
Doors				
Plumbing				
Mechanical				
Electrical				
SUB-TOTAL				
OVERHEAD & PROFIT				
DEMOLITION LABOR				
TOTAL				

ADDITIONAL COMMENTS/COSTS:
